



**Description of Coverage
under ACE American Insurance Company**

Policy Numbers: ADD N0425174A
Covering – University of San Diego
(Hereinafter called the Insured)
underwritten by
ACE American Insurance Company
Wilmington, Delaware

Respected Sir/Madam:

Please accept this letter as confirmation that _____ will be participating in a study abroad program through the University of San Diego Study Abroad. All students have **worldwide insurance coverage** for their study abroad program. Students are insured from the date of departure from the United States until their return home as well as for a 30-day sojourn period.

The medical benefits provide for **100% payment of covered medical expenses** up to \$100,000 per injury or sickness. There is a \$100 deductible per injury or illness. Each participant is covered, if as the result of a covered accident or a covered sickness, he/she incurs expenses for the services of a physician, hospital, emergency room, ambulatory medical center, laboratory tests, local ambulance service, prescription medicines, therapeutics, anesthetics (including administration thereof), X-ray or prosthetic appliances. Hospital room and board is covered at the normal semiprivate room rate.

An Accidental Death & Dismemberment benefit of up to \$50,000 is also included under the plan. In the event of a covered accident to the insured person the following will be paid:

Loss of Life	100% of principal sum
Loss of two or more members	100% of principal sum
Loss of one member	50% of the principal sum
Loss of thumb and index finger of the same hand	25% the principal sum

Member” means hand, foot, or eye. “Loss” means with regard to the hand or foot, actual severance through or above the wrist or ankle joint; with regard to the eye, the entire and irrecoverable loss of sight; with regard to thumb and index finger, actual severance through or above the metacarpophalangeal joints.

Payments can be made directly to foreign providers by ACE American. Coverage is mandatory for all participants sponsored by the University of San Diego. No waivers are permitted.

The coverage outlined above is offered by ACE American, as part of policy **ADD N0425174A**, underwritten by the Insurance Company of the State of Pennsylvania.

Sincerely,

Timothy Mitchell, Assistant Vice President - A&H Underwriting

The effective date of this plan is September 15, 2008 to September 15, 2009