CuUNIVERSITY OF CALIFORNIA (UC)
Student Travel Insurance
(Effective June 1, 2023 – May 30, 2024)

FREQUENTLY ASKED QUESTIONS (FAQ)

This FAQ is relevant to UC students included as Class 1* Insureds in the Student Travel Insurance Policy (N04223822) with ACE American Insurance, a division of Chubb Insurance. If you have questions about benefits for other Classes of Eligible Insureds contact your campus Risk Management team.

Chubb = The insurance company providing the Student Travel Insurance policy.

Chubb-AXA Global Travel Assistance = a.k.a. AXA Assistance or AXA, the company Chubb contracts with to provide travel assistance services worldwide. For contact information, go to the UC Travel Assistance web page or scroll down to question 10.

Crisis24 = The company UC contracts with to provide travel intelligence and security evacuation services worldwide.

1. Are all UC students covered?

Registered UC students are covered when participating in off-campus, UC-sponsored activities that are no longer than 364 days.

2. What is a UC-sponsored activity?

An activity is sponsored by UC if one or more of the following apply to the activity:

- It is a required activity as part of a course offered for UC credit towards a degree at any of the 10 UC campuses
- It is a required component of a UC degree program
- The activity is approved by one or more UC employee who is supervising the activity as part of their UC job duties. This includes graduate students doing supervised thesis or dissertation research for their degree.
- Regardless of the original source of funding, a UC unit is responsible for managing and re-distributing funds that support the activity, participation in the activity, or travel to/from the activity. This includes approved activities related to sponsored research projects when funds are managed by a UC academic department or administrative unit. It may also apply to approved activities related to registered campus and student organizations when funds that support the activity, participation in the activity, or travel to/from the activity are managed by the registered campus or student organization.

3. When does coverage start and end?

Generally, coverage is defined by your travel dates. Coverage begins when your trip begins and ends when your trip ends. However, if you are combining personal travel with your UC-related travel, your coverage may end before your trip ends. You are allowed 14 days of 'personal deviation' for domestic, U.S. trips and 14 days of 'personal deviation' for international trips. The personal deviation is an accumulated amount, so if you spend 3 days in Paris before traveling to Lyon for a UC-sponsored program, then you go to Germany the first weekend and Italy the next weekend, after the 3-week program ends you will have 7 additional days of coverage. If you are traveling internationally and plan to do more personal travel than 14 days, you can purchase UC Personal Travel Insurance.

Also, you will no longer be eligible for benefits after 364 days on a trip. If you will be on a trip longer than this, there may be a better type of coverage that will fit your circumstances. If you carry student health insurance (SHIP), the insurance provider may offer global coverage for trips longer than 364 days. Contact your campus Insurance Office or the member services number on your insurance card to inquire.

4. How can I get a travel insurance certificate or letter that proves I am covered during my trip?

There are 2 important things for you to know about this:

1. Having a travel insurance certificate doesn't guarantee that you are covered. It declares that the University of California has the specified travel insurance policy, and describes some basic benefits and limits, including coverage for COVID-19. Coverage applies if you are on a UC sponsored activity, as described in question 2.
2. To request a certificate of insurance to acquire a visa, demonstrate coverage for COVID-19, or any other reason, please send the following information to liab.manager@ucop.edu:
   - First and last name
   - Affiliation with UC (student, employee, etc.)
   - Date of birth
   - Travel destination (country or countries for which you require an insurance certificate)
   - Dates of travel for each destination for which you require an insurance certificate

Please allow 3-5 business days for your insurance certificate request to be processed. You will receive it as a PDF document attached to an email. This information can be found on the UCOP Risk Services website at https://www.ucop.edu/risk-services-travel/insurance-certificate.html.

5. What if I have to cancel my trip because I get COVID or for another reason?

Injury or sickness (including COVID) that prevents you from taking an international trip must be so disabling as to reasonably cause a trip to be cancelled. A doctor's diagnosis and recommendation not to travel internationally would be needed when filing a claim. **There is no coverage for trip cancellation, interruption, or delay for domestic U.S. travel.**

There are other unforeseen circumstances for cancelling a trip that are covered:

- Any serious injury or unforeseen medical condition that makes your travel companion unfit for travel (by order of licensed physician).
- Injury or sickness of your family member when the condition is life threatening or the family member requires your care.
- The death of you or your traveling companion, or the death of a non-traveling family member (when the death occurs within 30 days of your scheduled departure date).
- Strike or severe weather that result in the complete cessation of travel services.
- A terrorist incident at the destination where you are scheduled to arrive within 45 days following the incident.
- A legal obligation such as jury duty or being served with a court order or subpoena.
- Unforeseen natural disasters at home or at the destination that make them uninhabitable.

If you are traveling internationally and you experience delays on lay-overs or during your return trip, coverage will apply according to benefit rules and exclusions.

6. Is my spouse, child, or other traveling companion covered under my student travel insurance?

Coverage may apply to a student's traveling companion(s) who are on the same travel itinerary. This might be a spouse, child, or other companion. A group or tour leader is not considered a traveling companion, unless a covered student is sharing a room with the group/tour leader. Matching flight itineraries should be submitted with any claims for traveling companions.

Also, other classes of Insureds may include non-students. See Classes of Eligible Insureds or contact your campus Risk Management team for more information.

If you have someone joining you for part of your trip, but not traveling on the same itinerary, they can purchase travel insurance through the UC Personal Travel Insurance Program.

7. Is there coverage if my luggage is delayed or lost?

There is no coverage for baggage delay, but often the airlines will reimburse a reasonable amount for clothes and incidentals that you purchase while your bags are delayed.

There is a Lost Baggage benefit for checked baggage for students traveling internationally, but you have to go through the airline's protocols first. The airline will open a case in their lost baggage system when you report your lost baggage to them. They will consider it to be 'delayed' for 2 – 3 weeks. After that time, you will typically be able to submit a claim to the airline for reimbursement of the value of your lost items.

The travel insurance policy will only apply to amounts not reimbursed by the airline. Additionally, there will be a $25 deductible that will be applied to any amount Chubb determines you are eligible for. The payment is based upon the depreciated value of the lost items, not the full cost of replacement. To maximize your payment, submit the original purchase receipts of as many items as you can. This will establish the purchase date and original value to which the depreciation formula will be applied. If no receipts are provided, the insurance company will use conservative estimates in the formula.

The maximum payable for lost luggage includes: $1,000 value per bag, maximum 2 bags.

8. What do I do if I need medical care abroad?

There are several ways you can access medical care abroad:

- Go to any clinic or hospital, pay for care, and submit a claim for reimbursement consideration.
- Use one of the tools provided to find referrals depending on your condition:
  - Crisis24's Worldcue® Mobile app - Access this tool by following instructions provided in the email Crisis24 sent when you registered your travel.
  - AXA's Travel Eye web portal or mobile app – follow the Travel Eye link to set up an account username and password, then use that to login to either the web portal or the mobile app, which can be downloaded from the Apple Store or Google Play.
- Call or email Chubb-AXA Global Travel Assistance and request referrals or assistance in setting up an appointment. Go to Item 11 or the Travel Assistance web page for contact info.

Both apps link to AXA's database of vetted medical providers across the globe. AXA also has a teleconsultation partner called 'Doctor Please!' that they can refer you to for minor medical needs. AXA can arrange for translation services, if needed, and monitor your ongoing treatment to make sure you receive the proper medical care. If you are admitted to a hospital, they may be able to issue a Guarantee of Payment (GOP) for treatment, saving you from having to pay for medical expenses out of pocket. AXA can communicate directly with your local attending doctors in

virtually any language and will facilitate communication with the local clinic, your family, and UC if you authorize them to share case updates.

9. What do I do if I test positive for COVID while abroad?

If you are abroad and test positive for COVID, review the local health authority website to determine what their requirements are if you test positive. This varies widely across the globe and the rules can change without notice. The quarantine benefit of the travel insurance policy may depend on the local government requirements.

If you tested positive using an unsupervised, off-the-shelf test you will need to get another test that will provide you with a document that includes your name, the test date, and the test result. It doesn't matter what type of test it is (PCR or antigen). You just need to have a document that you can submit with your insurance claim as evidence of your diagnosis.

Only expenses that are supplemental to your planned travel expenses are eligible for reimbursement under the quarantine benefit. Save all receipts, which may include grocery or restaurant food delivery charges. Since you would have to eat anyway, the actual food charges may not be reimbursed unless you can show that you already paid for meals as part of a conference registration fee, for example. Then the supplemental food would likely be considered eligible for reimbursement. Submit a conference schedule that shows which meals were included with the fee you paid to substantiate the additional meal charges. Lodging is the same. If you booked a single room and can isolate there, then do not submit the cost for reimbursement consideration. However, if you were rooming with someone who is not COVID+ and need to stay in a separate room, then the additional expense would be considered for reimbursement. Save all receipts and submit your claim using these guidelines for Chubb's claim portal.

10. What if I'm in emotional distress and want to speak to a therapist?

If you are abroad and in acute emotional distress, call Chubb-AXA Global Travel Assistance. If you meet the criteria for crisis support, they will transfer you immediately to an English-speaking therapist. If you would prefer to wait to speak to a therapist in person, you can search for psychologists in AXA's medical provider database using either the Travel Eye or Worldcue® Mobile app or ask Chubb-AXA Global Travel Assistance for a referral to someone in your area.

If you have UC student health insurance (SHIP), you may also be able to access a virtual therapist using LiveHealth Online, Lyra Health's Global Digital Mental Health Platform, or another teleconsultation provider. Refer to your policy brochure or contact your campus Insurance Office.

11. How do I contact Chubb-AXA Global Travel Assistance?

For immediate assistance call using one of the numbers below. You can also request assistance via email, but it may take up to 24 hours before you receive a response.

Inside US: +1-855-327-1420
Outside US: +1-630-694-9804
Email at: MedAssist-USA@AXA-Assistance.us

12. What should I expect when I call Chubb-AXA Global Travel Assistance?

When you call Chubb-AXA Global Travel Assistance, you will first be presented with an interactive voice response system that will ask you to indicate whether you are:

a) A current UCEAP participant – Press 1
b) A registered UC student (other than UCEAP participants) – Press 2
c) A UC employee – Press 3
d) All others – Press 4

Then you will be patched through to an AXA representative, who will confirm your affiliation with UC to determine which of the UC travel insurance policies you may be covered under.

After confirming the appropriate policy number, the Representative will ask you for your name and other details including: UC campus, campus email address, birthdate, country and city you are in, hospital name, if applicable, and whether you will allow AXA to share medical information with UC (this is the only way UC staff can intervene with AXA on your behalf to help you get the services you need). They may also ask you what your medical condition or symptoms are.

Next, they will ask how they can help. It is important to be clear with them. If you are not fluent in the local language, you may want to ask them to set up a doctor's appointment for you instead of just passing along contact information for doctors in their network. Following are other services they can provide:

- referral to a virtual tele-doc service through the Doctor Please app
- transfer to immediate crisis mental health counseling via phone
- referral or appointment assistance for local mental health counseling
- guarantee of payment (GOP) at in-network hospitals for overnight, inpatient treatment
- emergency medication (if country laws allow)
- lost document assistance
- transfer to security provider, Crisis24
- attorney referrals
- translation assistance

Finally, they will assign a case number. Write this down. Every time you call or email them again about the same issue, start by providing the case number to the AXA Representative (or include in subject line of email).

For more information about Chubb-AXA Global Travel Assistance go to the Travel Assistance web page.

13. If my cell phone is stolen, can I get reimbursed?

The Personal Property and Lost Baggage benefits are only available to students traveling internationally. The Personal Property benefit covers the theft or loss of personal and university-owned items in your possession while on your trip, but you must file a police report within 24 hours of the theft/loss for coverage. You also must show reasonable actions to protect your property, so if you leave them in a cab coverage will likely not apply.

There is a $25 deductible that will be applied when you submit a claim to Chubb. The payment is based upon the depreciated value of the lost items, not the full cost of replacement. To maximize your payment, submit the original purchase receipts of items lost/stolen. This will establish the purchase date and original value to which the depreciation formula will be applied. If no receipts are provided, the insurance company will use conservative estimates in the formula.

The maximum benefits under the Personal Property benefit include: $2,500 value for any one article or set of articles and $500 for stolen cash with a total maximum per trip of $5,000.

14. Does the accident/sickness medical expense benefit apply to both domestic (US) and foreign off-campus activities?

Yes, but not in the same way. If the UC-sponsored off-campus activity in which you are participating is taking place in the U.S., your student or private health insurance will be your primary coverage if you have an accident. If you have deductibles or co-pays under that plan, you can submit those expenses for reimbursement consideration to the travel insurance company. The maximum amount payable for domestic U.S. activities is $15,000 payable for *accidents only*, not sickness. If the UC-sponsored activity is taking place abroad, the travel insurance is the primary coverage for both sickness and accidents. Coverage for eligible medical expenses abroad is $500,000 maximum. Additional benefits are available when you are traveling internationally.

15. Why are students participating in NCAA competitions and the UC Education Abroad Program (UCEAP) excluded from coverage under this policy?

If you participate in varsity sports governed by the NCAA or NAIA, your campus has a different insurance plan, called an intercollegiate sports (ICS) policy that covers you for accidents incurred during league play and may also cover accidents incurred during practices and some other league-related activities. However, if you are injured when traveling to or from a competition, or while traveling with your team for purposes other than league play, you are eligible for benefits under this travel insurance plan, considering all other policy rules and exclusions. Ask your coach or athletic director for information about the ICS policy.

For UCEAP participants, UC maintains a separate but similar travel insurance policy with ACE/Chubb. Review the Insurance section (under Predeparture) of the UCEAP Portal for further information.

16. Since there is accident/sickness medical expense coverage while I'm abroad, why do I need to maintain US health insurance?

All registered UC students are required to maintain major medical health insurance as defined by the Affordable Care Act (ACA). You will be automatically enrolled in your campus Student Health Insurance Program (SHIP) unless you follow the process to waive SHIP because you are covered by a comparable private health insurance plan. The same charges and waiver deadlines apply regardless of whether you are taking courses on campus or are studying away.

Additionally, the travel insurance policy does not cover preventative care, such as physical exams, vaccinations, routine checkups, etc. Your personal health insurance might provide for these preventative services, but there may be requirements for getting pre-approval when you are outside of the network. Contact your campus Insurance Office with questions about SHIP.

17. If I am covered by multiple policies, which one do I use?

The student travel insurance is considered 'primary' when you are abroad and pays a maximum of $500,000 in covered medical expenses per medical condition subject to benefit terms, conditions, and exclusions. Your personal health insurance is 'primary' when you are in the U.S.

18. Is there a deductible or co-pay for accident/sickness medical expense?

There is no deductible or co-pay. However, in most cases you will have to pay out-of-pocket for medical services and then submit a claim later for reimbursement consideration.

19. How does my medical bill get paid?

In most cases, you should pay out-of-pocket for medical services and prescriptions. Then, you can use Chubb's claim portal to submit receipts and supporting medical documentation for Chubb to consider reimbursement under the policy.

If you are admitted to a hospital, you can contact Chubb-AXA Global Travel Assistance, to request a Guarantee of Payment (GOP) for the hospital. Some hospitals may call on your behalf, but others won't. Some hospitals refuse to work with foreign assistance companies altogether and a GOP will not be possible.

Sometimes a medical provider may be willing to bill Chubb directly without a GOP. Contact information for Chubb Claims can be found on the travel insurance contact card. You still need to fill out a claim form or create an online claim to confirm you received medical services from the provider. Then the medical provider sends an invoice and all necessary supporting documentation to Chubb, and Chubb will pay the provider according to policy terms and conditions if the laws of the country where the services were provided permit it.

Even if the medical provider agrees to bill Chubb directly, you remain responsible for your balance due until the transaction completes and your medical facility account shows a $0 balance. There may be medical costs that are not covered by the travel insurance policy, or the amount transferred by the travel insurance company may not pay off the entire amount due because of currency exchange rates and wire transfer fees. You will have to pay any difference directly to the medical provider. You may be able to submit claims to your personal health insurance for reimbursement of expenses not covered by the travel insurance. Rules and conditions may apply.

20. Are there any countries where the travel insurance won't provide coverage, like countries deemed to be at a high risk for travel?

Coverage is limited in the U.S., your home country, and any OFAC excluded countries. Home country is defined as a country where you have your true, fixed and permanent home and principal establishment or the United States. If you are traveling to OFAC excluded countries or your home country, contact your campus Risk Management team to understand the limitations of the travel insurance while you are there.

War risk coverage is excluded when travel is in the US, your home country, Afghanistan, Belarus, Ethiopia, Iraq, Libya, Russia, Somalia, Ukraine and Yemen. War risk coverage generally refers to coverage for losses (loss of life or other injuries) resulting from war-related events.

If you travel to a foreign country in which sanctions have been imposed by the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC) to limit travel and doing business, Chubb-AXA Global Travel Assistance may not be able to pay medical bills on your behalf. You need to be prepared to pay out-of-pocket for any emergency. Coverage may be limited, but you should file claims for any medical expenses incurred. Review the Export Control & Compliance International Travel web page for a list of countries currently under comprehensive OFAC sanctions.

21. What countries are under comprehensive OFAC sanctions, and what do I need to do if I plan to travel to one of these countries?

Review the Export Control & Compliance International Travel web page to see a list of countries under comprehensive OFAC sanctions. This list can change. Contact your campus Export Control Office if you think your destination may be under OFAC sanctions. Keep in mind that you may be required to get a specific license before traveling to countries where there are comprehensive OFAC sanctions, and this may take up to three months.

UC has obtained a "Specific Educational License" from OFAC, on behalf of the ten campuses to permit qualified UC students, faculty, and staff to travel to Cuba for educational purposes. The license is valid systemwide and is renewed annually. If you plan to travel to Cuba contact your campus Export Control Office for guidance.

Additionally, two of UC's travel insurance providers require Cuba travelers to complete travel certification forms and submit them to their campus Travel Risk Manager, with cc: to the campus Export Control Office and UCTravelInsurance@ucop.edu.

- AIG Cuba Travel Certification – AIG Cuba Travel Certification Attachment
- Chubb Cuba Travel Form

22. What is security or natural disaster evacuation?

Security evacuation means transporting you from a location where your security is threatened, or your life or health may be endangered. Possible scenarios that may warrant this type of evacuation include civil unrest, military action, earthquake, and flood.

If you feel that your life or health are endangered, start by finding a safe haven if possible, such as the hotel lobby of an American hotel, then contact Chubb-AXA Global Travel Assistance. Depending on the specifics of the situation, they may then transfer you to the security company Crisis24. As long as you are working with the travel insurance company's authorized providers, they will verify that the security evacuation benefit applies to your situation and bill Chubb directly for expenses they incur in arranging your transportation and, if applicable, temporary lodging. Keep receipts for any food or other incidentals you pay out-of-pocket and submit them to Chubb to be considered for reimbursement.

23. Where will security evacuation take me?

It depends on the nature of the event and the specific circumstances. Most often, you will be transported home. Depending upon the circumstances, you may first need to be taken to the nearest place of safety, while arrangements are made for your return to the U.S. There could be
some situations, such as a flood, where it is possible for you to return to your host location after being at a safe haven temporarily. UC, AXA, and Crisis24 will partner to coordinate the response.

24. What is emergency medical evacuation and medical repatriation?

Medical Evacuation is transport to the nearest appropriate medical facility for treatment. The mode of transportation typically would be ground or air ambulance or commercial flight. As long as Chubb-AXA Global Travel Assistance is coordinating the evacuation, the cost of transportation and medical services (oxygen, medications, heart monitor, escort services, etc.) provided to you during the transport would be covered expenses and charged as part of the medical evacuation.

Medical Repatriation is transportation to a hospital near your home or permanent place of residence in the US when your condition enables you to safely fly, but you require longer-term care or treatment upon your return.

Chubb-AXA Global Travel Assistance will make all the necessary arrangements including:

- Transportation home by commercial flight or air ambulance, whichever is recommended
- Ground transportation to the aircraft
- Medical services and escorts recommended during transport
- Necessary travel documents including emergency visa, if necessary, customs forms, etc.
- Approval for admission and transfer of medical records to the receiving hospital

25. Can I make the decision to be transported back to the U.S. for medical treatment?

No. AXA's medical team will assess your medical condition and whether your condition allows you to be transported safely to the U.S. This is called a Travel Recommendation (TR). They will recommend the option if the benefits outweigh the risks and when this is considered to be the best option. You may need to be taken to a local facility first to ensure your condition is fully stabilized before you can be transported to the U.S. Insurance coverage for the evacuation or repatriation only applies if AXA's medical team recommends it. If you make your own arrangements for transportation, it may not be reimbursable, though you can always submit a claim for consideration.

26. What if I need emergency medical care and I can't call Chubb-AXA Global Travel Assistance?

In a life-threatening emergency, you should first call the local emergency response services to receive immediate medical attention. If you are treated in an emergency room and released, you can pay for services and submit a claim for reimbursement consideration. If you will be admitted to the hospital, call Chubb-AXA Global Travel Assistance for a guarantee of payment (GOP) and ongoing monitoring

of your treatment.

27. How do I access medical services, security evacuation and emergency medical evacuation services?

You obtain these services by calling Chubb-AXA Global Travel Assistance using the number listed on the insurance contact card that you either downloaded or received via email when you booked your travel through ConnexUC/Connexxus/Concur or registered travel in the UC AWAY system. Chubb partners with AXA and Crisis24 to provide these specialized services.

28. Are there areas in the world where assistance services cannot or will not be provided?

AXA and Crisis24 and its international partners can provide assistance around the globe. Their ability to assist is limited in countries under comprehensive OFAC sanctions. As of July 1, 2023 this includes Cuba, Iran, North Korea, Syria, and the regions of Ukraine under Russian control. Providing assistance is also challenging in polar regions, remote areas, and areas with a high degree of political or social instability. However, they will always try to assist regardless of your location or circumstances. If you are injured in a remote area, always get to medical assistance ASAP, then call Chubb-AXA Global Travel Assistance so they can monitor your care and arrange a medical evacuation if needed. If you don't know how to get access to medical care, call Chubb-AXA Global Travel Assistance for referrals.

29. What other assistance services can AXA provide?

You can use AXA's travel information portal, Travel Eye, before your trip to get information about your travel destination including weather, travel hazards, health warnings, recommended vaccinations, visa requirements, and more. During your trip you can access AXA's list of vetted medical providers through Travel Eye. While you are on a trip you can contact AXA for help with emergency medication, lost document assistance, emergency message transmission, referral to a lawyer, and translation assistance. For more information about travel assistance go to the Travel Assistance web page.

30. What other security services can Crisis24 provide?

When you book travel through ConnexUC or register your travel with UC AWAY you will be automatically enrolled to receive travel alerts from Crisis24 during your trip. Crisis24 analysts monitor world events 24 hours, 7 days a week, and they deliver direct to your email Inbox up-to-date, relevant travel intelligence.

You also have access to the Worldcue® Traveler intelligence portal and Worldcue® Mobile app. If you allow the mobile app to have access to your phone's location data all the time, you will receive location-based alerts. In 400 locations this includes neighborhood-level threat intelligence, so if you wander into a higher-risk neighborhood, the app will notify you.

31. What if I combine personal travel with my UC-related travel, will I be covered?

Yes, the policy provides for up to 14 days personal deviation on domestic or foreign travel. "Personal Deviation" means an activity that is not reasonably related to UC business, and not incidental to the purpose of the trip. Examples include earlier arrival or extending your trip to do other personal travel in the area or to other cities/countries. It also includes weekend side trips to other locations. The 14 days is cumulative, so if you arrive 3 days early, and travel 2 weekends during the trip, you have 7 days of personal deviation remaining at the end of your UC business. If you are traveling internationally and plan to do more personal travel than 14 days, you can purchase UC Personal Travel Insurance.

32. What are Trip Interruption and Delay benefits?

These benefits are only offered to students traveling internationally. Trip Interruption benefit may

apply if you must return home before your intended travel end date for a covered reason such as the death of an immediate family member or a severe illness that cannot be effectively treated abroad. You will have to submit a death certificate or medical records that document of the severity of your condition with your claim. You should contact Chubb-AXA Global Travel Assistance *before* you return to the U.S. to confirm eligibility for the benefit and to see if they can assist with travel arrangements.

Trip Delay benefits may apply if your travel to or from your destination is delayed more than 6 hours for a covered reason, including inclement weather, strike, etc. This benefit will reimburse covered expenses for food, lodging, and traveling expenses during the delay. The daily maximum benefit limit is $200 per day. The maximum benefit period is 10 days, so the total maximum benefit is $2,000.

Your claim must include receipts for expenses paid out-of-pocket that you want to be considered for reimbursement. This benefit is payable for only one delay of your trip.

*Class 1

Class 1 includes all students and traveling companions of the University of California registered at any campus of the University while participating in an off-campus activity sponsored by the University of California. Students participating in NCAA activities, or the UC Education Abroad Program (UCEAP) are excluded from this class definition. See Classifications of Eligible Insureds for more about other classes and contact your campus Risk Management unit if you have questions.

IMPORTANT NOTICE 1

The policy provides travel insurance benefits for students traveling outside of their home country, or in limited circumstances, traveling within the US. 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.

IMPORTANT NOTICE 2

This information contained in this document is a brief description of some of the features of the insurance plan underwritten by ACE American Insurance, a Chubb Company. It is not a contract of insurance and may be subject to change based on the underwriting requirements of the ACE/Chubb and the needs of the University of California. Rules and exclusions defined in the policy contract impact coverage decisions. All claim decisions are made by Chubb based on the documentation submitted at the time the claim is assessed.

If you find errors or broken links in this document, please notify Uctravelinsurance@ucop.edu.