



ACE USA Industry Solutions

Study Abroad

Studying Abroad is Not Without Risks: Reduce Yours with ACE USA International Advantage®

More than 100,000 Americans study abroad each year. Things usually go smoothly. But what happens when they don't? When the world is your classroom, reducing the risk associated with studying and teaching outside U.S. borders is paramount.

Educational institutions that sponsor such programs leave themselves open to a host of exposures associated with the uncertainties of overseas travel. International liability insurance and travel assistance programs are a must for schools that sponsor study abroad programs and trips, or have employees and faculty who live or travel outside the U.S. for job-related reasons.

Savvy decision-makers extend such coverage to include students and chaperones as well.

Scenarios like those below happen every day. Is your educational institution prepared to handle the potential consequences? International insurance products designed to reduce the risks associated with these and other exposures can be customized to fit your school's unique needs.

Situation	Solution
An American student studying in London exhibits symptoms of appendicitis. Seeking medical help at a local hospital, she is informed that patients must pay cash in advance.	The Executive Assistance® Services package of emergency medical, personal, travel and security assistance services from ACE USA International Advantage®. Available around the clock, it provides access to English-speaking representatives who understand the region's cultures and customs. Prior to traveling, employees and volunteers can learn how to avoid potential risks associated with their destination.
Police question an American studying in Russia about a rape that occurred near his dorm.	The Executive Assistance® Services package of emergency medical, personal, travel and security assistance services from ACE USA International Advantage® provides 24-hour access to English-speaking representatives who understand the region's legal system, culture and customs.
A chaperone traveling with U.S. students causes an accidental fire in the German youth hostel where the group is staying. Significant damage results.	ACE USA International Advantage® covers the damages under its commercial general liability package.
An American professor heads an archeological expedition to Italy. He loses control of his rental car, severely injuring a group of Italian pedestrians, who sue the university.	DIC (Difference In Conditions) coverage from ACE USA International Advantage® responds to the lawsuit, assuming the vehicle was used in the university's business.
An American college student trips and falls while studying in Ireland, resulting in spinal cord injury. To receive proper medical treatment, she is medically evacuated to London. Total repatriation cost exceeds \$30,000.	ACE USA International Advantage® pays repatriation costs under its Executive Assistance® Service .



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ACE USA is a U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE:ACE). ACE USA is a leading provider of property, casualty, and accident and health insurance, financial products, and risk management services through certain U.S. operating subsidiaries. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

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