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# UNIVERSITY OF CALIFORNIA EDUCATION ABROAD PROGRAM

**Policy Number:** ADD N04834823

**Activity Covered:** University of California, Education Abroad Program 24/7 worldwide coverage starts 14 days before the official UCEAP program and ends 31 days after the official end of the program.

## INSURED PERSONS

**Class 1:** All registered students and resident directors participating in the "Overseas Study Trips" sponsored by the University of California.

Dependents of Class 1 Insureds are eligible for Coverage under this Policy if student paid premium directly to ACI.

## BENEFITS

Accidental Death & Dismemberment Benefit .....	\$20,000
Accident on Sickness Expense Benefits .....	\$500,000
Plan Coinsurance (out-of-pocket).....	100% of usual & customary charges up to \$500,000
Dental Treatment (injury only) .....	\$200 per tooth, subject to a \$2,000 maximum
Maximum for Mental & Nervous .....	Up to 40 visits for outpatient counseling services for mental and nervous conditions per covered person.
Maximum for Substance Abuse .....	Up to 3 days hospitalization for acute detoxification per covered person
Maximum for Prescription Drugs .....	100% of the usual and customary charges
Maximum for Birth Control/Elective Termination of Pregnancy .....	\$500
Anti-malarial medication prescribed by a doctor.....	100% if purchased within plan terms of coverage
Medical evacuation, natural disaster evacuation, political evacuation, and repatriation of remains .....	100% of covered expenses.
Emergency Reunion Benefit .....	Up to \$500 per day for up to ten (10) days

### Additional "non-medical" benefits as follows:

- Emergency Hotel Convalescence*—Benefit Maximum: \$100 per day subject to a maximum of \$700
- Lost Baggage Benefit*—Benefit Maximum per Trip: \$2,000 (subject to \$25 deductible)
- Personal Property Benefit*—Benefit Maximum per Trip: \$5,000 (subject to \$25 deductible)
- Trip Cancellation Benefit*—Benefit Maximum: \$2,000 (due to sickness or death to insured or family member)
- Trip Delay Benefit*—Benefit Maximum: \$200 per day for up to 5 days

### For emergencies, doctor referrals, medical evacuations, repatriation or other services, please call:

Europ Assistance  
**Phone Numbers:** 1-866-451-7606 (inside USA) 1-202-828-5896 (Collect call outside the USA)  
**E-mail:** [OPS@europassistance-usa.com](mailto:OPS@europassistance-usa.com)

## CLAIMS INSTRUCTIONS

### Mail Claims to:

Administrative Concepts, Inc. (ACI)  
 994 Old Eagle School Road, Suite 1005  
 Wayne, PA 19087

**Phone Numbers:** 1-888-293-9229 (from inside the USA) 1-610-293-9229 (from outside the USA)  
**Fax:** 1-610-293-9299  
**Email:** [claims@visit-aci.com](mailto:claims@visit-aci.com)

**Disclaimer:** This is a summary of the program and does not represent the entire contract terms, conditions and exclusions. If there is any discrepancy between this summary and the master policy, the master policy will govern.

### **What is not covered?**

No benefits will be paid for:

- Services, supplies, or treatment, including any period of hospital confinement that was not recommended, approved and certified as medically necessary and reasonable by a doctor, or expenses that are not medical in nature.
- Injury sustained while participating in professional sports.
- Routine physicals.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an injury or sickness.
- Elective surgery (except as provided by the policy). Any elective treatment, surgery, health treatment, or examination (a) deemed by us to be experimental; and (b) not recognized and generally accepted medical practices in the United States.
- Dental care, except as the result of injury to natural teeth cause by accident or for emergency pain relief treatment to sound, natural teeth.
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof, unless caused by accidental bodily injury incurred while insured hereunder.
- Treatment by an immediate family member or member of covered person's household.
- Treatment furnished under any mandatory government program or facility set up for treatment without cost to any individual.
- Expenses payable by any automobile insurance without regard to fault.
- Nasal or sinus surgery, except surgery made necessary as a result of a covered injury.
- Injury or sickness where the covered person's trip to the host country is undertaken for treatment or advice for such injury or sickness.
- Birth control including surgical procedures and devices (except as provided by the policy).
- Elective termination of pregnancy (except as provided by the policy).

In addition, no benefits will be paid for expenses resulting from, or in connection with:

- intentionally self-inflicted injury, suicide, or attempted suicide.
- war or any act of war, whether declared or not.
- piloting or serving as a crewmember in any aircraft (except as provided by the policy).
- commission of, or attempt to commit, a felony.
- commission of or active participation in a riot or insurrection.

Additionally, we will not pay Lost Baggage and Personal Property Benefits for:

- more than \$1,000 for Lost Baggage and \$2,500 for Personal Property with respect to any one article or set of articles;
- vehicles (including aircraft and other conveyances) or their accessories or equipment, unless the equipment is directly related to the business of the Policyholder or the covered person's study program;
- loss or damage due to:
  - moth, vermin, insects or other animals;
  - wear and tear; atmospheric or climatic conditions, or gradual deterioration or defective materials or craftsmanship;
  - mechanical or electrical failure;
  - any process of cleaning, restoring, repairing, or alteration;
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair;
- devaluation of currency or shortages due to errors or omissions during monetary transactions;
- more than \$500 with respect to cash;
- any loss not reported to either the police or transport carrier within 24 hours of discovery;
- any loss due to confiscation or detention by customs or any other authority; or
- any loss or damage directly or indirectly caused by declared or undeclared war or any act thereof.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

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