

# 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) and rated A+ (Superior) by AM Best (as of July 1, 2008). Additional information about International Advantage and its products and services, applications and online submission options can be found at [www.aceadvantage.com](http://www.aceadvantage.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®**
  - Emergency medical, travel, personal and security services
  - Medical evacuation/repatriation expense (policy limit: \$1 million)

- **Kidnap and Extortion**
  - \$50,000 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) including 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®

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 Control Risks Group. When basic coverage is extended to include traveling students, employees, chaperones and others, Executive Assistance provides individuals with 24-hour 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

Offers pre-trip security briefings and updated reports on security situations in cities worldwide.

*\* Formerly known as Worldwide Assistance*