



University of Vermont and State Agricultural College

Policy AHB0000104-251

Effective: July 1, 2025 - July 1, 2026

What does the blanket travel accident policy cover?

The policy will pay benefits to a Covered Person who:

- suffers a loss or Covered Expense as a direct result of a Covered Accident or Sickness; and
- is traveling outside of their home country on an educational Covered Trip authorized by the institution.

The travel assistance service provider for this coverage is Healix Global.

Who is insured under the blanket travel accident policy?

Class	Description/Coverage/Accidental Death & Dismemberment Principal Sum
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| 1 | Students, Faculty, Staff, University Officials, Volunteers, Approved Guests, Board Members of the Participating Organization. |
| 2 | Dependents of Class 1 including Spouses (Domestic Partners, Life Partners) and Dependent Child(ren). |

What coverage is provided?

The following is a brief description of the blanket travel accident insurance policy. The benefits described are subject to certain limitations and exclusions as described in the policy.

Accidental Death & Dismemberment	Class 1: \$200,000 / Class 2: \$50,000
Out of Country Medical	\$500,000
Attendor Benefit	Up to 2 economy round trip tickets on a common carrier (\$300 lodging & \$100 meals) per day max 10 days
Baggage Delay	\$2,500
Bedside Visitor	Up to 2 economy round trip tickets on a common carrier (Hotel \$300, Meals \$100) per day, max 10 days
Emergency Hotel Convalescence	\$350 per day, up to 7 days
Emergency Medical Evacuation Expense	100 % of Actual cost
Emergency Reunion	\$5,000 airfare (\$200 lodging & \$100 meals) per day max 5 days
Medical and Non-Medical Expense Repatriation	100 % of Actual cost
Natural Disaster Evacuation	\$500,000
Personal Deviation	Activity - Limited to any consecutive 14 day period immediately prior to, during, or following such Covered School Travel.
Post-Traumatic Stress Disorder (PTSD)	\$250 per session, max 20 PTSD treatments
Pre-Trip Vaccinations	\$300 required and recommended vaccinations
Rehabilitation Expense	\$50,000 reasonable and customary
Repatriation of Remains	100 % of Actual cost (incl Spouse & Dependents)
Return of Minor Children	\$5,000 transportation
Security Evacuation Benefit	\$500,000
Severe Infectious Disease Evacuation and/or Quarantine	\$500,000 evacuation \$250 lodging, \$150 Meals up to 7 days
Trip Interruption and Replacement Benefit	\$2,000 per covered person

For specific definitions of terms used below as well as further details and information about this plan, refer to the policy on file with your institution.

- **Accidental Death & Dismemberment:** If, within **1 year** of a Covered Accident, Covered Injury results in a Covered Loss shown in the Policy's Schedule of Benefits.
- **Out of Country Medical:** If the Covered Person suffers a Covered Injury or Covered Sickness requiring treatment by a physician and the Covered Person is outside of the U.S.A. on a Covered Trip lasting less than 365 days.
- **Attendor Benefit:** We reimburse up to 2 persons (referred to as the Attendor(s)) economy round trip tickets, hotel accommodations and meal allotment to accompany the deceased Covered Person's remains from the place where death occurred, to the deceased person's home country.
- **Baggage Delay:** If the Covered Person's checked-in luggage is not delivered to them at the scheduled destination of their flight within 72 hours, we will reimburse them for essential clothing and toiletries purchased at the scheduled destination.
- **Bedside Visitor:** We will reimburse up to 2 members of the Covered Person's immediate family, economy round trip tickets, hotel accommodations and a meal allotment, to visit a Covered Person who is confined to a Hospital.
- **Emergency Hotel Convalescence:** If the Covered Person's physician determines that hotel room convalescence is necessary immediately following a hospital confinement during the Covered Person's trip and prior to their return home.
- **Emergency Medical Evacuation Expense:** If the Covered Person is **100 miles** or more away from their home or the campus and they suffer a Covered Loss following a Covered Injury or Covered Sickness.
- **Emergency Reunion:** If a Covered Person is a victim of a criminal act of violence during a Covered Trip and they have filed a report with the appropriate authorities within **48 hours**, We will pay reasonable expenses to bring one chosen person to and from the location of the Covered Person.
- **Home Alteration and Vehicle Modification:** If a Covered Person who has suffered a Covered Loss resulting from a Covered Accident requires home or vehicle modification within **1 year** of the Covered Accident.
- **Medical and Non-Medical Expense Repatriation:** If a Covered Person suffers an Injury or Covered Sickness while outside a **100 mile** radius from their current primary residence and the charges for Medical or Non-Medical Repatriation meet the criteria stipulated in the Policy.
- **Natural Disaster Evacuation:** If a natural disaster occurs while a Covered Person is traveling on a Covered Trip outside of their home country. The Policy's travel assistance service provider must approve and arrange for evacuation, subject to all applicable Policy conditions and exclusions.
- **Personal Deviation:** The Policy extends to an activity which coincides with but is not incidental to the purpose of the Covered Person's Covered School Travel and is limited to any consecutive 14 day period immediately prior to, during, or following such Covered School Travel.
- **Post-Traumatic Stress Disorder (PTSD):** If a Covered Person suffers PTSD resulting independently of all other causes from a Covered Injury within 1 year after the date of the Covered Accident.
- **Pre-Trip Vaccinations:** If prior to a Covered Trip, a Covered Person is required to have pre-trip vaccinations.
- **Rehabilitation Expense:** If a Covered Person suffers a Covered Loss, we will reimburse per Covered Accident for the reasonable and customary rehabilitation expenses incurred within **1 year** after the date of the Covered Accident, subject to the criteria stipulated in the Policy.
- **Repatriation of Remains:** If a Covered Person is outside their home state or more than **100 miles** from their place of residence/campus residence and they die as a direct result of a Covered Accident or Covered Sickness, subject to all applicable Policy conditions and exclusions, We will pay **100%** of the **actual cost** to return their remains to their place of residence or burial place in their home country, provided expenses are authorized in advance and arrangements are made by the Policy's travel assistance service provider.
- **Repatriation of Remains - Family Travel:** Following a Covered Person's death, for which a repatriation of remains benefit is payable. We will pay **100%** of the **actual cost** for expenses reasonably incurred to return the Covered Person's spouse and any dependent children, who were accompanying the Covered Person's remains, back to their home country or place of primary residence.
- **Return of Minor Children:** If a Covered Person who is at least 18 years of age is traveling with a minor and the Covered Person suffers a Covered Injury or Covered Sickness requiring either hospital confinement or medical evacuation to another location, We will pay for the minor's transportation to their principal place of residence, subject to all applicable Policy conditions and exclusions, including advanced authorization and handling of arrangements by the Policy's travel assistance service provider.

- **Security Evacuation Benefit:** If a Covered Person traveling outside their home country requires security evacuation, we will pay to transport them to the nearest place of safety, subject to all applicable conditions and exclusions, including the requirement for the evacuation determination to be made by a designated security consultant and for arrangements to be handled by the Policy's travel assistance service provider.
- **Severe Infectious Disease Evacuation and/or Quarantine:** If a severe infectious disease outbreak occurs within a **30 mile** radius of the Covered Person's location while they are outside a **100 mile** radius from their current place of primary residence, We will pay to evacuate them to the nearest place of safety as determined by the Policy's travel assistance service provider. If a Covered Person is ordered into Quarantine while outside a **100 mile** radius from their current place of primary residence, We will pay for lodging and for meals for up to 7 days, but only while they remain confined.
- **Trip Interruption and Replacement Person Benefit:** We will pay this benefit for trips that have been interrupted, due to any of the following reasons: 1. Covered sickness, covered injury or death 2. Bankruptcy or default of transportation carrier 3. Weather conditions or natural disasters, refer to the policy for additional reasons.

General Exclusions

1. Regular health checkups.
2. Travel in or upon:
 - a. A water jet ski;
 - b. Any two or three wheeled motor vehicle other than a motorcycle registered for on-road travel;
 - c. Any off-road motorized vehicle not requiring licensing as a motor vehicle; when used for recreation or competition.
3. Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
 - a. While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or
 - b. While being used for any test or experimental purpose; or
 - c. While piloting, operation, learning to operate or serving as a member of the crew thereof; or
 - d. While traveling in any such Aircraft or device which is owned or leased by or on behalf of the participating organization of any subsidiary or affiliate of the participating organization, or by the Covered Person or any member of their household;
 - e. A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
 - f. An ultralight, hang-gliding, parachuting, or bungee-cord jumping;
 - g. Except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for business or pleasure purposes.
4. Practice or play in any amateur, club sport, Intercollegiate, Interscholastic, Intramural School activity or professional sports contest or competition.

For a complete list of exclusions, please see the Policy.

The referenced insurance policy contains the actual terms, coverages, amounts, conditions, and complete exclusions. Should there be a discrepancy between statements made in this document and the provisions of the insurance policy, the insurance policy will prevail.

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