This Risk Management Memo provides a summary of the CSU Student Travel Accident Insurance. The medical expense benefits provided under this policy are excess insurance. No expense is covered if it would be covered by another health care plan in the absence of this insurance. This insurance is intended to supplement, not replace, coverage under any other health care plan. This policy pays after any other health care plan, regardless of any coordination of benefits provisions in the other plans.

**Eligibility:** Any California State University Student, including students enrolled only in extended education programs of the California State University.

**Hazards Insured Against:** Injuries to the insured while:
1. Away from the campus;
2. Traveling to or from, or participating in a school-sponsored activity.

**School-sponsored Activity:** Travel or participation in activities away from campus which:
1. is a mandatory part of a course requirement; or
2. is sponsored by a University auxiliary organization (including but not limited to Associate Student associations) or other recognized student organization or club; and
3. includes travel to or from intercollegiate athletic events away from campus, but does not include participation in such events or practices.

**Coverage and Benefits:**
1. Accidental Loss of Life, Limb or Sight: Up to $10,000 if bodily injuries result in death, dismemberment or loss of sight within one year from the date of the accident covered in the policy. If more than one such loss is sustained as the result of any one accident, only the one largest amount will be paid.
2. Medical Expenses: Up to $10,000 for medical services, including stays in a hospital, medical or surgical treatment by a doctor, and services of licensed or graduate nurses which are needed as a direct result of the injury within one year of the accident. This policy will pay for the cost of dental care needed as a direct result of injury to or loss of natural teeth, including replacement of teeth but excluding dental x-rays, incurred with one year of the covered accident.

**Exclusions:** No benefits will be paid for a loss resulting from the cost of medical service or treatment given by persons employed or retained by California State University or any bacterial infection that was not caused by an accidental cut, wound or food poisoning.

This is an accident only policy, and will not pay benefits for loss caused by or resulting from illness or any form or disease.

**FORMS:** NA