



Rutgers, The State University of New Jersey

Policy AHB0000116-251

Effective: September 1, 2025 - September 1, 2026

What does the blanket travel accident policy cover?

The policy will pay benefits to a Covered Person who:

- suffers a loss or Covered Expense as a direct result of a Covered Accident or Sickness; and
- is traveling outside of their home country on an educational Covered Trip authorized by the institution.

The travel assistance service provider for this coverage is Crisis24.

Who is insured under the blanket travel accident policy?

Class	Description/Coverage/Accidental Death & Dismemberment Principal Sum
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| 1 | All students, faculty, staff, accompanying dependents, chaperones, and volunteers of the Policyholder while traveling outside the United States. |
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What coverage is provided?

The following is a brief description of the blanket travel accident insurance policy. The benefits described are subject to certain limitations and exclusions as described in the policy.

Accidental Death & Dismemberment	Class 1: \$10,000
Out of Country Medical	\$200,000
Out of Country Medical Emergency Guarantee Charge	Hospital Admission Guarantee Charge \$10,000 Medical Expense Guarantee Charge \$10,000
Attendor Benefit	Up to 1 economy round trip tickets on a common carrier (\$400 lodging & \$100 meals) per day max 7 days
Bedside Visitor	Up to 2 economy round trip tickets on a common carrier (Hotel \$500, Meals \$100) per day, max 7 days
Bereavement and Trauma Counseling	100% of URC up to \$250 up to 20 sessions
Carjacking	10% of Principal Sum up to \$50,000
Chaperone Replacement	\$2,500 maximum per incident
Crisis Death	\$10,000 per Covered Person
Education	Surviving Dependent Child & Spouse \$10,000
Emergency Medical Evacuation Expense	100 % of Actual cost
Emergency Reunion	\$1,000 airfare (\$500 lodging & \$100 meals) per day max 5 days
Home Alteration and Vehicle Modification	\$50,000
Medical and Non-Medical Expense Repatriation	100 % of Actual cost
Natural Disaster Evacuation	\$100,000
Personal Deviation	Activity - Limited to any consecutive 14 day period immediately prior to, during, or following such Covered School Travel.
Personal Liability	\$100,000
Rehabilitation Expense	\$50,000 reasonable and customary
Repatriation of Remains	100 % of Actual cost (incl Spouse & Dependents)
Return of Minor Children	\$2,500 transportation
Seatbelt and Airbag	\$100,000

Security Evacuation Benefit	\$100,000
Trip Interruption	\$2,500 per covered person
Trip Travel Delay Benefit	\$500; up to 5 days after 24-hour delay

For specific definitions of terms used below as well as further details and information about this plan, refer to the policy on file with your institution.

- **Accidental Death & Dismemberment:** If, within **1 year** of a Covered Accident, Covered Injury results in a Covered Loss shown in the Policy's Schedule of Benefits.
- **Out of Country Medical:** If the Covered Person suffers a Covered Injury or Covered Sickness requiring treatment by a physician and the Covered Person is outside of the U.S.A. on a Covered Trip lasting less than 365 days.
- **Out of Country Medical Emergency Guarantee Charge:** If a Covered Person suffers a medical emergency while on a Covered Trip of less than 365 days outside their home country (or country of permanent assignment), and their policy includes a hospital admission and/or medical expense guarantee charge, then we pay the actual expenses incurred for guarantee of payment to the hospital or physician as shown in the Schedule of Benefits. The Covered Person must notify our Travel Assistance Service Provider prior to admission to the hospital or medical facility.
- **Attendor Benefit:** We reimburse up to 1 person (referred to as the Attendor(s)) economy round trip tickets, hotel accommodations and meal allotment to accompany the deceased Covered Person's remains from the place where death occurred, to the deceased person's home country.
- **Bedside Visitor:** We will reimburse up to 2 members of the Covered Person's immediate family, economy round trip tickets, hotel accommodations and a meal allotment, to visit a Covered Person who is confined to a Hospital.
- **Chaperone Replacement:** In the event that the official chaperone of the Policyholder is prevented from continuing his or her Covered Trip due to Injury, Sickness or death to Them or an Immediate Family Member that occurs after the Covered Trip begins and before the Covered Trip scheduled termination date, We will reimburse the Policyholder for: 1) the cost of a round trip economy class ticket for the replacement chaperone, from Their place of permanent residence to the next scheduled destination where the replacement can join the Covered Trip; and 2) the cost of a one-way economy class ticket for the returning chaperone from Their assigned location back home. We will pay up to the Chaperone Replacement Maximum per incident for both chaperones combined. We will only pay one Chaperone Replacement Benefit per Covered Trip.
- **Emergency Medical Evacuation Expense:** If the Covered Person is **100 miles** or more away from their home or the campus and they suffer a Covered Loss following a Covered Injury or Covered Sickness.
- **Emergency Reunion:** If a Covered Person is a victim of a criminal act of violence during a Covered Trip and they have filed a report with the appropriate authorities within **48 hours**, We will pay reasonable expenses to bring one chosen person to and from the location of the Covered Person.
- **Home Alteration and Vehicle Modification:** If a Covered Person who has suffered a Covered Loss resulting from a Covered Accident requires home or vehicle modification within **1 year** of the Covered Accident.
- **Medical and Non-Medical Expense Repatriation:** If a Covered Person suffers an Injury or Covered Sickness while outside a **100 mile** radius from their current primary residence and the charges for Medical or Non-Medical Repatriation meet the criteria stipulated in the Policy.
- **Natural Disaster Evacuation:** If a natural disaster occurs while a Covered Person is traveling on a Covered Trip outside of their home country. The Policy's travel assistance service provider must approve and arrange for evacuation, subject to all applicable Policy conditions and exclusions.
- **Personal Deviation:** The Policy extends to an activity which coincides with but is not incidental to the purpose of the Covered Person's Covered School Travel and is limited to any consecutive 14 day period immediately prior to, during, or following such Covered School Travel.
- **Personal Liability:** We will reimburse when a claim is made or a suit is brought against the Covered Person for Property Damage or Medical Expenses caused by the Covered Person during a Covered Trip and resulting in an Injury or Property Damage to another person.
- **Rehabilitation Expense:** If a Covered Person suffers a Covered Loss, we will reimburse per Covered Accident for the reasonable and customary rehabilitation expenses incurred within **1 year** after the date of the Covered Accident, subject to the criteria stipulated in the Policy.
- **Repatriation of Remains:** If a Covered Person is outside their home state or more than **100 miles** from their place of residence/campus residence and they die as a direct result of a Covered Accident or Covered Sickness, subject to all applicable Policy conditions and exclusions, We will pay **100%** of the **actual cost** to return their remains to their place of residence or burial place in their home country, provided expenses are authorized in advance and arrangements are made by the Policy's travel assistance service provider.
- **Repatriation of Remains - Family Travel:** Following a Covered Person's death, for which a repatriation of remains benefit is payable. We will pay **100%** of the **actual cost** for expenses reasonably incurred to return the Covered

Person's spouse and any dependent children, who were accompanying the Covered Person's remains, back to their home country or place of primary residence.

- **Return of Minor Children:** If a Covered Person who is at least 18 years of age is traveling with a minor and the Covered Person suffers a Covered Injury or Covered Sickness requiring either hospital confinement or medical evacuation to another location, We will pay for the minor's transportation to their principal place of residence, subject to all applicable Policy conditions and exclusions, including advanced authorization and handling of arrangements by the Policy's travel assistance service provider.
- **Security Evacuation Benefit:** If a Covered Person traveling outside their home country requires security evacuation, we will pay to transport them to the nearest place of safety, subject to all applicable conditions and exclusions, including the requirement for the evacuation determination to be made by a designated security consultant and for arrangements to be handled by the Policy's travel assistance service provider.
- **Trip Interruption Benefit:** We will pay this benefit for trips that have been interrupted, due to any of the following reasons: 1. Covered sickness, covered injury or death 2. Bankruptcy or default of transportation carrier 3. Weather conditions or natural disasters, refer to the policy for additional reasons.
- **Trip Travel Delay Benefit:** We will pay the benefit if the Covered Person's trip is delayed for more than 24 hours for reasonable, additional accommodations and traveling expenses until travel becomes possible.

General Exclusions

1. War or any act of war, declared or undeclared.
2. An Accident which occurs while the Covered Person is on Active Duty in any Armed Forces, National Guard, military, naval or air service or organized reserve corps.
3. Injury sustained while in the service of the armed forces of any country. When the Covered Person enters the armed forces of any country, We will refund the unearned pro-rata premium upon request.
4. Participation in a riot or insurrection. Riot means a public disturbance involving an assemblage of 5 or more persons which by tumultuous and violent conduct or the threat thereof creates grave danger of damage or injury to property or persons. An exclusion for riot shall apply only when a person willfully engages in a riot or willfully incites or urges other persons to engage in a riot.
5. Voluntarily taking any drug or narcotic unless the drug or narcotic is prescribed by a Physician and not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.
6. Intoxication or being under the influence of any drug or narcotic.
7. Injury caused by, contributed to or resulting from the Covered Person's use of alcohol, illegal drugs or medicines that are not taken in the dosage or for the purpose as prescribed by the Covered Person's Physician.
8. Driving under the influence of a controlled substance unless administered on the advice of a Physician.
9. Driving while Intoxicated. Intoxicated will have the meaning determined by the laws in the jurisdiction of the geographical area where the loss occurs.
10. Covered Expenses for which the Covered Person would not be responsible in the absence of this Policy.
11. Any treatment, service or supply not specifically covered by this Policy.
12. Loss resulting from participation in any activity not specifically covered by this Policy.
13. Charges which are in excess of Usual and Customary charges.
14. Expenses incurred for an Accident after the Benefit Period shown in the Schedule of Benefits.
15. Regular health checkups.
16. Any Accident where the Covered Person is the operator of a motor vehicle and does not possess a current and valid motor vehicle operator's license.
17. Travel in or upon:
 - a. A water jet ski;
 - b. Any off-road motorized vehicle not requiring licensing as a motor vehicle;
18. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
 - a. While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or
 - b. While being used for any test or experimental purpose; or
 - c. While piloting, operation, learning to operate or serving as a member of the crew thereof; or
 - d. While traveling in any such Aircraft or device which is owned or leased by or on behalf of the Participating Organization of any subsidiary or affiliate of the Participating Organization, or by the Covered Person or any member of Their household;
 - e. A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
 - f. an ultralight hang-gliding, parachuting, or bungee-cord jumping;
 - g. Except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private Aircraft used for business or pleasure purposes.
19. Treatment for an Injury that is caused by or results from a nuclear reaction or the release of nuclear energy. However, this exclusion will not apply if the loss is sustained within 365 days of the initial incident and:

- a. The loss was caused by fire, heat, explosion or other physical trauma which was a result of the release of nuclear energy and
 - b. The Covered Person was within a 100-mile radius of the site of release either:
 - i. At the time of the release; or
 - ii. Within 24 hours of the start of the release; or
 - iii. Occurs while the Covered Person is in
20. Rest cures or custodial care.
21. Elective or Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
22. Services rendered for detection and correction by manual or mechanical means (including x-rays incidental thereto of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column.

For a complete list of exclusions, please see the Policy.

The referenced insurance policy contains the actual terms, coverages, amounts, conditions, and complete exclusions. Should there be a discrepancy between statements made in this document and the provisions of the insurance policy, the insurance policy will prevail.