



University of California Student Off-Campus Travel Benefits Summary 2025-2026

Policy Number: N04223822
Effective: June 1, 2025

Benefit Description	Benefit Amount
Accidental Death & Dismemberment	
Registered Students and Traveling Companions*	\$25,000
Aggregate Limit/per Aircraft Accident	\$2,500,000
Covered Losses (% of benefit amount)	
Life, Two or More Members	100%
One Member *“Member” means loss of hand or foot, loss of sight of one eye, loss of speech, or loss of hearing	50%
Quadriplegia, Paraplegia or Hemiplegia	200%
Uniplegia	50%
Other Provisions	
Bereavement and Trauma Benefit	\$300 per session, maximum 10 sessions
Coma Benefit	10% of the Principal Sum per month for 11 months
Emergency Reunion Benefit	\$5,000 per person per trip (Maximum 2 people), if the covered student is hospital confined for at least 24 consecutive hours due to a covered Injury (for covered domestic trip)/covered Injury or Sickness (for covered international trip) or is the victim of a Felonious Assault.
Home Alteration and Vehicle Modification Benefit	100% of Principal Sum up to a maximum of \$25,000
Seat Belt (accidental death and dismemberment)	\$10,000
Air Bag (if seat belt worn)	\$10,000
Emergency Medical Evacuation (when student is traveling 100+ miles from home)	100% of covered expenses (Expenses incurred for search and rescue missions are not covered.)
Repatriation of Remains (when student is traveling 100+ miles from home)	100% of covered expenses
Travel Assistance Services (24/7)	Services for domestic travel include pre-trip inquiries, arrangements for emergency medical evacuation, and repatriation of remains. Services for international travel are broader and may include medical case oversight and hospital guarantees of payment. [†]
Covered Activities	
UC-sponsored and supervised off-campus travel, less than 365 continuous days, including personal deviation	Includes a total of up to 14 days Personal Deviation before or after the Covered Trip. “Personal Deviation” means: 1) an activity that is not reasonably related to the University of California’s activities; and 2) not incidental to the purpose of the trip.
Accident Medical Expense Benefit - Due to a Covered Accident in the US	
Benefit Maximum	U.S. - \$15,000 per injury
Deductible	\$0
Co-insurance	100% of usual and customary charges

The Following Benefits are Only Applicable While Traveling Outside the U.S. or Your Home Country

Out of Country Medical Expense Benefit	
Benefit Maximum	\$500,000
Deductible	\$0
Co-insurance	100% of usual and customary charges
Dental Treatment (Injury or Alleviation of Pain)	\$1,000
Security Extraction (non-medical)	100% of covered expenses, \$100,000 maximum \$2,000,000 aggregate limit
Mental & Nervous Disorders: expenses for treatment of a disorder, while hospital confined or on an outpatient basis. Benefits are limited to 1 treatment per day.	Included in the Benefit Maximum
Personal Property – Lost or stolen	
Personal Property means personal goods belonging to the Covered Person or for which the Covered Person is responsible and are taken on a covered Trip or acquired during the Trip	Up to \$5,000 per trip (\$2,500 maximum per item), subject to a \$25 deductible and depreciation <i>Depreciation is a reduction in the value of the item due to physical deterioration/wear and tear, or due to the item being obsolete, outdated in technology, etc</i>
Lost Baggage	Up to \$2,000 per trip (\$1,000/item, maximum 2 items) subject to a \$25.00 deductible
Quarantine Benefit, if required by local government or doctor	Up to \$2,000, for a period of no more than 14 days
Trip Cancellation or Interruption, for listed reasons [‡]	Benefit Maximum: \$2,000
Trip Delay, for listed reasons [‡]	Benefit Maximum: \$2,000; Time Period: 6 hours; Daily Benefit Limit: \$200; Maximum Benefit Period: 10 days
Return of Baggage and Personal Property (Applicable to a covered Emergency Medical Evacuation, Repatriation or Security Evacuation)	Up to \$3,000 per Trip
Emergency Hotel Convalescence	\$200/day up to a maximum of \$1,000

* **“Traveling Companion”** means a person or persons with whom the student 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 student is sharing room accommodations with the group or tour leader.

† International hospitals may not accept guarantees of payment from US insurance companies. Presenting a travel insurance card or policy number does not eliminate a traveler’s obligation to pay for medical services out-of-pocket.

‡ Trip Cancellation or Interruption Covered Reasons:

- 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. If the Covered Person must cancel or interrupt the Trip due to Injury or Sickness of a Family Member, it must be because their condition is life threatening, or because the Family Member requires the Covered Person’s care. Cancellation due to the death of a Family Member or Traveling Companion is covered only if the death occurs within 30 days of the Covered Person’s Scheduled Departure Date.
- 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, Natural Disasters, motor or railway accidents that were unknown at the time of booking the reservation.

Covered Expenses for Trip Cancellation:

1. any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the Covered Trip;
2. any prepaid, unused, non-refundable airfare and sea or land accommodations;
3. any other reasonable additional Trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable.

“Terrorism” means:

1. An act of violence directed against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within any country of destination and after the Covered Person’s enrollment form and premium are received for the Trip Cancellation coverage and within 45 days of the date the Covered Person is originally ticketed to travel; or
2. An act of violence directed at or occurring in an aircraft traveling or scheduled to travel where the Covered Person is ticketed to travel, that is determined by United States officials to be a terrorist act. The terrorist act must occur after the enrollment form and premium received for the Covered Person’s Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel; or Premium are received for the Covered Person’s Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel; or
3. The issuance of a Level 4 Travel Advisory (T) by the United States Department of State to avoid a country of Destination which the Covered Person is ticketed to travel. As used by the State Department, “T” means Terrorism: terrorist attacks have occurred and/or specified threats against civilians, groups, or other targets may exist. The Level 4 Travel Advisory (T) must be issued after the enrollment form and premium are received for the Covered Person’s Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel.

This coverage does not cover loss caused by:

- a. carrier caused delays, including an announced, organized, sanctioned union labor Strike that affects public transportation, unless the Policy effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike;
- b. travel arrangements canceled or changed by an airline, cruise line, or Tour operator, unless the cancellation is the result of bad weather or Financial Default, as defined;
- c. changes in plans by the Covered Person, a Family Member, or Traveling Companion, for any reason;
- d. financial circumstances of the Covered Person, a Family Member, or a Traveling Companion;
- e. any business or contractual obligations of the Covered Person, a Family Member, or a Traveling Companion, except for termination or layoff of employment as defined above;
- f. Default by the person, agency, or Tour operator from whom the Covered Person bought his or her coverage or purchased his or her travel arrangements;
- g. any government regulation or prohibition;
- h. an event or circumstance which occurs prior to the effective date of coverage;
- i. personal reasons;
- j. weather. or,
- k. Default caused by Financial Insolvency of the Travel Supplier, or Travel Arranger, from whom the Covered Person bought his or her coverage or purchased his or her travel arrangements, unless due to Financial Insolvency.

⁵ Trip Delay Covered Reasons (in addition to the covered reasons listed under the Trip Cancellation):

- 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.

The Covered Person's Duties in the Event of Loss: The Covered Person must provide Us with proof of the Travel Delay such as a letter from the airline, cruise line, or Tour operator/ newspaper weather report/ police report or the like and proof of the expenses claimed as a result of Delay.

What is Not Covered?

No benefits will be paid for any loss or Injury that is caused by, or results from:

- 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. (This exclusion does not apply except while traveling within the United States or the Covered Person's home country or country of permanent assignment, Afghanistan, Belarus, Gaza, Israel, Lebanon, Russia, Ukraine, West Bank, and Yemen)
- 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 (applicable to accident benefits only)
- Piloting or serving as a crewmember in any aircraft (except as provided by the policy)
- Commission of, or attempt to commit, a felony.

In addition, no benefits will be paid for any loss, treatment, or services resulting from or contributed to by:

- Routine physicals
- Routine dental care and treatment
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury
- Mental and nervous disorders (except as provided by the policy)
- Pregnancy or childbirth. This does not apply if treatment is required as a result of a Medical Emergency
- Routine nursery care
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids
- Services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as medically necessary and reasonable by a Doctor, or expenses which are non-medical in nature
- Treatment by any Immediate Family Member or member of the Insured's household.

Lost Baggage and Personal Property Benefits will not be paid 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.

If we determine the benefits paid under the Rider are eligible benefits under any other benefit plan, we may seek to recover any expenses covered by another plan to the extent that the Insured is eligible for reimbursement.

We, Our, Us means ACE American Insurance Company that underwrites this insurance or its authorized agent.

The Benefits Summary Includes Certain Insurance Provisions; Insurance Contracts Govern.

Insured by ACE American Insurance Company.

Important Note

The policy provides travel insurance benefits for students traveling outside of their Home Country. The policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov and Covered California www.coveredca.com.

This information is a brief description of the important features of the insurance plan underwritten by ACE American Insurance Company. It is not a contract of insurance and may be subject to change based on the underwriting requirements of the company. Coverage may not be available in all states or certain terms may be different where required by state law.

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