

Accident and Sickness Benefits for American University

You are a Covered Person and eligible for coverage under the plan, if you are in the eligible class defined below. For benefits to be payable the Policy must be in force, the required premium must be paid and you must be engaging in one of the Covered Activities described below. If you are not in Active Service on the date your insurance would otherwise be effective, it will go into effect on the date you return to Active Service.

Class Description: All students of the Policyholder who are traveling outside of the United States.

Period of Coverage: You will be insured on the later of the Policy Effective Date or the date that you become eligible. Your coverage will end on the earliest of the date: 1) the Policy terminates; 2) you are no longer eligible; or 3) the period ends for which the required premium is paid.

Term of Coverage: This coverage will start on the actual start of the Trip. It does not matter whether the Trip starts at your home, place of work, or other place. It will end on the first of the following dates to occur: 1) The date you return to your Home Country; 2) the scheduled Trip return date; or 3) the date you make a Personal Deviation (unless otherwise provided by the Policy). ³ 3 H U V R Q D O ' H Y L D W L R Q ' P H D Q V \$ Q D F W L Y L W \ W K D W L V Q R W U H D incidental to the purpose of the Trip.

Covered Activities :

Educational Travel - We will pay the benefits described only if you suffer a loss or incurs a Covered Expense as the direct result of a Covered Accident or Sickness while traveling: 1) outside of your Home Country; 2) up to 365 days; and 3) engaging in an educational Trip authorized by the Policyholder.

Personal Deviation - The Covered Accident or Sickness must take place during a Personal Deviation not to exceed 7 days while on a Trip covered by the Policy.

³ 3 H U V R Q D O ' H Y L D W L R Q ' P H D Q V \$ Q D F W L Y L W \ W K D W L V Q R W U H D 1) An activity that is not reasonably related to the Covered Activity; and 2) Not incidental to the purpose of the Trip.

Description of Benefits

Medical Expense Benefits - We will pay for Covered Expenses that result directly from a Covered Accident or Sickness. These benefits are payable the earlier of the date your Trip ends, or 52 weeks from the date of a Covered Accident or Sickness provided the first Covered Expense was incurred within 30 days after the date of Covered Accident or Sickness. Your Maximum Medical Expense Benefits is \$500,000 per Covered Accident or Sickness; subject to a Deductible of \$0. The Maximum for Dental Treatment (Injury Only) is \$1,000; and the Maximum for Emergency Medical Treatment of Pregnancy is treated as any other medical condition. Preexisting Conditions are treated as any other medical condition.

Other limitations, if any, may apply as shown in the Policy.

Medical Expense Benefits are only payable: 1) for Usual and Customary Charges incurred after the Deductible, if any, has been met; 2) for those Medically Necessary Covered Expenses that you incur; and 3) for charges incurred for services rendered to you while on a covered Trip.

Emergency Medical Benefits -

traveling on a covered Trip. Covered Expenses; 1) Medical Transport: expenses for transportation under medical supervision to a different hospital, treatment facility or to your place of residence for Medically Necessary treatment in the event of your Medical Emergency and upon the request of the Doctor designated by Our assistance provider in consultation with the local D W W H Q G L Q J ' R F W R U ' L V S D W F K R I D ' R F W R U R U 6 S H F L D O L V W W K H ' R F W R provided on location, if, based on the information available, your condition cannot be adequately assessed to evaluate the need for transport or evacuation and a doctor or specialist is dispatched by Our service provider to your location to make the assessment. 3) Return of Dependent Child (ren): expenses to return each Dependent child who is under age 18 to his or her principal residence if a) you are age 18 or older; and b) you are the only person traveling with the minor Dependent child(ren); and c) you suffer a Medical Emergency and must be confined in a Hospital. 4) Escort Services: expenses for an

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Benefits will end on the earlier of 14

commission of, or attempt to commit, a felony.

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).

riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.

When you call, please be prepared with the following information: 1) name of caller, phone number, fax number, and
UHODWLRQVKLS WR WKH &RYHUHG 3HUVRQ &RYHUHG 3HUVRQ (once per 3) a DJH
GHVFULSWLRQ RI WKH LQVXUHG¶V FRQGLWLRQ QDPHQWLFH ORFNLVH ORFNLVH QDPHQWLFH
RWKHU LQVXUDQFH LQIRUPDWLRQ LQFOXGLQJ KHDOWK LQVXUDQFH ZRUN
involved in an accident.

This information provides you with a brief outline of the services available to you. These services are not insured benefits. Reimbursement for any service expenses is limited to the terms and conditions of the policy under which you are insured. You may be required to pay for services not covered. A third party vendor may provide services to you. Our Assistance Provider makes every effort to refer you to appropriate medical and other service providers. It is not responsible for the quality or results of service provided by independent providers. In all cases, the medical provider, facility, legal counsel or other professional service provider suggested by Chubb ¶V \$VVLVWDQFH 3URYLGHU DUH QRW HP
Assistance Provider and the choice of provider is yours alone. Chubb ¶V \$VVLVWDQFH 3URYLGHU DVVXP
services provided to you under this arrangement, nor is it liable for any negligence or other wrongful acts or omissions of any of the legal or health care professionals providing services to you. Travel assistance services are not available if your coverage under the policy is not in effect.