



November 4, 2009

Dear all,

I am pleased to let you know that we were able to secure enhancements to the existing EAP insurance as follows.

Effective date: This policy enhancement is effective starting with a 9/1/09 date of loss. Note that a police report will be required.

At a Glance Enhancements - Schedule of Benefits (some exclusions apply):

Emergency Hotel Convalescence:

Benefit Maximum: \$100 per day subject to a maximum of \$700

Lost Baggage Benefit:

Deductible per Trip: \$25

Benefit Maximum per Trip: \$2,000

Benefit Maximum per Item or Set of Items: \$1,000 subject to a Maximum of 2 bags

Personal Property Benefit:

Deductible per Trip: \$25

Benefit Maximum per Trip: \$5,000

Benefit Maximum per Item or

Set of Items: \$2,500

Trip Cancellation Benefit:

Benefit Maximum: \$2,000

Trip Delay Benefit:

Benefit Maximum: \$200 per day for up to 5 days

EXPLANATION OF BENEFITS:

1) Emergency Hotel Convalescence

The Company will pay for a daily benefit of \$100 per day for a maximum of seven (7) days for hotel room convalescence should the Eligible Person's Physician determine this to be necessary immediately following a Hospital confinement during a Coverage Period and prior to the Eligible Person's return home.

2) Lost Baggage Benefit

The Company will reimburse the Covered Person's replacement costs of clothes and personal hygiene items, up to the Benefit Maximum shown in the Schedule of Benefits, if the Covered Person's luggage is checked onto a common carrier, and is then lost, stolen, or damaged beyond his or her use. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Covered Person must file a formal claim with the transportation provider and provide Us with copies of all claim forms and proof that the transportation provider has paid the Covered Person its normal reimbursement for the lost, stolen, or damaged luggage.

3) Personal Property Benefit

We will reimburse the Covered Person the reasonable cost, up to the Benefit Maximum shown in the Schedule of Benefits after satisfaction of the Deductible, for replacement of any personal property that is lost or totally destroyed while the Covered Person is on his or her Trip. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Covered Person must demonstrate that he or she has taken reasonable precautions for the safety and security of any covered property, and we require certification by a police or security authority in an incident report.

For any claim the Covered Person makes under this Benefit, the Company entitled to make reasonable repairs or salvage efforts to restore his or her personal property or to keep the damaged property if Company chooses to do so. Company will require valid receipts of replacement goods prior to payment of any benefits.

“Personal Property” means personal goods belonging to the Insured or for which the Insured is responsible and are taken on the business Trip or acquired by the Insured during the Trip. **It does not include vehicles (including aircraft and other conveyances) or their accessories.**

4) Trip Cancellation Benefit

The Company will reimburse the Covered Person for the amount of non-refundable Covered Expenses the Covered Person paid for his or her Trip, up to the Benefit Maximum shown in the Schedule of Benefits if the Covered Person is prevented from taking his or her Trip as the result of Injury, Sickness, or death to the Covered Person or a Family Member prior to the scheduled Trip departure date. The Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled. If the Covered Person must cancel the Trip due to Injury or Sickness of a Family Member, it must be because his or her condition is life-threatening, or because the Family Member requires the Covered Person's care. Cancellation due to the death of a Family Member is covered under the Policy only if the death occurs within 30 days of the Covered Person's scheduled Trip departure date.

a. Covered Expenses:

- a. any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the Covered Trip;
- b. any prepaid, unused, non-refundable airfare and sea or land accommodations;

- c. any other reasonable additional Trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable.
- d. "Family Member" means a Covered Person's parent, sister, brother, husband, wife, children, or grandparent

5) Trip Delay Benefit

The Company will pay incurred expenses up to the Maximum Limit shown on the Schedule of Benefits if the Covered Person's Trip is delayed for more than 6 hours for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay of the Covered Person's Trip. Travel Delay must be caused by reasons listed under the Trip Cancellation, in addition to:

- i. carrier delay;
- ii. lost or stolen passport, travel documents or money;
- iii. quarantine;
- iv. Natural Disaster;
- v. Injury or Sickness of the Covered Person or a traveling companion;
- vi. the Covered Person being delayed by a traffic accident while en route to a departure;
- vii. hijacking;
- viii. unpublished or unannounced strike;
- ix. civil disorder or commotion;
- x. riot;
- xi. inclement weather which prohibits Common Carrier departure;
- xii. a Common Carrier strike or other job action;
- xiii. equipment failure of a Common Carrier; or
- xiv. the loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.

Claims are posted on the EAP website:

Personal property: http://eap.ucop.edu/_pub/forms/0910/ACE_Personal_Effects_Claim.pdf

Trip Cancellation/Interruption:

http://eap.ucop.edu/_pub/forms/0910/ACE_Trip_Cancellation_claim.pdf

Students must complete forms (make copies for their own records) and send all supporting documentation to:

Administrative Concepts, Inc.
994 Old Eagle School Road
Suite 1005
Wayne, PA 19087-1802
U.S.A.

For policy questions or to apply for gap insurance in the U.S. after EAP, or extension of benefits while traveling after EAP, students should contact:

Mercer Health & Benefits
Attention: Alex Zeron, Mercer Health and Benefits
Email alex.zeron@mercer.com

Best regards,

Inés De Romaña, Principal Analyst
Safety, Security and Health Affairs
Education Abroad Program
Universitywide Office
University of California
6950 Hollister Ave., Suite 200
Goleta, California 93117-5823
U.S.A.
Telephone: 1+ 805-893-7936
Mobile: 1+ 805-451-1704
Fax: 1+ 805-893-2583
Email: ideromana@eap.ucop.edu