



Eligibility/Covered Persons	
Class 1	All Students and Traveling Companions* of the University of California registered at any campus of the University while participating in an off-campus activity (including OAP and IOP events) sponsored by the University of California**.
Class 2	Students participating in a NCAA activity off campus sponsored by the University of California.
Class 3	All Dance, Cheer, Yell Crew and Mascots who are on the UCLA-Spirit Squad and the UC Berkeley cheerleading team.
Class 4	All Students of the University of California registered at any campus of the University of California while participating in on-campus events/functions held by recognized, registered student groups.
Class 5	All incoming freshman of the University of California.
Class 6	Students of the University of California (not included in any other Class) registered at any campus of the University while participating in Club Sports.
Class 7	All non-student members of Registered Campus Organizations and Registered Student Organizations while participating in events/functions sponsored by the University of California.
Class 8	All volunteers and unpaid interns while working at the direction of the University of California and Guests***.
Class 9	All University of California students attending non-University of California study abroad or other educational program who receive credits towards a University of California degree and non-University of California students attending a University of California sponsored study abroad or other educational program.
Class 10	Students of the University of California participating in the NRS Program.
Class 11	All non-University of California students who are registered to participate in University of California's sponsored and supervised club sports.
	**"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the covered Trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.
	**Off campus activity does not include participation in 1) NCAA Activities or 2) Education Abroad Program (EAP).
	***"Guests" means individuals invited and authorized to participate in a Covered Activity that is under the control of the University of California
Hazards and Coverage Extension	
Class 1	Sponsored Activities (off campus) Including travel to and from home
Class 2	Sponsored Activities (off campus) Including travel to and from home
Class 3	Sponsored Activities (on or off campus) only while participating in the University of California's Spirit Squad activities including travel to and from home
Class 4	Sponsored Activities (on campus) Including travel to and from home
Class 5	Sponsored Activities (on or off campus) only while participating in the University of California's Summer Bridge Program including travel to and from home
Class 6	Sponsored Activities (on or off campus) only while participating in the University of California's Club Sports activities including travel to and from home
Class 7	Sponsored Activities (on or off campus) only while participating in the University of California's Registered Campus Organization and Registered Student Organization activities including travel to and from home
Class 8	Sponsored Activities (on or off campus) Including travel to and from home
Class 9	Sponsored Activities (on or off campus) Including travel to and from home
Class 10	Sponsored Activities (on or off campus) Including travel to and from home while participating in the NRS Program within the United States
Class 11	Sponsored Activities (on or off campus) only while participating in the University of California's Club Sports activities including travel to and from home
Exposure and Disappearance (not applicable to Classes 2 & 10)	Included
Personal Deviation	Covered Activity includes Personal Deviation. "Personal Deviation" means 1) an activity that is not reasonably related to the University of California's activities; 2) not incidental to the purpose of the trip; 3) and it is no more than 3 days for a Covered Activity occurs domestically and no more than 14 days for a Covered Activity occurs outside of the Home Country or Country of Residence.
War Risk Coverage	Coverage is worldwide, excluding the United States, the Covered Person's Home Country, the Covered Person's Country of Permanent Assignment, Afghanistan, Belarus, Ethiopia, Iraq, Libya, Russia, Somalia, Ukraine and Yemen.
Principal Sum	
Class 1	\$25,000
Class 2	N/A
Class 3	\$5,000
Class 4	\$25,000
Class 5	\$25,000
Class 6	\$5,000
Class 7	\$25,000
Class 8	\$25,000
Class 9	\$25,000
Class 10	N/A
Class 11	\$5,000
Aggregate Limit	
	\$2,500,000 per Aircraft Accident \$2,500,000 per Covered Accident due to war risk
Benefits	
Benefits apply to both Domestic & International Activity or Trip	
Accidental Death & Dismemberment Benefits (not applicable to Classes 2 and 10) Loss must occur within 365 days of the date of the covered accident.	Classes 1, 3, 4, 5, 7, 8, 9 Life: 100% of the Principal Sum Two or more Members: 100% of the Principal Sum Quadriplegia: 200% of the Principal Sum One Member: 50% of the Principal Sum Paraplegia: 200% of the Principal Sum Hemiplegia: 200% of the Principal Sum Thumb and Index Finger of Same Hand: 25% of the Principal Sum Uniplegia: 50% of the Principal Sum Classes 6 and 11 Life: 100% of the Principal Sum Two or more Members: 100% of the Principal Sum One Arm or One Leg: 75% of the Principal Sum One Member: 50% of the Principal Sum Thumb and Index Finger of Same Hand: 25% of the Principal Sum
Bereavement and Trauma Benefit (not applicable to Classes 2, 8 or 10)	"Member" means Loss of Hand or Foot, Loss of Sight, Loss of Speech and Loss of Hearing. Up to \$300 per session for up to 10 sessions

Student Off-Campus Accident Plan Outline

Policyholder: University of California

Policy Period: June 1, 2022 - June 1, 2023

Policy Number: ADD N04223822

Insurance Carrier: ACE American Insurance Company



Coma Benefit (not applicable to Classes 2, 8 or 10)	10% of the Principal Sum per Month up to 11 months Benefit Maximum: 100% of the Principal Sum Lapse within: 31 days Waiting Period: 31 days (any accidental death benefit payable after 1 month of coma benefits are paid, will be reduced by the benefits paid under the Coma Benefit)
Emergency Medical Evacuation Benefit (not applicable to Class 8 or 11) <i>(while traveling 100 miles or more away from the place of permanent residence or outside of Home Country or Country of Residence)</i>	100% of Covered Expenses
Home Alteration and Vehicle Modification Benefit (not applicable to Classes 2, 8 or 10)	Classes 1, 3, 4, 5, 6, 7, 9: 100% of the Principal Sum up to a Maximum Benefit of \$25,000 Classes 11: 100% of the Principal Sum up to a Maximum Benefit of \$5,000
Repatriation of Remains Benefit (not applicable to Classes 8, 10 or 11) <i>(while traveling 100 miles or more away from the place of permanent residence or outside of Home Country or Country of Residence)</i>	100% of Covered Expenses
Seatbelt and Airbag Benefit (not applicable to Classes 2, 8, 10, or 11)	\$10,000 each benefit Default Benefit Amount: \$1,000
Benefits apply to Domestic Activity or Trip only	
Accident Medical Expense Benefit - Full Excess (not applicable to Classes 2 and 10)	Classes 1, 3, 4, 5, 7, 8 and 9: up to \$15,000 per Covered Accident Class 6: up to \$250,000 per Covered Accident Class 11: up to \$25,000 per Covered Accident Benefit Period: 364 days from the date of the Covered Accident Incurral Period: 364 days from the date of the Covered Accident Deductible: \$0
Benefits apply to International Activity or Trip only	
Emergency Hotel Convalescence Benefit (Classes 1, 7 and 9 only)	Up to \$100 per day for up to 7 days
Emergency Reunion Benefit (Classes 1, 7 and 9 only)	Benefit Maximum: \$10,000 (up to \$5,000 per person per trip. Maximum 2 people) Daily Benefit Maximum: \$1,000 (up to \$500 per person. Maximum 2 people) Maximum Number of Days: 10 days When the Covered Person has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness; or 2) the victim of a Felonious Assault
Hospital Admission Guaranty Benefit (Classes 1, 7 and 9 only)	Up to \$10,000
Lost Baggage Benefit (Classes 1, 7 and 9 only)	Benefit Maximum per Trip: \$2,000 with \$25 deductible per Trip Benefit Maximum per Item or Set of Items: \$1,000 subject to a Maximum of 2 bags
Out-of-Country Medical Expense Benefit (Classes 1, 7 and 9 only)	Up to \$500,000 with \$0 deductible per Covered Accident or Sickness per Covered Person Mental and Nervous Disorders: one treatment per day Dental Treatment (Injury or Alleviation of Pain): up to \$1,000 Emergency Medical Treatment of Pregnancy: up to \$2,000 Incurral Period: 30 days from the date of the Covered Accident or Sickness Benefit Period: the earlier of the date the Covered Person returns to Home Country or Country of Residence, or 52 Weeks from the date of a Covered Accident or Sickness
Personal Property and Financial Instrument Reimbursement Benefit (Classes 1, 7 and 9 only)	Benefit Maximum per Trip: \$5,000 with \$25 deductible per Trip Benefit Maximum per Item or Set of Items: \$2,500 Financial Instrument Benefit Maximum per Trip: \$500 Benefit Maximum for Cash: \$500
Quarantine Benefit (Classes 1, 7 and 9 only)	Up to \$2,000 "Quarantine" means the Covered Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Covered Person either having, or being suspected of having, a contagious disease, infection or contamination while the Covered Person is traveling outside of their Home Country.
Security Evacuation Benefit (not applicable to Classes 8, 10 or 11)	Up to \$100,000 per person per Occurrence Aggregate limit: \$2,000,000 per Occurrence <u>Occurrence:</u> 1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country; 2. political or military events involving a Host Country, if the Appropriate Authority(ies) issue an advisory stating that citizens of the Covered Person's Home Country or Country of Residence or citizens of the Host Country should leave the Host Country; 3. Natural Disaster within seven (7) days of an event; 4. deliberate physical harm of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person's health and safety as confirmed by documentation and/or physical evidence; 5. the Covered Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days. "Host Country" means any country, other than an OFAC excluded country, in which the Covered Person is traveling while covered under the Policy.



<p>Trip Cancellation and Interruption Benefit (Classes 1, 7 and 9 only)</p>	<p>Up to \$2,000 Covered Events: (a) Sickness, Injury, or death of a Covered Person or Family Member/or Traveling Companion. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled, or interrupted. (b) weather conditions or Natural Disasters causing delay, cancellation or interruption of travel. (c) the Covered Person's Home/primary residence or Destination being made uninhabitable by fire, flood, vandalism, burglary or Natural Disaster. (d) the Covered Person or a Traveling Companion/Family Member being subpoenaed, required to serve on jury duty; being hijacked or being required by a court order to appear as a witness in a legal action, provided the Covered Person, a Family Member traveling with the Covered Person, or a Traveling Companion is not: 1) a party to the legal action, or 2) appearing as a law enforcement officer. (e) being directly involved in or delayed due to a traffic accident en route to departure. (f) being called into active military service to provide aid or relief in the event of a Natural Disaster. (g) The Covered Person or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to departure. (h) Strike resulting in the complete cessation of travel services. (i) a Terrorist Incident in a foreign City in which the Covered Person was scheduled to arrive within 45 days following the incident. (j) an employer-initiated transfer of employment within the same organization of 250 miles or more. (k) cancellation of scheduled public transportation as a result of: riot, civil commotion, Strikes, hijacking, Natural Disasters, motor or railway accidents that were unknown at the time of booking the reservation.</p>
<p>Trip Delay Benefit (Classes 1, 7 and 9 only)</p>	<p>Benefit Maximum: \$2,000 Daily Benefit Limit: up to \$200 per day up to 10 days Travel delay for more than 6 hours must be caused by one of the reasons for Trip Cancellation, in addition to: (a) Injury, Sickness or death to either the Covered Person, Family Member or traveling companion that occurs during the Trip; (b) carrier delay; (c) lost or stolen passport, travel documents or money; (d) Natural Disaster; (e) the Covered Person being delayed by a traffic accident while en route to a departure; (f) hijacking; (g) unpublished or unannounced strike; (h) civil disorder or commotion; (i) riot; (j) inclement weather which prohibits Common Carrier departure; (k) a Common Carrier strike or other job action; (l) equipment failure of a Common Carrier; or (m) the loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.</p>
<p>General Exclusions</p>	
<p>Additional exclusions apply to certain benefits.</p>	<ol style="list-style-type: none"> intentionally self-inflicted Injury, suicide or attempted suicide (applicable to Accidental Death and Dismemberment only). war or any act of war, whether declared or not (except as provided by the Policy). a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days. sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. piloting or serving as a crewmember in any aircraft (except as provided by the Policy). commission of, or attempt to commit, a felony.
<p>Other Provisions</p>	
<p>Trip Duration</p>	<p>Up to 365 consecutive days</p>
<p>Travel Assistance Services (provided by)</p>	<p>AXA</p>
<p>Disclaimer:</p>	
<p>The foregoing summary/outline does not take the place of or alter any of the conditions, exclusions, and other terms of the insurance policy herein summarized. It is merely a short descriptive guide to the policies in force, for convenient reference. The policy itself should be reviewed carefully and questions on coverage, claims, and all other insurance matters should be referred to your Mercer Health & Benefits contacts.</p>	