EIIA International Travel Insurance Coverage

Available only to EIIA Master Property & Casualty Insurance Program Participants

August 1, 2018 – August 1, 2021

INSURER: Starr Indemnity & Liability Company
Travel Assistance Services provided by Europ Assistance

Contact Europ Assistance:

Phone	**855-901-6712 (US or Canada) or +1(240) 330-1551 (outside of the US or Canada)**
E-mail address	ops@europassistance.usa.com
Website	https://eservices.europassistance-usa.com/sites/EIIA

TRAVEL, ACCIDENT, AND EMERGENCY SICKNESS COVERAGE ELIGIBILITY:
All Full-Time Employees; All Faculty Members on a Sabbatical Trip; All Students / Participants of Sponsored International Educational Programs including Alumni, Chaperones, Board Members, Trustees, Spouses, Eligible Domestic Partners, Dependent Children and Other Participants, specifically for a companion traveling to assist with any medical needs, or community participants who may be filling spots on a trip, but not otherwise a covered individual while on institution sponsored events outside of the U.S., its territories and possessions or the participant's Home Country.

The following information is for informational purposes only. Please refer to the policy for complete coverage terms and conditions.

ACCIDENTAL DEATH & DISMEMBERMENT	**$ 200,000**	**Per Person**
Principal Sum	**$ 2,000,000**	**Aggregate Any One Accident / All Persons**
TRAVEL ACCIDENT AND SICKNESS		
Emergency Medical Expenses:	**$ 100,000**	**Per Person/Per Covered Injury or Emer Sickness**
Emergency Medical Evacuation:	**$ 1,000,000**	**Per Person/Per Covered Injury or Emer Sickness**
Repatriation of Remains:	**$ 1,000,000**	**Per Person/Per Covered Injury or Emer Sickness**

Important Coverage Limitations:

- Payments under this policy will be made in full compliance with any OFAC (Office of Foreign Assets Control) trade sanctions.
- Medical coverage is for emergency injury or sickness during travel outside of the U.S., its territories and possessions or the participant's Home Country while participating in an institution-sponsored trip
- ALL Evacuation must be pre-certified and coordinated by Europ Assistance
- No deductible applies for services
- Security Evacuation - 100% of Usual and Customary Charges
- Natural Disaster Evacuation - $100,000 limit per person / $1,000,000 per event
- Trip Cancellation coverage $2,000 lifetime maximum per insured person
- Trip Interruption coverage $2,000 per insured person per policy year/and lifetime maximum,3 day maximum benefit period
- Unlimited Personal Sojourn for pre or post-trip travel outside of the U.S., its territories and possessions or the participant's Home Country
- Excluded activities: skydiving/parachuting; hang gliding; bungee jumping; mountain climbing; pot-holing; zip-lining; motorcycle riding; and scuba diving – unless scuba diving is assigned as part of the curriculum of study for course credit
- Excluded causes of loss: AIDS; routine or elective medical care; normal dental; pregnancy or pregnancy related procedures including abortion (unless an emergency); and loss due to participation in Specified Athletic Sporting Events*

*Specified Athletic Sporting Events include, but are not limited to: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, Basketball, Baseball, and Equestrian are excluded when participating in the event professionally or when representing the institution as part of the institution's athletic program.

AUTOMOBILE LIABILITY – Insurer: Hartford Insurance Company, Policy #83 CPQ EB0176

When renting a vehicle, coverage **MUST ALWAYS BE PURCHASED** from the rental company. Coverage shown below is **NOT** primary and does **NOT** comply with individual country legal requirements.

Non-Owned Automobile Liability:	**$ 1,000,000**
Hired Automobile Physical Damage:	**$ 25,000 Each Auto**
Deductible:	**$ 1,000 Deductible Each Loss**