

FIVE COLLEGES RISK MANAGEMENT

Travel Accident Insurance & Travel Services Program for Students

Summary of Coverage

July 1, 2008 to June 30, 2011

Who is Covered?	When does coverage apply, or under what circumstances?	Coverage Type	Amount of coverage / Limitations on coverage
<p>Class V Domestic Students in the US (Domestic Students are defined as being a US Citizen)</p> <p>Note: A student who is also an employee of the college, is only covered under the student benefit. Employees who are also students are not covered for any student activities. No limitation on part time students, but student must be enrolled at the college to qualify. Students enrolled at other institutions will not be covered.</p>	<p>While participating in a school related activity while away from the policyholder premises and under the supervision of the policyholder</p>	<p>Accidental Death & Dismemberment</p> <p>Permanent and Total Disability</p> <p>Accident Medical Expense - Excess</p> <p>Seatbelt Benefit</p>	<p>\$5,000</p> <p>No Coverage</p> <p>\$2,000 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports.)</p> <p>10% of Principal sum to a maximum of \$10,000.</p>
<p>Domestic Students enrolled in and on a study-abroad program.</p>	<p>24 - hour coverage while outside the US <i>and</i> while enrolled at the college for a study abroad program.</p> <p>Coverage ends upon return to the US, or following the end of the term of study for the study abroad program, allowing for reasonable return travel, whichever is earlier.</p>	<p>Accidental Death & Dismemberment</p> <p>Permanent and Total Disability</p> <p>Accident Medical Expense (Excess)</p> <p>Seatbelt Benefit</p>	<p>\$5,000</p> <p>No Coverage</p> <p>\$2,000 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports).</p> <p>10% of Principal sum to a maximum of \$10,000.</p>
<p>Class VI Foreign students (Defined as non-US citizens.)</p> <p>Note: If a student is also an employee of the college, they are only covered under the student benefit and not as an employee.</p>	<p>24 - hour coverage while in the US OR if on a college sponsored trip abroad or study abroad as long as not in country of origin.</p> <p>“Domestic student” coverage applies if in a study abroad program as long as the trip is not in the student’s country of origin.</p>	<p>Accidental Death & Dismemberment</p> <p>Permanent and Total Disability</p> <p>Accident Medical Expense (Excess)</p> <p>Seatbelt Benefit</p>	<p>\$5,000</p> <p>No Coverage</p> <p>\$2,000 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports).</p> <p>10% of Principal sum to a maximum of \$10,000.</p>
<p>Accident Medical Benefit is excess of any other collectible insurance, including student health insurance, sports injury insurance, auto, or other insurance whether the policyholder is the insured or a third party.</p>			

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POLICY PROVISIONS

<p>Incurral Period</p> <p><i>Accidental Death or Dismemberment Defined as Loss of:</i></p> <p>Life</p> <p>Both hands or both feet or sight in both eyes (loss of sight defined as complete and irrecoverable loss of sight)</p> <p>One hand and one foot</p> <p>Speech & Hearing in both ears</p> <p>Either Hand or foot and sight of one eye</p> <p>Either hand or foot</p> <p>Sight of one eye</p> <p>Speech or Hearing in both ears</p> <p>Thumb & index finger on same hand</p> <p>Exposure to elements as a result of accident</p> <p>Disappearance</p> <p>Reduction Schedule (AD&D only)</p> <p> Age: Trustees, Employees.</p> <p> 70-74</p> <p> 75-79</p> <p> 80-84</p> <p> 85+</p> <p> Age: All Others</p> <p> 70-74</p> <p> 75-79</p> <p> 80-84</p> <p> 85+</p> <p>Aggregate Limit of Liability</p>	<p>365 days (Defined loss must occur within 365 days of accident)</p> <p><i>Coverage benefit is percentage of "amount of Coverage" shown above, depending upon the loss</i></p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>25%</p> <p>Included as cause of loss, benefits per schedule above</p> <p>Benefits payable after one year of disappearance</p> <p><i>Benefit is reduced to the percent of total benefit based on age of insured</i></p> <p>80%</p> <p>55%</p> <p>35%</p> <p>20%</p> <p>65%</p> <p>45%</p> <p>30%</p> <p>15%</p> <p>\$1,500,000 any one accident</p>
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EXCLUSIONS

<ul style="list-style-type: none"> • Self –inflicted wounds, suicide, attempted suicide • War or act of war • Injury in the armed forces • Commitment of a felony • A loss suffered when insured is legally intoxicated will be reviewed for attempted suicide, suicide and may be denied • Piloting an aircraft • Boarding, alighting from aircraft engaged in extra hazardous aviation activity or policyholder owned aircraft • A loss suffered when insured is voluntary taking illegal or nonprescription drugs will be reviewed for attempted suicide, suicide, and may be denied. • Ordinary Travel to and from school • Bona fide leaves of absences or vacations • Sickness or disease except infection to any accidental wound • Medical or surgical treatment of sickness or disease • Hernia of any kind 	<p><i>Benefits will not be paid if the cause of the death or injury is a result of any of the causes or occurs during any of the conditions shown at left.</i></p> <p>Except as otherwise provided (see notes below)</p> <p>Except for acute illness, only as respects repatriation or medical evacuation</p>
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Notes to Exclusions:

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Students who are on a study abroad program between terms will be covered unless they return to the US or country of origin. If students arrive in the country for the study abroad program for personal travel prior to the program inception, coverage will begin when the term starts. Students will be covered for return travel from a study abroad program but if the student does not return to the US within a reasonable period (usually 1 to 3 days), then the coverage will cease as of the end of the school term.

KEY DEFINITIONS / LIMITATIONS TO COVERAGE

Permanent Total Disability Definition of Permanently Totally Disabled	Unable to perform the material and substantial duties of any occupation for which qualified by reason of education, experience or training
Age Limit	Age 70 (<i>not covered after age 70</i>)
Disability Period (disabled for)	12 months
Qualifying Period (disabled within)	365 days of the accident
Seatbelt Benefit	Additional benefit if insured suffers an accidental death while operating or riding as a passenger in a registered automobile while wearing a properly fastened original factory installed seatbelt. Must be documented in the official report of the accident or certified by the investigating officer. <i>Note: Exclusions of the policy apply</i>
Accident Medical Expense	Excludes Sports Activities; Insured must suffer the injury within 180 days of accident which caused the injury and the benefit is payable for charges incurred only within 52 weeks after the date of the accident causing that injury.

Students who are traveling overseas may wish to purchase an “International Student ID Card”, which may also offer many similar travel service benefits, medical evacuation and repatriation coverage in addition to student discounts. It should be recommended to students that they inform their parents of any benefits associated with such cards so that additional services or benefits may be accessed in the event of an emergency.

TRAVEL ASSISTANCE

NOTE

Travel assistance services shall correspond with the Group Travel Accident Coverage. In the case of Five Colleges, the travel assistance coverage is available when a covered person is on a “trip” as defined above under “Covered under what circumstances”. Travel must be 100 or more miles away from the eligible persons place of permanent assignment or residence. Exclusions and limitations of the Travel Accident Policy apply to benefits available under this coverage. Only Medical Evacuation and Repatriation provide any financial resources to the insured. All other services are “assist” only, using the insured’s own resources.

Medical Evacuation and Repatriation services must be directed by AIG Assist for any benefits to be paid.

Services Offered	AIG Assist
Emergency Medical Assistance	
• Medical referrals	Will assist in providing access to local doctors/facilities
• Medical monitoring	Will assist in providing access to local doctors/facilities
• Medical Evacuation/Return Home	Covered person is outside of 100 mile radius of residence or permanent assignment. Transported to (1) nearest hospital or medical facility, (2) his or her residence or country of domicile or (1) and (2) Note: will not automatically be returned home – may send to closest medical facility. Maximum amount \$100,000 (as of 10/1/06).
• Traveling Companion	Will assist with travel arrangements
• Dependent Child Assistance	Will assist with travel arrangements
• Visit by a Family Member or Friend	Will assist with travel arrangements
• Emergency Medical payment Assistance	Will assist using your financial resources.
• Return of Mortal remains	Loss of life due to injury while outside a 100 mile radius from his/her place of residence or permanent assignment. Return to country of domicile up to a maximum of \$50,000 (as of 10/1/06).
• Replacement of Medication / Eyeglasses	Assistance with replacement, using your financial resources.
Emergency Personal Services	
• Sending and receiving emergency messages	Will arrange for assistance
• Emergency Travel Arrangements	Will arrange for assistance
• Emergency Cash	Coordinate with your finances
• Locating Lost luggage or Passport	Will arrange assistance
• Legal Assistance/Bail	Legal Assistance Only
• Interpretation/Translation	Will provide assistance
Pre Trip Information	
• Informational services regarding passport, cultural information, temperature and weather conditions, embassy and consular referrals, foreign exchange rates, travel advisories	Included through 24 hour toll free number

Country of Domicile is defined as the *true fixed and permanent home and principal establishment and to which whenever he/she is absent he/she has the intention of returning.*

Residence is defined as *true, fixed and permanent home. In the case of students, their residence is not their dorm or off campus living address unless they are not a dependent child for tax purposes.*