

Studying abroad is not without risks.

**U.S. Educational Institutions who need
the ACE USA International Advantage®
Education Program:**

- ✓ Sponsor cultural and sightseeing school trips abroad for faculty, students and chaperones
- ✓ Sponsor study abroad programs
- ✓ Have extensions programs located overseas, temporarily or permanently
- ✓ Place students or faculty in graduate programs abroad
- ✓ Sponsor exchange student programs
- ✓ Have faculty or other employees who attend conferences, conventions or seminars overseas
- ✓ Have faculty, other employees or students who travel outside the U.S. to do on-site inspections, field engineering studies, field scientific research

About ACE USA International Advantage®

ACE USA International Advantage® specializes in providing global insurance programs and specialty products to small, mid- and large sized U.S.-based companies and organizations. Insuring overseas risks is our only business. This singular focus translates to expert service provided by skilled international underwriters and claims professionals. International Advantage is part of ACE USA, the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE:ACE). The ACE Group's core operating insurance companies are rated A+ (Superior) by AM Best (as of August 31, 2009).

Insurance provided by ACE American Insurance Company, Philadelphia, PA or by its affiliated or associated insurers outside of the United States.

Additional information about International Advantage and its products, services and applications can be found at www.aceadvantage.com.


For additional information, contact:

**ACE USA
International Advantage®**
1 Beaver Valley Road, 2 West
Wilmington, DE 19803
Phone: 800 204-0518
Fax: 302 476-6456
Email: AdvantagePartners@acegroup.com



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**International
Advantage®**

**Educational Institution
Program**

With thousands of students studying abroad every year, educational institutions face a host of exposures unique to foreign travel. In such cases, international liability coverage is a must for the institution, and the most prudent schools also extend coverage to include students and chaperones.

Key Benefits

- Comprehensive affordable coverage in a single, easy-to-use package policy
 - Coverage for legal action for occurrences outside the U.S., its territories and possessions
 - Injury to participants coverage
 - Emergency services and repatriation
- International network of subsidiary companies and claims offices
- Underwriting and claims teams dedicated to international exposures
- Unparalleled service standards

Basic Coverage

- **General Liability,**
 - Capacity up to \$10 million in limits
 - Optional coverage for injury to participants and for legal action outside the U.S. available to colleges and universities
- **Contingent Automobile Liability**
 - Coverage protection for covering owned as well as non-owned and hired autos
- **Employers Responsibility**
 - Primary Foreign Voluntary Compensation
 - Employers Liability
- **Executive Assistance® Services**
 - Emergency medical, travel, personal, concierge and security services
 - Emergency medical evacuation/repatriation services and coverage (policy limit: \$1 million)
 - Emergency political evacuation/repatriation services and coverage (policy limit: \$10,000)
- **Kidnap and Extortion**
 - \$100,000 limit (increased limits available)
 - The services of a skilled negotiation firm for faculty, staff, administration and/ other employees

- **Accidental Death and Dismemberment**
 - \$25,000 limit (increased limits available)
 - Coverage for faculty, staff, administration and other employees

Optional Coverages

For students and chaperones

The following coverages are also available through this policy:

- Kidnap & Extortion coverage
- Accident and Sickness Medical Expense*
- Accidental Death & Dismemberment (AD&D)
- Medical Evacuation/Repatriation (policy limit: \$500,000 per person subject to \$1 million policy limit for Medical Assistance Services)
- Emergency Political Evacuation/Repatriation (policy limit: \$2,500 per person per event, \$10,000 policy limit)
- Executive Assistance® Services

** Coverage is on a secondary basis. For primary accident & health coverage, please contact your International Advantage representative.*

Additional available coverages:

- Property, for owned buildings, business income, and/or business contents
- Employee Dishonesty

Product Features

- **Accident and Sickness Medical Expense**
 - Policy limits: \$10,000 or \$25,000
 - Pays 100% of “reasonable and customary” in-hospital and outpatient charges (\$50 deductible per occurrence)
 - Provides up to \$500 coverage per calendar year for pre-existing conditions
 - Includes \$1,000 coverage per occurrence for dental expenses resulting from an accident or injury
 - Pays \$250 per occurrence for ambulance service

Product Features (continued)

- **AD&D**
 - Policy limits: \$100,000 or \$250,000
 - Compensates for injuries directly resulting in death or loss of sight and/or limb(s), speech and/or hearing up to 12 months after an accident

Features Applying to Both Emergency Medical and AD&D

- Provides 24-hour coverage from the time students leave until they return
- For those studying abroad, extends coverage for personal trips (of up to two weeks)

Executive Assistance® Services

Quality insurance is just one reason for choosing International Advantage. Another is Executive Assistance®, a package of travel-related services coordinated through two of the world’s leading providers: Europ Assistance USA* and iJET Intelligent Risk Services. When basic coverage is extended to include traveling students, employees, chaperones and others, Executive Assistance® provides individuals with 24-hour toll-free telephone access to the following services:

Medical Assistance

Provides access to qualified, English-speaking physicians, verifies benefits and coordinates claims anywhere in the world.

Travel and Personal Assistance

Supplies embassy and consular contacts worldwide, and assists in replacing lost documents.

Legal Assistance

Connects travelers with local attorneys familiar with court systems in foreign countries, and provides local language translation services.

Security Assistance

Worldwide security/health reports and travel advice at password protected www.aceExecutiveAssistance.com

* Formerly known as Worldwide Assistance