

UNIVERSITY OF CALIFORNIA
Student Off-Campus Travel Benefits Comparison

	AIG (Prior Carrier)	ACE (Current Carrier)
Accidental Death & Dismemberment		
<i>Benefit Amount</i>		
▪ Registered Students	\$10,000	\$25,000
Aggregate Limit/Accident	\$1,000,000	\$2,500,000
Covered Losses		
▪ Life, Hand, Foot, Sight of One Eye, Speech, Hearing in Both Ears	Covered	Same as AIG except includes thumb and index finger of same hand
Paralysis	Quadriplegia, hemiplegia, paraplegia	Same except uniplegia included
Other Provisions		
▪ Coma	Within 90 days of accident and lasts 30 days - 1% of benefit/month up to 100 months	Not covered.
▪ Seat Belt (accidental death)	Not covered	10% of benefit
▪ Air Bag (if seat belt worn)	Not covered	\$5,000
▪ Emergency Medical Evacuation	Up to \$25,000	100% of usual and customary charges
▪ Repatriation of Remains	Up to \$10,000	100% of usual and customary charges
▪ Security Extraction (non-medical)	Not covered	100% of usual and customary charges
▪ Travel Assistance Services (When student traveler 100+ miles from home)	Arrangement of services including medical evacuation and repatriation of remains	Same as AIG plus security extraction with no mileage limit
Covered Activities	UC-sponsored and supervised off-campus activities	Same except NCAA activities excluded
Accident/Sickness Medical Expense Benefit	Primary basis until transported to campus or residence	Same
▪ Maximum	\$5,000/occurrence	\$10,000/occurrence
▪ Deductible	\$0	\$0
▪ Co-insurance	100% of usual and customary charges	100% of usual and customary charges

THE BENEFITS COMPARISON SUMMARIZES CERTAIN INSURANCE PROVISIONS; INSURANCE CONTRACTS GOVERN.