

Student Travel Accident Insurance

The CSU system carries Student Travel Accident Insurance. The insurance will pay students a benefit for certain severe injuries and also pay some medical expenses due to accidental injuries. Field trips and other off-campus University sponsored events are covered. It is important to emphasize that medical expenses will only be paid for amounts in excess of any other insurance, and only for accidental injury; this policy is intended to supplement, not replace, student health insurance.

Who is Insured

Any CSU Channel Islands student, including students enrolled in extended education programs.

Hazards Insured

Injuries due to accidents that occur away from campus while on a school sponsored activity. Injuries that occur while participating in a sponsored activity and travel to and from the activity are covered.

Activities Insured

The insurance covers only school sponsored activities. These activities include mandatory course requirements, activities sponsored by University auxiliary organizations (including ASI), and travel directly to and from these activities.

Benefits

- 1) A benefit of up to \$10,000 will be paid for bodily injury resulting in death, dismemberment, paralysis, or loss of sight, speech or hearing.
- 2) Medical expenses that are a result of bodily injury will be paid up to a maximum of \$10,000. Covered expenses include medical treatment, surgery, hospital stay and dental treatment incurred as a direct result of the accident. Medical expenses will be paid only in excess of all other insurance (e.g. health insurance, workers compensation, other liability insurance).

Exclusions

There are a number of exclusions, some of the most important are:

- The insurance is only paid in excess of all other insurance available for the injury.
- Benefits will be paid only for injury or treatment expenses incurred within one year of the accident.
- No benefits will be paid for treatment given by persons employed or retained by the CSU.
- The policy covers only accidents; illness and disease are not covered.

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