

## TRAVEL ACCIDENT AND SICKNESS COVERAGE PART

PLEASE READ THIS ENTIRE FORM CAREFULLY

### SECTION I – COVERAGES

We agree to provide coverage to insured persons for injury(ies) subject to any deductibles, limitations, terms, conditions, sublimits and exclusions contained in the Common Conditions and Definitions, the Travel Accident and Sickness Coverage Part Schedule of Limits, and within this Coverage Part.

Coverages A - E of this Coverage Part are subject to their respective limits of liability shown on the Travel Accident and Sickness Coverage Part Schedule of Limits.

#### COVERAGE A ACCIDENTAL DEATH AND DISMEMBERMENT – 24-HOUR PROTECTION

##### 1. Insuring Agreement

We will pay the specified percentage of the Principal Sum shown on the Travel Accident and Sickness Coverage Part Schedule of Limits if injury to an insured person during the course of an insured journey results in one of the losses shown in the Table of Losses below. The loss must occur within 365 days from the date of the accident which caused the injury.

If more than one loss results from any one accident only the largest amount will be paid.

Table of Losses

Loss of:	% of Principal Sum Insured
Life	100%
Both Hands or Both Feet	100%
Either Hand or Foot and Sight of One Eye	100%
One Hand and One Foot	100%
Sight of Both Eyes	100%
Speech and Hearing in Both Ears	100%

Loss of:	% of Principal Sum Insured
Either Hand or Foot	50%
Hearing in Both Ears	50%
Sight of One Eye	50%
Speech	50%
Thumb & Index Finger Of Same Hand	25%
Hearing in One Ear	25%

Loss with regard to:

- Hand or Foot means actual severance through or above the wrist or ankle joints;
- Eye means entire and irrecoverable loss of sight;
- Speech or Hearing means entire and irrecoverable loss of speech or hearing of both ears; and
- Thumb and Index Finger means actual severance through or above the joint that meets the hand at the palm.

## 2. Exposure

**We** will pay a loss resulting from an **accident** that an **insured person** sustains when unavoidably exposed to the elements as if it were due to an **injury**. The loss must occur within 365 days from the date of the **accident** which caused the **injury**.

## 3. Disappearance

**We** will pay the benefit for loss of life if the body of an **insured person** cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such **insured person** was a passenger, and it shall be deemed, subject to all other terms and provisions of this COVERAGE A, that such **insured person** shall have suffered loss of life within the meaning of this Travel Accident and Sickness Coverage Part.

## 4. Where Coverage Applies

- a. With respect to **insured persons** who are **U.S. Employee Travelers, Canadian Employee Travelers**, or their **eligible spouses** or **eligible children**, or any other **insured persons** except as noted in paragraphs b., c., and d. below, this Coverage A applies only to **injury** sustained during the course of an **insured journey** within the **coverage territory**.
- b. With respect to **insured persons** who are **U.S. Expatriate Employees** or their **eligible spouses** or **eligible children**, this Coverage A applies to **injury** sustained during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States or Puerto Rico (sometimes referred to as "*Reverse Trip Travel coverage*").
- c. With respect to **insured persons** who are **Canadian Expatriate Employees** or their **eligible spouses** or **eligible children**, this Coverage A applies to **injury** sustained during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico or Canada (sometimes referred to as "*Reverse Trip Travel coverage*").
- d. With respect to **insured persons** who are (i) not **U.S. Employee Travelers, U.S. Expatriate Employees, Canadian Employee Travelers**, or **Canadian Expatriate Employees** and the **eligible spouses** or **eligible children** of such **employees**, and (ii) whose home country of residence or country or jurisdiction of assignment is outside the United States, Puerto Rico, or Canada, this Coverage A applies to **injury** sustained during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States Puerto Rico, and Canada (sometimes referred to as "*Reverse Trip Travel coverage*").

## 5. When Coverage Commences

For purposes of this insurance, **we** deem an **insured journey** to commence when an **insured person** leaves his or her residence or place of regular employment to travel on an **insured journey**, whichever last occurs, and shall continue until such time as the **insured person** returns to his or her residence or place of regular employment, whichever first occurs.

## 6. Air Travel

With respect to any **insured journey** involving air travel, **we** will pay the specified percentage of the Principal Sum shown on the Travel Accident and Sickness Coverage Part Schedule of Limits if an **insured person** sustains **injury** during the course of an **insured journey** while the **insured person** is:

- a. a passenger (but not a pilot, operator or member of the crew) in or on, or boarding or alighting from, any civilian aircraft operated by a civilian scheduled air carrier holding an **airworthiness certificate**, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith files, maintains and publishes schedules and tariffs for regular passenger service between named cities at regular and specified times, on any regular or chartered flights operated by such carriers;
- b. struck or run down by any aircraft;
- c. transported by any type of aircraft operated by the Military Airlift Command (MAC) of the United States of America, or by the service of any duly constituted governmental authority of any other generally recognized country.

#### 7. Volunteers

If volunteers have been endorsed for coverage and sustain **injury** while in the course of an **insured journey** for which benefits are payable under this Coverage A, then **we** will pay the specified percentage of the Principal Sum shown on the Travel Accident and Sickness Coverage Part Schedule of Limits without regard to salary.

#### 8. Exclusions

This COVERAGE A does not cover:

- a. loss caused directly or indirectly, wholly or partly by:
  - (1) infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of **disease**; or
  - (2) medical or surgical treatment except as may be necessary solely as a result of **injury**;
- b. any bodily **injury** which shall result in hernia;
- c. any loss caused by or resulting from **injury** sustained while the **insured person** is:
  - (1) traveling to and from work in the course of everyday travel;
  - (2) on bona fide leaves of absence or vacations;
  - (3) riding as a passenger, pilot, or member of the crew, or boarding or alighting from, any civilian aircraft other than as expressly described herein.

#### COVERAGE B ACCIDENT AND SICKNESS MEDICAL EXPENSE

##### 1. Insuring Agreement

**We** will pay the **reasonable and customary charges**, subject to any deductible, for **covered medical expenses** incurred by an **insured person** which are not due to a **pre-existing condition** up to the maximum amount stated in the Travel Accident and Sickness Coverage Part Schedule of Limits for the treatment of an **injury** or **sickness** sustained by an **insured person** during the course of an **insured journey**. All **covered medical expenses** must be incurred within 365 days from the date of an **injury** or **sickness**.



## 2. "Reverse Trip Travel" Coverage

- a. With respect to **insured persons** who are **U.S. Expatriate Employees** or their **eligible spouses or eligible children**, this Coverage B applies to **covered medical expenses** incurred for the treatment of an **injury or sickness** during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States or Puerto Rico (sometimes referred to as "*Reverse Trip Travel coverage*").
- b. With respect to **insured persons** who are **Canadian Expatriate Employees**, or their **eligible spouses or eligible children**, this Coverage B applies to **covered medical expenses** incurred for the treatment of an **injury or sickness** during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico or Canada (sometimes referred to as "*Reverse Trip Travel coverage*").
- c. With respect to **insured persons** who are (i) not **U.S. Employee Travelers, U.S. Expatriate Employees, Canadian Employee Travelers, or Canadian Expatriate Employees**, and the **eligible spouses or eligible children** of such **employees**, and (ii) whose home country of residence or country or jurisdiction of assignment is outside the United States, Puerto Rico, or Canada, this Coverage B applies to **covered medical expenses** incurred for the treatment of an **injury or sickness** during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico and Canada (sometimes referred to as "*Reverse Trip Travel coverage*").

## 3. Exclusions

This COVERAGE B does not cover:

- a. services, supplies, or treatment, including any period of **hospital** confinement, which were not recommended, approved and certified as **medically necessary** by a **physician**;
- b. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except as established by a prior call or attendance of a **physician**;
- c. expenses incurred in connection with weak, strained or flat feet, corns, calluses or toenails;
- d. the diagnosis and treatment of acne;
- e. deviated septum, including sub mucous resection and/or other surgical correction thereof;
- f. organ transplants that competent **physicians** consider experimental;
- g. well child care, including exams and immunizations;
- h. expenses which are not exclusively medical in nature;
- i. eyeglasses, contact lenses, hearing aids and examination for the prescription or fitting thereof, or unless **injury or sickness** has caused impairment of vision or hearing;
- j. treatment provided in a government **hospital** or services for which no charge is normally made;
- k. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or



- I. costs of **emergency medical evacuation** (COVERAGE C).

## COVERAGE C EMERGENCY MEDICAL EVACUATION

### 1. Insuring Agreement

- a. **We will pay the reasonable and customary charges** up to the maximum shown in the Travel Accident and Sickness Coverage Part Schedule of Limits for Covered Expenses incurred if **serious injury or sickness** occurs during the course of an **insured journey** and results in an **insured person's** necessary **emergency medical evacuation**. An **emergency medical evacuation** must be ordered by **AIG TRAVEL** or a **physician** who certifies that the severity or the nature of such **insured person's serious injury or sickness** warrants such **insured person's** evacuation.
- b. Covered Expenses with respect to this COVERAGE C are those for **transportation** and medical treatment, including medical services and medical supplies necessarily incurred in connection with an **insured person's emergency medical evacuation**. Covered Expenses also include necessary emergency **transportation** costs incurred upon return to the territorial limits of the **insured person's** country of domicile, or country or jurisdiction of assignment if the **insured person** is an expatriate employee. All **transportation** arrangements made for evacuating such **insured person** must be by the most direct and economical route possible. Expenses for **transportation** must be: (a) recommended by the attending **physician**; (b) required by the standard regulations of the conveyance transporting such person; and (c) arranged and authorized in advance by **AIG TRAVEL**.

### 2. "Reverse Trip Travel" Coverage

- a. With respect to **insured persons** who are **U.S. Expatriate Employees** or their **eligible spouses or eligible children**, this Coverage C applies to **reasonable and customary charges** for Covered Expenses incurred if **serious injury or sickness** occurs during the course of an **insured journey** and results in an **insured person's** necessary **emergency medical evacuation** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States or Puerto Rico (sometimes referred to as "*Reverse Trip Travel coverage*").
- b. With respect to **insured persons** who are **Canadian Expatriate Employees** or their **eligible spouses or eligible children**, this Coverage C applies to **reasonable and customary charges** for Covered Expenses incurred if **serious injury or sickness** occurs during the course of an **insured journey** and results in an **insured person's** necessary **emergency medical evacuation** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico or Canada (sometimes referred to as "*Reverse Trip Travel coverage*").
- c. With respect to **insured persons** who (i) are not **U.S. Employee Travelers, U.S. Expatriate Employees, Canadian Employee Travelers, or Canadian Expatriate Employees**, and the **eligible spouses or eligible children** of such **employees**, and (ii) whose home country of residence or country or jurisdiction of assignment is outside the United States, Puerto Rico, or Canada, this Coverage C applies to **reasonable and customary charges** for Covered Expenses incurred if **serious injury or sickness** occurs during the course of an **insured journey** and results in an **insured person's** necessary **emergency medical evacuation** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico and Canada (sometimes referred to as "*Reverse Trip Travel coverage*").

## COVERAGE D **EMERGENCY FAMILY TRAVEL**

### 1. Insuring Agreement

Following an **insured person's emergency medical evacuation** for which such benefit is payable under this Coverage Part, **we** will pay, upon the prior approval of **AIG TRAVEL**, expenses reasonably incurred up to the maximum shown in the Travel Accident and Sickness Coverage Part Schedule of Limits:

- a. to return to their current place of primary residence the **insured person's eligible spouse** and any of the **insured person's eligible children** who were accompanying the **insured person** when the **emergency medical evacuation** became necessary, with an attendant for the **eligible children** if necessary and if the **eligible children** are not accompanied by the **eligible spouse**; but not to exceed the cost per person of a single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets; and subject to a per person maximum of \$1,500;
- b. for lodging and meals up to ten (10) days for the **insured person's eligible spouse** and **eligible children** in the area where the **insured person** is **hospital** confined, if: (a) they were accompanying the **insured person** when the **emergency medical evacuation** became necessary; and (b) the place of confinement is outside a 100 mile radius from the **insured person's** place of residence nearest his place of regular employment. **We** will only pay for such expenses for days in excess of the days that had been planned for the trip prior to the **insured person's emergency medical evacuation**, and only while he or she remains **hospital** confined. **We** will not pay for such expenses in excess of \$125 per day for lodging and \$100 per day for meals for the **eligible spouse** and **eligible children** combined;
- c. to bring one person chosen by the **insured person** to and from the **hospital** or other medical facility where the **insured person** is confined if: (a) the **insured person** is alone; and (b) the place of confinement is outside a 100 mile radius from the **insured person's** place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket; and subject to a maximum of \$3,000 per person; and
- d. for lodging and meals for up to ten (10) days for a person chosen in Paragraph c. above in the area of such place of confinement, but: (a) only while the **insured person** remains **hospital** confined; and (b) not to exceed \$125 per day for lodging and \$100 per day for meals.

### 2. Following an **insured person's** death for which a Repatriation of Remains benefit is payable under COVERAGE E of this Coverage Part, **we** will pay, upon the advance approval of **AIG TRAVEL**, expenses reasonably incurred:

- a. to return to their current place of primary residence the **insured person's eligible spouse** and any of the **insured person's eligible children** who were accompanying the **insured person** when his or her death occurred, with an attendant for the **eligible children** if necessary and if the **eligible children** are not accompanied by the **eligible spouse**; but not to exceed the cost of a single one-way economy airfare ticket per person less the value of applied credit from any unused return travel tickets; and subject to a \$1,500 maximum per person; and
- b. for lodging and meals for up to ten (10) days for the **insured person's eligible spouse** and **eligible children** in the area where the **insured person's** death occurred, if they were accompanying the **insured person** at that time. **We** will only pay for such expenses for days in excess of the days that had been planned for the trip prior to the **insured person's** death, and only prior to the repatriation of his or her remains. **We** will not pay for such expenses in excess of \$125 per day for lodging and \$100 per day for meals for the **eligible spouse** and the **eligible children** combined.

### 3. "Reverse Trip Travel" Coverage

- a. With respect to **insured persons** who are **U.S. Expatriate Employees** or their **eligible spouses** or **eligible children**, this Coverage D applies to Covered Expenses in paragraphs 1 and 2 above incurred if

**emergency medical evacuation** became necessary during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States or Puerto Rico (sometimes referred to as "*Reverse Trip Travel coverage*").

- b. With respect to **insured persons** who are **Canadian Expatriate Employees** or their **eligible spouses** or **eligible children**, this Coverage D applies to Covered Expenses in paragraphs 1 and 2 above incurred if **emergency medical evacuation** became necessary during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico or Canada (sometimes referred to as "*Reverse Trip Travel coverage*").
- c. With respect to **insured persons** who are (i) not **U.S. Employee Travelers**, **U.S. Expatriate Employees**, **Canadian Employee Travelers**, or **Canadian Expatriate Employees**, and the **eligible spouses** or **eligible children** of such **employees**, and (ii) whose home country of residence or country or jurisdiction of assignment is outside the United States, Puerto Rico, or Canada, this Coverage D applies to Covered Expenses in paragraphs 1 and 2 above incurred if **emergency medical evacuation** became necessary during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico and Canada (sometimes referred to as "*Reverse Trip Travel coverage*").

#### COVERAGE E REPATRIATION OF REMAINS

##### 1. Insuring Agreement

- a. **We** will pay benefits up to the amount stated in the Travel Accident and Sickness Coverage Part Schedule of Limits for Covered Expenses reasonably incurred during the course of an **insured journey** to return an **insured person's** body to such **insured person's** home country of residence or country or jurisdiction of assignment if such person dies. Benefits will not exceed the maximum shown in the Travel Accident and Sickness Coverage Part Schedule of Limits. All Repatriation of Remains arrangements must be approved in advance by **AIG TRAVEL**.
- b. Covered expenses with respect to this COVERAGE E include, but are not limited to, expenses for:
  - (1) embalming;
  - (2) cremation;
  - (3) coffins; and
  - (4) **transportation**.

##### 2. "Reverse Trip Travel" Coverage

- a. With respect to **insured persons** who are **U.S. Expatriate Employees** or their **eligible spouses** or **eligible children**, this Coverage E applies to Covered Expenses incurred to return an **insured person's** body either to such **insured's person's** home country of residence or country or jurisdiction of assignment if such person dies during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States or Puerto Rico (sometimes referred to as "*Reverse Trip Travel coverage*").
- b. With respect to **insured persons** who are **Canadian Expatriate Employees** or their **eligible spouses** or **eligible children**, this Coverage E applies to Covered Expenses incurred to return an **insured person's** body to such **insured's person's** home country of residence or country or jurisdiction of assignment if such person dies during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico or Canada (sometimes referred to as "*Reverse Trip Travel coverage*").



- c. With respect to **insured persons** who are (i) not **U.S. Employee Travelers, U.S. Expatriate Employees, Canadian Employee Travelers, or Canadian Expatriate Employees**, and the **eligible spouses or eligible children** of such **employees**, and (ii) whose home country of residence or country or jurisdiction of assignment is outside the United States, Puerto Rico, or Canada, this Coverage E applies to Covered Expenses incurred to return an **insured person's** body to such **insured's person's** home country of residence or country or jurisdiction of assignment if such person dies during the course of an **insured journey** within the **coverage territory** or during travel undertaken on behalf of **your** business and authorized by **you** within the United States, Puerto Rico and Canada (sometimes referred to as "*Reverse Trip Travel coverage*").

## **SECTION II – GENERAL EXCLUSIONS** (applies to Coverages A - E)

This Coverage Part does not cover any loss caused by or resulting from:

1. suicide, attempted suicide or intentionally self-inflicted **injury** while sane or insane;
2. admission to a **hospital** for the treatment of drug addiction, alcoholism, Acquired Immune Deficiency Syndrome, any mental disorder (including, but not limited to, nervous or emotional, rest cures, disorders, depression or anxiety), circumcision (unless necessary for the treatment of a **sickness** as may be necessitated due to an **injury**), vaccination, inoculation, change of life treatments or for cosmetic, elective or plastic surgery, or aseptic treatments of any description unless necessitated as a result of an **injury** caused by an **accident** which occurs during the Policy Term;
3. participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport;
4. participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion;
5. participation in contests of speed using a motorized vehicle or bicycle;
6. participation in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing, zip-lining or while riding on a motorcycle;
7. congenital anomalies and conditions arising out of or resulting therefrom;
8. **war**, civil **war**, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
9. intentional use of military force to intercept, prevent or mitigate any known or suspected **terrorism**;
10. **terrorism**;
11. service in the military, naval or air service of any country;
12. a **pre-existing condition** except as defined;
13. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
14. any expenses incurred in a home country of residence;
15. **accident, injury** or **sickness** occurring outside of the **coverage territory** except as noted otherwise in the "Reverse Trip Travel" Coverage provisions in Coverages A through E.

16. expenses covered under any government workers' compensation or similar government policy, except Accidental Death and Dismemberment benefits, if elected;
17. expenses incurred upon return to the territorial limits of the **insured person's** country of domicile; or
18. any **injury**, caused by or resulting from the **insured person** being under the influence of drugs, alcohol or other intoxicants unless prescribed by a **physician** and taken as prescribed.

### SECTION III – TRAVEL AND MEDICAL ASSISTANCE SERVICES

**Insured persons on insured journeys** are entitled to access certain travel and medical assistance services of **AIG Travel** as such services are described in an agreement on behalf of **AIG Travel** and **us**. Such access to services exists for so long as this Coverage Part remains in force as part of the policy.

Calls to **AIG Travel** for assistance services do not constitute notice of claims for coverage(s) under this Coverage Part or any other policy issued by **us** or others. These assistance calls are for handling of the additional services described below which are provided to **you** in connection with **your** insurance coverage under this Coverage Part.

For informational purposes only, following is a summary of the applicable assistance services:

#### 1. TRAVEL MEDICAL ASSISTANCE

- a. **Emergency Medical Evacuation and Transportation:** In the event of a medical emergency to an **insured person**, **AIG Travel's** in-house medical staff will make a full evaluation. If a medical condition cannot be treated in a local facility, all necessary arrangements will be made to coordinate and arrange **emergency medical evacuation and transportation** to the nearest most appropriate medical facility. Once stabilized and/or treated, arrangements are made to bring the applicable **insured person** home.
- b. **Physician/Dentist/Hospital/Vision Referral:** Contact information for local **physicians**, dentists, optometrists and/or **hospitals/clinics** will be provided to each **insured person** upon their request. Appointment scheduling with translation assistance in addition to coordination with the **insured person's** primary medical insurance carrier is available.
- c. **Repatriation of Mortal Remains:** In the event of death during an **insured journey**, **AIG Travel** will make all necessary arrangements for the return of an applicable **insured person's** mortal remains, including compliance with local government regulations.
- d. **Return Travel Arrangements:** In the event of hospitalization of an **insured person**, arrangements will be made for unattended minors traveling with the **insured person** to be flown home.
- e. **Emergency Prescription Replacement:** If medications are lost or stolen, arrangements will be made to assist in obtaining new prescriptions and when legally permitted, shipment of prescription medication will be coordinated if medications cannot be obtained locally.
- f. **Dispatch of Doctor or Specialist:** If an **insured person** is injured or ill and unable to visit a doctor, **AIG Travel** will arrange for a medical phone consultation or a doctor visit when available.
- g. **Emergency Medical Evacuation Quote:** **AIG Travel** will contact air ambulance providers to confirm availability, obtain quotes for the service requested and assist in coordinating arrangements.
- h. **In Patient and Out Patient Medical Case Management:** **AIG Travel's** medical staff will monitor an applicable **insured person's** condition while such **insured person** is hospitalized away from home. Such monitoring will include telephone consultations with on-site **physicians** or the home **physician**, evaluation of medical data, and communication with such **insured person's** family. **AIG Travel's** medical staff will determine if proposed treatment conforms to generally accepted medical standards and may recommend alternative treatment methods and/or alternative treatment locations.

- i. Qualified Liaison to Relay Medical Information to Families: If an **insured person** is unable to communicate with their family, **AIG Travel** will facilitate communications.
- j. Visitation Arrangements: If an **insured person** is hospitalized, travel arrangements can be made for relatives or visitors to travel to the bedside.
- k. Eyeglasses and Corrective Lens Replacement: **AIG Travel** will locate a service provider to replace eyeglasses or corrective lenses that are lost, broken, or stolen.
- l. Direct Billing to Medical Providers: **AIG Travel** will coordinate with the medical provider to arrange direct billing when available.
- m. Medical Cost Containment and Overseas Investigation: **AIG Travel** will work with the medical service providers to achieve discounts and will audit medical expenses and pursue investigations if necessary.
- n. Medical Bill Assessments: **AIG Travel** will assess medical bills from **insured persons** upon request to ensure services provided are appropriate to the medical treatment needed and that charges are reasonable and customary.
- o. Shipment of Medical Records: **AIG Travel** will provide assistance in shipping needed medical records of **insured persons** to the emergency medical facility.
- p. Medical Equipment Rental or Replacement: **AIG Travel** will assist in locating a facility or provider to supply medical equipment to the **insured person** and will coordinate arrangements.
- q. Insurance Claims Coordination: In the event of a medical emergency, **AIG Travel** will coordinate claims as well as issues between an applicable **insured person's** insurance carrier and the emergency medical service provider, including guarantee of **hospital** admission fees or medical expense payments based on insurance or other financial security available to such **insured person**.

## 2. EMERGENCY TRAVEL ASSISTANCE SERVICES

- a. Flight Re-bookings: **AIG Travel** will assist **insured persons** in re-booking flights in the event of a flight cancellation, delay or schedule change.
- b. Hotel Re-bookings: **AIG Travel** will assist **insured persons** in re-booking current reservations in the event of a flight cancellation, delay or schedule change.
- c. Rental Vehicle Bookings: **AIG Travel** will assist **insured persons** in booking car rentals.
- d. Emergency Return Travel Arrangements: In the event of an emergency, **AIG Travel** will assist with making hotel, flight, and car rental arrangements to return home.
- e. Hotel Check In: In the event of a travel delay, **AIG Travel** can assist an **insured person** in calling their hotel to guarantee a late arrival check in. **AIG Travel** can also assist with a hotel guarantee based on a personal source of funds when an **insured person** has a credit card stolen or lost.

## 3. WORLDWIDE TRAVEL ASSISTANCE SERVICES

- a. Lost/Stolen Luggage and Personal Effects: **AIG Travel** will assist with the return of lost luggage by coordinating efforts with the commercial carrier. In the event an **insured person's** personal effects are lost or stolen while traveling, **AIG Travel** will assist in the search. **AIG Travel** will coordinate efforts to get the lost luggage to the current destination or home.
- b. Lost/Stolen Travel Documents/Travel Tickets: If an **insured person's** travel documents (passport, visas, tickets, etc.) are lost or stolen, **AIG Travel** will assist such **insured person** in their efforts to replace such documents.



- c. ATM Locations: **Insured persons** can receive assistance locating ATM locations worldwide that accept their credit card or other card requirements.
- d. Emergency Cash Transfer Assistance: **AIG Travel** can assist **insured persons** to obtain cash advances in local or U.S. currency for medical emergencies or other travel needs. Advances are based on a personal source of funds.
- e. Travel Documentation Information: **Insured persons** will be assisted with advice regarding passport/visa requirements, customs entry/exit restrictions and regulations, and can learn where to obtain necessary travel documents. **AIG Travel** will assist in expediting procurement of necessary documents.
- f. Emergency Telephone Translation Assistance: In emergency situations, multilingual counselors are available for telephone translation services in all major languages. Referrals are available to interpreter services.
- g. Emergency Message: **AIG Travel** will assist with contacting family or business contacts in the event of an emergency situation while the **insured person** is traveling.
- h. Travel Delay Reports: **AIG Travel** will assist in providing up to date travel delay reports and information.
- i. Worldwide Long Distance Calling Cards: **AIG Travel** will provide assistance on the purchase of long distance calling cards for worldwide telephoning.
- j. Immunizations: **AIG Travel** will provide advice to **insured persons** regarding recommended immunizations for intended destinations or points of transit.
- k. Embassy or Consulate Referral: **AIG Travel** will provide addresses and phone numbers of local embassies or consulates to **insured persons** while they are traveling.
- l. Currency Conversion or Purchase: **AIG Travel** will provide foreign exchange rates and assist with the purchase of foreign currency.
- m. Medical Advisory or Epidemic Updates: **AIG Travel** will provide up to date information regarding local medical advisories, epidemics and available preventive measures in the desired location.
- n. Travel Supplier Strike Information: **AIG Travel** will provide up to date information regarding travel supplier strikes and potential impact on travel.
- o. Legal Referrals and Bail Bond Assistance: **AIG Travel** will provide an **insured person** with legal referrals in their general area.
- p. Public Holiday Information: **AIG Travel** will provide the **insured person** with local worldwide public holiday information for the desired location.

#### DISCLAIMER OF LIABILITY

**AIG Travel** will attempt to refer **insured persons** to appropriate medical, legal and other providers. However, such providers are independent providers, and neither **we** nor **AIG Travel** are responsible for the suggestion of, or quality of services or advice rendered by, any such provider. Certain services may be provided by an independent third party vendor. Neither **you** nor **insured persons** shall have any legal recourse against **AIG TRAVEL** or **us** by reason of its suggestion to use a specific medical professional, attorney or any other provider due to any medical or legal diagnosis, treatment or advice.

Services shall not be available once this Coverage Part is no longer in force. In the event the limits of this Coverage Part are exhausted, **AIG Travel**, at its option, may provide services subject to the provision of a personal funding source.

By requesting assistance services, an **insured person** agrees to assign to **AIG Travel** such **insured person's** rights to recover from any other responsible insurer any expense **AIG Travel** pays or advances if such expense is not covered by the terms and conditions of this Policy.

In all cases, the medical and other providers suggested by **AIG Travel** are not representatives, **employees** or agents of **AIG Travel**, or **us**, and the final selection of the medical and other providers is solely **our** and/or the applicable **insured person's** choice, provided that, if such choice contradicts the advice of the **AIG Travel** Medical Department, then such choice may void benefits that would otherwise be available under this Coverage Part. Neither **we** nor **AIG Travel** shall have responsibility for the selection of, or any of the medical or other services or advice rendered by, the medical or other provider, and neither **we** nor **AIG Travel** shall be liable for any negligent or other acts or omissions of any such provider. **Insured persons** shall have no recourse against **AIG Travel** or **us** with respect to any such entity's suggestion of or contract with a medical or other provider.

#### INDEMNIFICATION

The first Named Insured understands that the **insured persons** entitled to benefits under this Coverage Part may receive certain services. Such services include those described in paragraphs 1., 2., and 3. above and will be provided by **AIG Travel**. The first Named Insured understands that certain of the services are available only in connection with **injury** or **sickness** insured under this Coverage Part. Furthermore, the first Named Insured understands that in certain situations, including for example emergency situations, **AIG Travel** may provide certain services without knowledge of the fact that the corresponding **injury** may not be insured under this Coverage Part. In such case, an **insured person** is responsible for the cost of services arranged by **AIG TRAVEL** on behalf of such **insured person** to the extent the cost of services is not covered by this insurance; or, at **your** option, **AIG Travel** will invoice **you** for the cost of such services. For services for which insurance coverage may be available, **AIG TRAVEL** will seek payment for cost of services from:

1. workers compensation insurance or foreign voluntary compensation insurance forming part of this policy or any other policy,
2. automobile insurance forming part of this policy or any other policy,
3. travel accident and sickness insurance forming part of this policy or any other policy,
4. kidnap and ransom insurance forming part of this policy or any other policy,
5. health and/or dental insurance including that provided by any government scheme
6. any other insurance available to the **insured person**.

**AIG TRAVEL** will make every reasonable effort to facilitate payment including but not limited to translating medical bills and providing medical service codes required by insurers.

If at the time service is rendered, **AIG TRAVEL** is not able to confirm applicable insurance, or **AIG TRAVEL** believes the service is unlikely to be wholly or partly covered by insurance, **AIG TRAVEL** may ask the **insured person** to authorize charges to credit cards of the **insured person** or otherwise to obtain funds to cover necessary services.

#### SECTION IV – GENERAL CONDITIONS

##### 1. Notice Of Claim

A written Notice of Claim must be given to **us** within thirty (30) days after the occurrence or commencement of any loss covered by this Coverage Part, or as soon as is reasonably possible. Notice given by or on behalf of the claimant to **our** electronic mailbox at [wsdallasclaimsreporting@aig.com](mailto:wsdallasclaimsreporting@aig.com) or alternatively at [WorldRiskClaimsReporting@aig.com](mailto:WorldRiskClaimsReporting@aig.com) or any authorized agent with information sufficient to identify the **insured person** shall be deemed notice to **us**.



## 2. Claims Forms

**We** will, upon receipt of a Notice of Claim, furnish to the claimant such forms as are usually furnished by **us** for filing Proof(s) of Loss. If **we** do not furnish such forms within fifteen (15) days after the giving of such notice, the claimant shall be deemed to have complied with the requirements of this Coverage Part as to Proof(s) of Loss (Paragraph 3 below) upon the claimant having submitted, within the time fixed in this Coverage Part for filing Proof(s) of Loss, written proof covering the occurrence, the character and the extent of the loss for which a claim is being made.

## 3. Proof(s) Of Loss

Written Proof of Loss must be furnished to **us** at **our** electronic mailbox at [wsdallasclaimsreporting@aig.com](mailto:wsdallasclaimsreporting@aig.com) or alternatively at [WorldRiskClaimsReporting@aig.com](mailto:WorldRiskClaimsReporting@aig.com) in case of claim for loss for which this Coverage Part provides any periodic payment. Proof(s) of Loss must be furnished within ninety (90) days after the termination of the period for which **we** are liable, and in case of a claim for any other loss within ninety (90) days after the date of such loss. Failure to furnish such proof within these timeframes shall not invalidate or reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible.

## 4. Time Of Payment Of Claims

Amounts payable under this Coverage Part for any loss, other than loss for which this Coverage Part provides any periodic payment, will be paid once **we** are in receipt of due written Proof(s) of Loss and such loss has been accepted by **us**. Subject to due written Proof of Loss, all accrued amounts for loss for which this Coverage Part provides periodic payment will be paid at the expiration of each four (4) week period during the continuance of the period for which **we** are liable, and any balance remaining unpaid upon the termination of liability will be paid once **we** are in receipt of due written proof.

## 5. Payment Of Claims – Option to Pay on Your Behalf

At **your** option and at **your** request, **we** will pay any benefits or expenses that may become payable under this Coverage Part on **your** behalf. In those countries in the **coverage territory** where legal circumstances do not permit **us** to do so, **we** will reimburse **you**, subject to **our** prior authorization.

With respect to losses suffered by **insured persons** whose permanent, current place of primary residence is outside of the United States of America or Canada, **we** will pay any benefits that may become payable under this Coverage Part to **you**, who:

- a. will hold such payment in trust for the sole use and benefit of the **insured person** or his or her beneficiary or other person to whom such benefits are payable (the "Payee");
- b. will transmit such payment to such Payee in accordance with the Time of Payment of Claims, and Beneficiary Designation provisions of the General Conditions of this Travel Accident and Sickness Coverage Part;
- c. agrees that any such payment made by **us** to **you** constitutes a full discharge of **our** liability with respect to the claim for which payment is made;
- d. will alone assume full responsibility for the proper application or distribution of such payment;



- e. will indemnify, defend and hold us harmless for any claims, demands, judgments, losses, costs, expenses, liabilities and damages whatsoever, including interest, penalties and legal fees, arising from or relating in any way to such payment or to the amount, application or distribution thereof; and
- f. with respect to any application or disbursement of such payment in foreign currency, will use the foreign exchange rate in effect at **your** bank on the date the benefits become payable to convert United States dollar-denominated currency into foreign currency.

#### 6. Physical Examination And Autopsy

**We**, at **our** own expense, shall have the right and opportunity to examine the person of any individual whose **injury** or **sickness** is the basis of claim when and as often as **we** may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death, where it is not forbidden by law.

#### 7. Arbitration

Should any dispute arise between **you** and **us** under this Coverage Part, the matter in dispute shall be referred to three persons in New York, one to be appointed by each of the parties hereto, and the third by the two so chosen who shall act as umpire. Should either **you** or **we** fail to appoint an arbitrator or should the two arbitrators so chosen fail to agree on a third arbitrator, then the parties to the arbitration shall apply to the appropriate federal or state court in New York City for the appointment of such arbitrator. The decision of the arbitrators, or that of any two of them, shall be final and for the purpose of enforcing any award, which shall be subject to the maximum limit of liability as stated in the Travel Accident and Sickness Coverage Part Schedule of Limits, their decision may be made a rule of the court.

#### 8. Effective Date And Termination Dates Of Individual Insurance

- a. The persons eligible for inclusion as **insured person** hereunder shall be all eligible persons denoted in the Travel Accident and Sickness Coverage Part Schedule of Limits. Commencing on the date any such eligible person comes within any classification established therein, such person shall automatically become an **insured person** with respect to such insurance as is afforded by this Coverage Part as applicable to such person's classification.
- b. Any change in the insurance afforded to an **insured person**, which results from a change of class of such **insured person**, shall become effective on the date such **insured person's** classification changes, provided that, if such **insured person** is absent from active full-time work because of **injury** or **sickness** on the date such changes in coverage would otherwise become effective, such change in coverage shall become effective upon the date such **insured person** returns to active full-time work.
- c. Coverage with respect to any **insured person** within a classification shall immediately terminate on the expiration of the Policy Term or at the time such person ceases to come within any such classification, whichever is earlier; provided however, that such termination shall be without prejudice to any claim originating prior thereto.

#### 9. Data Furnished By Policyholder

If requested to do so by **us**, **you** shall furnish **us** with the names of all persons initially insured, of all new persons who become **insured persons** and of all **insured persons** whose insurance is terminated, together with the data necessary for the calculation of premium. Failure on **your** part to furnish the name of an **insured person** to **us** shall not invalidate this insurance, nor shall failure on **your** part to report termination of insurance of a person continue such insurance in force beyond the Policy Term.

#### 10. Age Reduction Schedule

**We** will pay the following percentages of the Principal Sum if an **insured person** who sustains injury is age 70 or older on the date of **accident**:

Age on Date of Accident	% of Amount Otherwise Payable
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

#### 11. Fraudulent Claims

If the claim were in any respect fraudulent or if any fraudulent means or devices be used by **you** or the **insured person** or anyone acting on **your** or their behalf to obtain any benefit under this Travel Accident and Sickness Coverage Part, all benefits in respect of such claim shall be forfeited.

#### 12. Beneficiary Designation

The **insured person's** designated beneficiary for loss of life, dismemberment, loss of sight or hearing is **you** on behalf of the **insured person**.

#### 13. Newly Acquired Entity Coverage (180 Days)

The insurance provided under this Coverage Part shall also be applicable to any category of **employee** and their **eligible spouses** or **eligible children** shown as covered on the Travel Accident and Sickness Coverage Part Schedule of Limits of any organization **you** newly acquire or form (other than a partnership, joint venture or limited liability company) if **you** maintain ownership of more than 50% of its ownership interest, unless there is other similar insurance available to such organization; however, (1) coverage under this provision is afforded only until the 180<sup>th</sup> day after **you** acquire or form such organization or the end of the Policy Term set forth in the Declarations, whichever is earlier, and (2) this provision does not apply to **injury** suffered by an **insured person** before **you** acquired or formed such organization.

### SECTION V – DEFINITIONS

1. **Accident** means a sudden, unforeseen, uncontrollable and unexpected physical event to the **insured person** caused by external, violent and visible means occurring during the Policy Term.
2. **AIG TRAVEL** means our travel and medical advisory and assistance services subsidiary, AIG Travel, or any successor or other assistance provider **we** may use.
3. **Airworthiness certificate** means the "Standard" Airworthiness Certificate issued by the Federal Aviation Agency of the United States of America or its equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of registry.
4. **Canadian Employee Traveler** means an **employee** who is
  - a. a citizen or legal resident of Canada wherever hired, or an **employee** who is a Canadian hire who is not a Canadian citizen but whose contract of hire was entered into in Canada; and
  - b. assigned by **you** to work primarily within Canada; and
  - c. who is temporarily within the **coverage territory** while on an **insured journey**.

For avoidance of doubt, if the definition of **coverage territory** has been amended by endorsement to include Canada, then the insurance provided under this Coverage Part will only apply to **Canadian Employee Travelers** while on an **insured journey** within the **coverage territory** but outside of Canada.

5. **Canadian Expatriate Employee** means an **employee** who is:
  - a. a citizen or legal resident of Canada wherever hired, or an **employee** who is a Canadian hire who is not a Canadian citizen but whose contract of hire was entered into in Canada; and
  - b. assigned to work primarily within a country or jurisdiction within the **coverage territory** and outside of Canada.
6. **Covered medical expenses** means expenses the **insured person** incurs for services and supplies which are recommended by the attending **physician**, including:
  - a. the services of a **physician**;
  - b. **hospital** confinement and use of operating room;
  - c. anesthetics (including administration), x-ray examinations or treatments and laboratory tests;
  - d. ground ambulance service;
  - e. drugs, medicines and therapeutic services and supplies;
  - f. dental treatment resulting from **injury** sustained to **sound natural teeth** subject to a maximum of \$250 per tooth and an annual aggregate per person of \$2,500.
  - g. hotel room charge, when the **insured person** would otherwise necessarily be confined in a **hospital**, shall be under the care of a duly qualified **physician** in a hotel room owing to unavailability of a **hospital** room by reason of lack of capacity or distance or to other circumstances beyond the control of the **insured person**.
7. **Disease** means an illness or affliction of the body having a defined and recognized pattern of symptom(s) which causes more than temporary indisposition and which illness or affliction first manifested itself and was contracted after the commencement of the Policy Term.
8. **Eligible children** means named dependent children, including adopted and step children, of the member aged between 6 months and 18 years; or 23 years if attending an accredited institution of higher learning as a full time student; who are unmarried and who permanently reside with the **insured person** and receive the majority of maintenance and support from the **insured person**.
9. **Eligible spouse** means the legal husband or wife of the member who is living at the same residence as the **insured person**.
10. **Emergency medical evacuation** means:
  - a. an **insured person's** medical condition warrants immediate **transportation** from the place where such person is **injured** or suffering **sickness** to the nearest **hospital** where appropriate medical treatment can be obtained;
  - b. after being treated at a local **hospital**, an **insured person's** medical condition warrants **transportation** to the country where the **insured journey** commenced to obtain further medical treatment or for recovery; or



- c. both (a) and (b) above.

**11. Employee** means any person who meets all of the following requirements:

- a. they are employed directly by **you**;
- b. they are receiving **remuneration** directly from **you**; and
- c. they are subject to **your** control.

**Employee** includes **you** (if **you** are a sole proprietor), executive officers, and partners (if **you** are a partnership). For the purposes of this Coverage Part, the following shall not be considered **employees**:

- a. volunteers;
- b. borrowed servants; or
- c. independent contractors or employees of **your** subcontractors.

**12. Hospital** means a place that:

- a. holds a valid license (if required by law);
- b. operates primarily for the care and treatment of sick or injured persons;
- c. has a staff of one or more **physicians** available at all times;
- d. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
- e. has organized diagnostic and surgical facilities, either on premises or in facilities available to the **hospital** on a pre-arranged basis; and
- f. is not, except incidentally, a clinic, nursing home, rest home or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

**13. Injury** means disability, death or physical injury which is sustained by an **insured person** during the Policy Term and is caused by an **accident** solely and independently of any other cause within 365 days from the date of such **accident**.

**14. Insured journey** means travel **you** have authorized that a covered classification of **insured person** undertakes on behalf of **your** business provided that the destination is beyond the territorial limits of the **insured person's** country of domicile and within the **coverage territory**. If the **insured person** is a **U.S. Expatriate Employee** or a **Canadian Expatriate Employee**, then the **employee's** country or jurisdiction of assignment shall be deemed their country of domicile. **Insured journey** includes personal time and personal travel by an **insured person** in the course of an **insured journey**, such personal time and personal travel not to exceed fourteen (14) days of the **insured journey**.

**15. Insured person(s)** is a person who is a member of an eligible class as described in the Travel Accident and Sickness Coverage Part Schedule of Limits for whom Premium has been paid. **Insured person(s)** may include the **eligible spouse** or **eligible children** of the member.

**16. Medically necessary** means services or supplies which:

- a. are essential for diagnosis, treatment or care of the **accident, injury or sickness** for which it is prescribed or performed;

- b. meet generally accepted standards of medical practice; and
  - c. are ordered by a **physician** and performed under his or her care, supervision or order.
17. **Physician** means a licensed practitioner of the healing arts acting within the scope of their license. The attending **physician** may not be:
- a. an **insured person**;
  - b. an **insured person's eligible spouse**; or
  - c. a person who is related to an **insured person** or an **insured person's eligible spouse**, in any of the following ways: child, parent or sibling.
18. **Pre-existing condition** means any condition for which a licensed **physician** was consulted, or for which treatment or medication was prescribed, or for which manifestations of symptoms would have caused a person to seek medical advice prior to the effective date of coverage under this Coverage Part, except as specified below:
- If the **insured person** does not receive medical care or services, including prescription drugs or other medical supplies, and is not under the care of a **physician** with respect to the **pre-existing condition** or related condition(s), for a period of 36 consecutive months beginning on or after the first day of coverage, the **pre-existing condition** exclusion will no longer apply and any eligible charges incurred after the treatment free period will be considered for reimbursement.
- This Coverage Part contains a sub-limit for benefits for a **pre-existing condition** of \$1,500 covered **medical expense**, each **insured person** each **injury** or **sickness** subject to a \$250 deductible per **insured person** per each **injury** or **sickness**.
- This limitation does not apply to benefits provided under **emergency medical evacuation** and repatriation of remains.
19. **Reasonable and customary charges** means a charge which:
- a. is charged for treatment, supplies or medical services **medically necessary** to treat an **insured person's** condition;
  - b. does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
  - c. does not include charges that would not have been made if no insurance existed.
20. **Remuneration** means all monies paid to all **employees** shown as a covered classification of **insured person(s)** on the Travel Accident and Sickness Coverage Part Schedule of Limits, including without limitation salary, overtime, bonuses, and cash allowances for cost-of-living, board and lodging.
21. **Serious injury or sickness** means **injury** or **sickness** certified by a **physician** as being dangerous to life.
22. **Sickness** means an illness or **disease** that first manifests itself or is contracted during the Policy Term and requires treatment by a **physician**.
23. **Sound natural teeth** means natural teeth that are unaltered or are fully restored to their normal function and are **disease** free, have no decay and are not more susceptible to **injury** than unaltered natural teeth.

24. **Transportation** means any land, water or air conveyance required to transport an **insured person** during an **emergency medical** evacuation. **Transportation** includes, but is not limited to, air ambulances, land ambulances and private motor vehicles. **AIG TRAVEL** must approve these expenses in advance.

25. **U.S. Employee Traveler** means an **employee** who is:

- a. a citizen or legal resident of the United States wherever hired, or an **employee** who is a U.S. hire who is not a U.S. citizen but whose contract of hire was entered into in the United States; and
- b. assigned by **you** to work primarily within the United States; and
- c. who is temporarily within the **coverage territory** while on an **insured journey**.

26. **U.S. Expatriate Employee** means an **employee** who is:

- a. a citizen or legal resident of the United States wherever hired, or an **employee** who is a U.S. hire who is not a U.S. citizen but whose contract of hire was entered into in the United States; and
- b. assigned to work primarily within a country or jurisdiction within the **coverage territory**.





ENDORSEMENT NO. 15

This endorsement, effective 12:01 A.M., October 01, 2019

Forms a part of Policy No.: WS11015544

Issued to: WASHBURN UNIVERSITY OF TOPEKA

By: Insurance Company Of the State of Pennsylvania

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FOREIGN COMMERCIAL PACKAGE POLICY

INSURED PERSONS - STUDENTS - SUB-LIMITS OF LIABILITY

This endorsement modifies insurance provided under the following:

**TRAVEL ACCIDENT AND SICKNESS COVERAGE PART**

**TRAVEL ACCIDENT AND SICKNESS COVERAGE PART SCHEDULE OF LIMITS**

With regard to the classification of **Insured Person(s)** listed as "student(s)" in the TRAVEL ACCIDENT AND SICKNESS COVERAGE PART - SCHEDULED INDIVIDUAL(S) OR GROUP(S) the following Sub-Limits of Liability apply. These Sub-Limits of Liability are part of and erode the Limits of Liability on the TRAVEL ACCIDENT AND SICKNESS COVERAGE PART SCHEDULE OF LIMITS.

Sub-Limits of Liability:

Coverage A - Accidental Death and Dismemberment - 24 Hour Protection

(Subject to percentages per the Table of Losses):

\_\_\_\_\_ \$20,000 Principal Sum Insured, each **Insured Person** who is a student  
\_\_\_\_\_ \$200,000 Aggregate Limit, any one **Accident** for all **Insured Persons** who are students

Coverage B - Accident and Sickness Medical Expense:

\_\_\_\_\_ \$10,000 Covered medical expense, each **Insured Person** who is a student each **Injury** or **Sickness**  
\_\_\_\_\_ \$500 Deductible per **Insured Person** who is a student per each **Injury** or **Sickness**

Coverage C - Emergency Medical Evacuation:

\_\_\_\_\_ \$100,000 Covered Expenses, each **Insured Person** who is a student, each **Injury** or **Sickness**

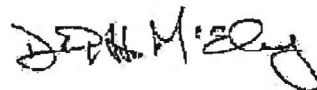
Coverage D - Emergency Family Travel:

\_\_\_\_\_ \$10,000 Covered Expenses, each **Insured Person** who is a student  
\_\_\_\_\_ \$25,000 Maximum for all **Insured Persons** who are students any one **Accident** or **Sickness**

Coverage E - Repatriation of Remains:

\_\_\_\_\_ \$25,000 Covered Expense, each **Insured Person** who is a student  
\_\_\_\_\_ \$100,000 Maximum for all **Insured Person(s)** who are students any one **Accident** or **Sickness**

All other terms, conditions, and exclusions shall remain the same.



\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

**FOREIGN TRAVEL ACCIDENT AND SICKNESS  
COVERAGE PART  
SCHEDULED INDIVIDUAL(S) OR GROUP(S)**

**Policy No.:**

WS11015544

**Policy Term:**

From: October 01, 2019

To: October 01, 2022

12:01 A.M. AT THE FIRST NAMED INSURED'S ADDRESS

**Date of Issue:**

09/03/2019

**Named Insured(s):**

WASHBURN UNIVERSITY OF TOPEKA

**SCHEDULED INDIVIDUAL(S) OR GROUP(S)**

The Classification of Insured Person(s) includes the person(s) shown on the TRAVEL ACCIDENT AND SICKNESS COVERAGE PART - SCHEDULE OF LIMITS and the Individual(s) and or Group(s) identified below:

Students