

**Summary of International Travel Insurance Effective 5/1/2009**

<b>Foreign Liability &amp; Workers Compensation:</b>	<b>Limit of Insurance</b>	<b>Insured</b>
Foreign Commercial Liability	\$1M per occurrence, \$2M general aggregate	Class 1
Foreign Business Auto Liability and Physical Damage	\$1M in liability per any one accident, and \$25k physical damage for hired autos	Class 1
Foreign Voluntary Workers Compensation and Employers Liability	\$1M per occurrence, \$100k excess repatriation expenses per person	Class 1
<b>Foreign Travel Accident and Sickness:</b>	<b>Limit of Insurance</b>	<b>Insured</b>
Accident and Sickness Medical Benefit	\$300,000	Class 1, 2, 3
Annual Deductible	\$0	Class 1, 2, 3
Emergency Medical Evacuation/Emergency Family Travel	\$150,000	Class 1, 2, 3
Repatriation of Remains	\$150,000	Class 1, 2, 3
Dental-Accident Injury	Limited to \$250 per tooth per accident	Class 1, 2, 3
Security Evacuation	\$100,000	Class 1, 2, 3
Accidental Death and Dismemberment	\$50,000 \$25,000 \$10,000 spouse/\$5,000 children \$300,000 maximum for all insureds any one occurrence	Class 1 Class 2 Class 3
24-Hour Assistance Services	Provided by AIU Travel Assist (Previously referred to as AIG Assist)	Class 1, 2, 3
Pay Claims in Local Currency	Yes	Class 1, 2, 3
Direct to Provider Payment	Yes	Class 1, 2, 3

**Classes**

**Class 1** - All Active Employees, including Directors and Officers and Members of the Board traveling on behalf of the Policyholder.

**Class 2** - All Chaperone, Volunteers and Students traveling on behalf of the Policyholder or engaged in University Sponsored travel and study.

**Class 3** - All Eligible Spouse and Dependent Children of Class I Insured's that are not included in any other Class.