



Effective June 1, 2025 to May 31, 2026

WPI International Travel Medical Insurance and Assistance Program

FAQ & Summary of Benefits 2025-2026

Eligibility: Coverage for students, faculty, staff, and guests* who are engaged in WPI-Sponsored educational activities outside of the United States. Dependents of faculty, staff and guests* are eligible for coverage under the program.

*Guests means individuals invited and authorized to participate in a covered activity that is under the control of WPI.

In order to confirm coverage, your trip must be registered in the [WPI MyTrips International Travel Registry](#).

Territory Restrictions: Travel between any combination of the 50 United States is restricted. If you are an international student, staff, or faculty member, traveling to your home country, coverage will not apply.

Frequently Asked Program Questions:

When is my coverage effective?

Your International SOS membership provides for pre-travel advice. Once abroad, you may access the full range of International SOS services. Your international travel medical insurance covers you for only the duration of the international activity or program in addition to a personal deviation not to exceed 7 days prior to and post program end date. If you decide to depart from the U.S. earlier and/or return later in order to have personal travel time abroad, it is your responsibility to provide coverage for that personal time. WPI strongly recommends maintaining medical, security and evacuation coverage for any travel not covered under the auspices of WPI. Under NO circumstances will benefits for expenses be payable once you return to the US, or after the coverage period ends.

Do I get an ID card?

You can download the International SOS membership card

You will receive an [International SOS membership card](#), which will include the 24-hour International SOS Assistance Center phone number. You will not receive a separate insurance ID card.

Who do I contact if I need help when I'm overseas?

If you have an emergency call International SOS: 1-215-942-8478

Who do I contact if I have pre-trip medical or security questions?

You should visit the WPI International SOS Members [Portal](#) to research your destination and familiarize yourself with the services that International SOS offers travelers while they are abroad. If prompted for a membership number, enter 11BCAS785861. If you have a pre-trip medical or security related question, please call collect to the 24-hour International SOS assistance center: +1-215-942-8478. The assistance center is staffed by doctors, logistics coordinators and security experts to provide medical and security advice and assistance.



Who do I contact if you have a medical or security related question or need information or assistance while overseas?

Please contact one of the global 24-hour International SOS Assistance Center in one of the following ways:

- By email at Philadelphia@internationalsos.com (In the event of an emergency, please call International SOS via the phone or the International SOS Assistance app)
- By phone at +1-215-942-8478. You can call collect, even from abroad, or you can call in from any other available phone or send an email and ask for a call back.
- Via the International SOS Assistance app on your mobile phone. Enter <http://app.internationalsos.com> in your smartphone browser to download the app and create an account by registering with your university email.

The Assistance Center is staffed by doctors, logistics coordinators and security experts that are able to provide medical advice and assistance in your location.

What are some of International SOS services?

Pre-trip consultation on travel items, such as passport and visa requirements, necessary immunizations, safety and security information, medical assistance, and/or questions of concern regarding travel, medical and security issues in your destination. International SOS can help navigate foreign medical situations and facilitate payment of overseas medical bills payment (when appropriate). International SOS will advocate on behalf of you as a traveler, ensure that you are referred to a medically appropriate provider and follow up to ensure you do not require further assistance. Additionally, the coverage includes medical and security evacuation and repatriation coordination; political and natural disaster evacuation coordination; coordination of all benefits with the international travel medical insurance plan.

The International SOS program does not provide international travel medical insurance, so do I have international travel medical insurance when I travel abroad?

Yes. WPI provides international travel medical insurance through AIG/National Union Fire Insurance Company of Pittsburgh, PA for international travelers and this is incorporated into the services provided by International SOS.

Are Trip interruption/delay/cancellation covered?

This plan does not provide trip interruption, trip cancellation, or trip delay benefits of any kind. WPI encourages students, faculty, and staff to consider supplemental insurance options to cover trip interruption and cancellation costs. Such insurance is not required or arranged by WPI and must be purchased on an individual basis.

How do I enroll?

The International Travel Medical Insurance and Assistance Program is a benefit provided to university travelers while outside of the U.S. at no additional cost when they have enrolled in the International SOS [“MyTrips” registry](#).

Business Travel Accident Insurance Plan

Accidents happen – help your family prepare.

When You Are Covered

Class(es) I, & IV

Specified Trip or Specified Type of Trip – during the course of any Trip described below:

Class I: 24 Hour while enrolled as a student, volunteer*, program participants who are United States citizens, permanent residents of the United States, or international students and interns while traveling during the course of any study abroad educational Trip less than 365 days outside of the United States including but not limited to attending classes and participating in scheduled and sponsored activities of the Policyholder. Online, distance education and interscholastic sports practices, play and competition are excluded. Coverage expires the earlier of the day the education trip ends or the expiration of the policy.

Covered Trip: means a trip taken by an Insured which begins when the Insured leaves his or her US residence for the purpose of going on the Trip to the Host Country and is deemed to end when the Insured returns from the Trip to his or her US residence. This includes up to 14 days of Personal Deviation / Sojourn travel.

*No Insured can be covered for more than 365 days.

Class IV: 24 Hour while enrolled as a student, volunteer*, program participants who are United States citizens, permanent residents of the United States and interns while traveling and participating in scheduled and sponsored domestic educational trips and activities of the Policyholder. Online, distance education and interscholastic sports practices, play and competition are excluded. Coverage expires the earlier of the day the education trip ends or the expiration of the policy.

*No Insured can be covered for more than 365 days.

Class(es) II, III & V

Business Only – while traveling on the Business of the Policyholder, including a Sojourn or Personal Deviation taken during the course of the Trip.

Class VI

Family Accompanying the Insured – Insured Dependents only – extends coverage to a Dependent while they are accompanying or on their way to join the Insured during an authorized Trip, when the trip is authorized by and/or paid in whole or in part by the Policyholder.

Eligible Persons and Principal Sum

Class	Description of Class	Principal Sum
I	All eligible registered students, volunteers*, program participants who are United States citizens, permanent residents of the United States, or international students and interns who are participating in scheduled and sponsored educational study abroad programs of the Policyholder while outside of the United States.	\$50,000
II	All active service full time and part time faculty members, guests* and staff of the Policyholder while traveling outside of the United States on scheduled and sponsored School affiliated trips/programs of the Policyholder, who are not in any other class.	\$50,000
III	All active service Presidents, Vice Presidents, and Deans of the Policyholder while traveling on scheduled and sponsored trips of the Policyholder, who are not in any other class.	\$250,000
IV	All eligible registered students, volunteers*, program participants who are United States citizens, permanent residents of the United States and interns who are participating in scheduled and sponsored educational programs of the Policyholder while traveling within the United States, who are not in any other class.	\$50,000
V	All active service full time and part time faculty members and staff of the Policyholder while traveling on scheduled and sponsored educational programs within the United States, who are not in any other class.	\$150,000
VI	All Eligible Spouses and Dependent Children, who are traveling with Class II, Class III or Class V Insured at the direction and expense of the Policyholder, who are not in any other Class.	\$50,000 Spouse \$25,000 Dependent Children

*Guests means individuals invited and authorized to participate in a Covered Activity that is under the control of the Policyholder.

*Volunteers mean individuals invited and authorized to participate in a Covered Activity that is under the Control of the Policyholder.

*Dependents of Class(es) 1,2 Insureds are eligible for Coverage under this Policy.

Worcester Polytechnic Institute
GLB 0009161248



Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.

Benefits

Accidental Death, Dismemberment and Paralysis

When Injury to an Insured Person results directly in any of the following covered losses within 365 days from the date of the accident that caused the Injury, we will pay, in one sum, the indicated percentage of the principal sum:

Loss of	Percentage of Principal Sum
Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing in both ears	50%
Hearing in one ear	25%
Thumb and index finger of same hand	25%

Paralysis	Percentage of Principal Sum
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

"Quadriplegia" means the complete and irreversible paralysis of both upper and lower limbs. "Paraplegia" means the complete and irreversible paralysis of both lower limbs. "Hemiplegia" means the complete and irreversible paralysis of the upper and lower limbs on the same side of the body. "Uniplegia" means the complete and irreversible paralysis of one limb. "Limb" means entire arm or entire leg.

If more than one loss is sustained by an Insured Person as a result of the same accident, only one amount, the largest, will be paid.

Attendor Benefit

If a Repatriation of Remains benefit becomes payable under the Policy, the Company will also pay for expenses reasonably incurred for one person (referred to as the Attendor) to accompany the deceased Insured Person's remains from the place where death occurred to the deceased Insured Person's place of primary residence, but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for the Attendor's lodging and meals for up to 7 days, but (a) only while the Attendor is away from his or her place of primary residence in connection with accompanying the deceased Insured Person's remains as described above, and (b) not to exceed \$300 per day for lodging and meals. ISOS must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bedside Visitor Benefit

If the Insured Person is confined to a Hospital or other medical facility for 3 days or more due to an Illness, which begins while coverage under the Policy is in force, or Injury; the Company will pay for expenses reasonably incurred to bring one person chosen by the Insured Person to and from the Hospital or other medical facility where the Insured Person is confined if the place of confinement is outside a 100-mile radius from the Insured Person's place of primary residence; but not to exceed the cost of one round-trip economy airfare ticket. The Company will also pay for lodging and meals for up to 10 days for such person in the area of such place of confinement, but (a) only while the Insured Person remains so confined, and (b) not to exceed \$200 per day for lodging and \$100 per day for meals. ISOS must make all arrangements and must authorize all expenses in advance for this benefit to be payable.

Bereavement and Trauma Counseling Benefit

If the Insured Person suffers a covered accidental death, accidental dismemberment or paralysis, or coma the Company will pay benefits for Covered Bereavement and Trauma Counseling Expenses for the Insured Person and all of his or her immediate family members for up to 10 sessions combined, with a maximum of \$150 per session. The expenses must be incurred within one year of the date of the accident.

Carjacking Benefit

The Company will pay a benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit as a result of a Carjacking of an Automobile while the Insured Person is operating, or riding as a passenger in, (including getting in or out of) such Automobile. The amount payable is the lesser of: 1) \$25,000; or 2) 10% of the largest benefit payable under any one of the Benefits specified above due to the Carjacking. Only one benefit is payable for all losses as a result of the same Carjacking.

Coma Benefit

If Injury renders an Insured Person Comatose within 90 days of the date of the accident that caused the Injury, and if the Coma continues for a period of 30 consecutive days, the Company will pay a monthly benefit of 1% of the Insured Person's Principal Sum. This benefit is payable monthly for 11 months if the Insured Person remains Comatose due to that Injury. If the Insured Person remains Comatose through the 11th month, any residual portion of that Insured Person's Principal Sum will become payable on the first day of the 12th month during which the Insured Person remains Comatose. If the Insured Person ceases to be Comatose due to the Injury any time during the first 11 months, the monthly benefit will end. No benefit is provided for the first 30 days of Coma. No benefit is payable after the date the total amount of monthly Coma benefits paid for all Injuries caused by the same accident equals 100% of the Principal Sum. The Company will pay benefits calculated at a rate of 1/30th of the monthly benefit for each day for which the Company is liable when the Insured Person is Comatose for less than a full month. Only one benefit is provided for any one month of Coma, regardless of the number of Injuries causing the Coma.

The Company reserves the right, at the end of the first 30 consecutive days of Coma and as often as it may reasonably require thereafter, to determine, on the basis of all the facts and circumstances, that the Insured Person is Comatose, including, but not limited to, requiring an independent medical examination provided at the expense of the Company.

Emergency Evacuation Benefit

Pays for Covered Emergency Evacuation Expenses if an Insured Person suffers an Injury or Emergency Sickness while he or she is at least 100 miles from home and the Injury or Emergency Sickness warrants a medically necessary emergency evacuation, up to a maximum of \$1,000,000. Also provides benefits for reasonable expenses incurred following a covered Emergency Evacuation to return home those eligible dependent Children traveling with the Insured Person; and to bring one person chosen by the Insured Person to and from the medical facility where the Insured Person is confined. All arrangements must be made through ISOS.

Home Alteration and Vehicle Modification Benefit

Pays Covered Home Alteration and Vehicle Modification Expenses incurred within one year of the date of the accident, up to a maximum of \$25,000, if the Insured Person suffers a covered accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy.

Out-of-Country Medical Expense Benefit (Not applicable to Class(es) IV & V)

The Out of Country Medical Expense benefit can help pay for the Usual and Customary Charges for Covered Medical Services incurred by an Insured Person during the course of any Trip of less than 365 days outside of his or her country of permanent residence and While on the Business of the Policyholder, up to a benefit maximum of \$250,000 per Insured Person for an Injury or Sickness that requires Physician treatment, and within 52 weeks after the date of the accident causing the Injury or the onset of the Sickness.

Out-of-Country Medical Expense Benefit Exclusions

In addition to the Exclusions in the General Policy Exclusions section below, Out of Country Medical Expense benefits are not payable for, and Usual and Customary Charges for Covered Medical Services do not include, any expense for or resulting from:

1. repair or replacement of existing artificial limbs, artificial eyes or other prosthetic appliances or rental of existing Durable Medical Equipment unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment in the underlying bodily condition.

2. new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement of sound natural teeth damaged or lost as a result of the Injury or Sickness not to exceed \$250 per tooth per accident.
3. new eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless the Injury or Sickness has caused impairment of sight; or repair or replacement of existing eyeglasses or contact lenses unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment of sight.
4. new hearing aids or hearing examinations unless the Injury or Sickness has caused impairment of hearing; or repair or replacement of existing hearing aids unless for the purpose of modifying the item because the Injury or Sickness has caused further impairment of hearing.
5. rental of Durable Medical Equipment where the total rental expense exceeds the usual purchase expense for similar equipment in the locality where the expense is incurred (but if, in the Company's sole judgment, Out of Country Medical Benefits for rental of Durable Medical Equipment are expected to exceed the usual purchase expense for similar equipment in the locality where the expense is incurred, the Company may, but is not required to, choose to consider such purchase expense as a Usual and Customary Covered Medical Expense in lieu of such rental expense).
6. personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental, or guest meals.
7. any condition for which the Insured Person is entitled to benefits under any Workers' Compensation Act or similar law.

Psychological Therapy Benefit

If Injury to the Insured Person results within 365 days of the date of the accident that caused the Injury, in an accidental dismemberment for which an Accidental Dismemberment benefit is payable under the Policy, the Company will pay covered psychological therapy expenses that are due to the Injury causing the dismemberment. The Covered Psychological Therapy Expenses must be incurred within one year after the date of the accident causing the Injury. The amount payable for this benefit is the lesser of: 1) 10% of the Insured Person's Principal Sum; or 2) \$25,000. Covered Psychological Therapy Expenses do not include any expenses for or resulting from an Injury for which the Insured Person is entitled to benefits paid or payable by Workers' Compensation or other similar law.

Rehabilitation Benefit

If an Insured Person suffers an accidental dismemberment or paralysis for which an Accidental Dismemberment and Paralysis benefit is payable under the Policy, the Company will reimburse the Insured Person for Covered Rehabilitative Expenses that are due to the Injury causing the dismemberment or paralysis. Reimburses Covered Rehabilitation Expenses, up to a maximum of \$25,000, incurred within two years of and as a result of an Injury causing a covered dismemberment or paralysis under the Policy.

Repatriation of Remains Benefit

Pays benefits for covered expenses to return the Insured Person's body to his or her home if the Insured Person suffers a covered loss of life due to Injury or Emergency Sickness while at least 100 miles from home, up to a maximum of \$1,000,000. All arrangements must be made through ISOS.

Seat Belt and Air Bag Benefit

Pays a benefit of the lesser of 1) 10% of the Insured Person's Principal Sum; or 2) \$50,000 if the Insured Person is protected by a seat belt when he/she suffers a covered accidental death under the Policy while operating or riding as a passenger in a private passenger automobile. If the Insured Person is also protected by an air bag that inflates on impact, an additional benefit of the lesser of 1) 10% of the Principal Sum; or 2) \$10,000 is payable.

Security Evacuation Benefit (Not applicable to Class(es) IV & V)

Employers have an obligation to help ensure the safety and well-being of employees who travel outside their Home Country on the employer's behalf, including those who require a Security Evacuation. The Security Evacuation benefit pays for eligible expenses up to a \$100,000 benefit maximum to take an Insured Person to the Nearest Place of Safety, as determined by the Designated Security Consultant. Security Evacuation benefits are payable only once per Occurrence. Covered Occurrences may include:

- Expulsion by appropriate authorities from Host Country or being declared persona non-grata.
- Political or military Occurrences that trigger an Advisory from appropriate authorities involving a Host Country.
- Verified Physical Attack or Verified Threat of Physical Attack from a third party.
- The Insured Person is deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety or well-being is in question within 7 days of being found.
- Natural Disaster (within 5 days of the event).

The benefit also includes options to return to the Insured Person's Host Country if return is safe and permitted, Home Country, or place of assignment within 7 days of Security Evacuation. All arrangements must be made through ISOS.

Security Evacuation Benefit Exclusions

In addition to the General Exclusions, no benefits are payable under the Security Evacuation Expense Benefit for charges, fees or expenses:

1. payable under any other provision of the Policy;
2. that are recoverable through the Insured Person's employer;
3. arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by an Insured Person, acting alone or in collusion with others;

4. arising from or attributable to an alleged:
 - a. violation of the laws of the Host Country by an Insured Person; or
 - b. violation of the laws of the Insured Person's Home Country;
 unless the Designated Security Consultant determines that such allegations were intentionally false, fraudulent and malicious and made solely to achieve a political, propaganda and/or coercive effect upon or at the expense of the Insured Person;
5. due to the Insured Person's failure to maintain and possess duly authorized and issued required travel documents and visas;
6. arising from an Occurrence which took place in an Excluded Country;
7. for repatriation of remains expenses;
8. for common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization;
9. for medical services;
10. for monies payable in the form of a ransom if a Missing Person case evolves into a kidnapping;
11. arising from or attributable, in whole or in part, to a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
12. arising from or attributable, in whole or in part to non-compliance by the Insured Person with regard to any obligation specified in a contract or license;
13. due to military or political issues if the Insured Person's Security Evacuation request is made more than 7 days after the Appropriate Authority(ies) Advisory was issued.

Severe Infectious Disease Outbreak Benefit (Not applicable to Class(es) IV & V)

Rider Aggregate Limit: \$100,000 provided by Severe Infectious Disease Evacuation Benefit, Benefit, Quarantine Benefit.

Severe Infectious Disease Evacuation Benefit. If a Severe Infectious Disease Outbreak occurs within a 30 mile radius of the Insured Person's location while he or she is outside a 100 mile radius from his or her current place of primary residence, the Company will pay the cost of Transportation to evacuate the Insured Person from his or her location to the Nearest Place of Safety as determined by ISOS

All arrangements must be made through ISOS.

Benefits will also be payable for Transportation and Related Costs within 14 days of the Severe Infectious Disease Evacuation to return the Insured Person to Host country; or Home Country.

ISOS is not responsible for the availability of Transport services.

Quarantine Benefit. If an Insured Person is ordered into Quarantine while outside a 100 mile radius from his or her current place of primary residence, the Company will pay for lodging and meals for up to 14 days for such person in the area of the place of confinement, but: (a) only while the Insured Person remains so confined; and (b) not to exceed \$100 per day for lodging and \$50 per day for meals.

Severe Infectious Disease – (1) is listed in the World Health Organization's publication of Pandemic and Epidemic Diseases; and (2) has either: a) newly and suddenly appeared in a population or new geographic area where it has never occurred before, or b) been known but was previously absent from a community and is suddenly and rapidly increasing in that community; and (3) for which at the time of the Outbreak a vaccine is not widely available.

Sexual Assault and Felonious Assault Benefit

Assaults affect lives, both directly and indirectly. An employer can help support their traveling employees who suffer an injury due to a sexual or a felonious assault by offering them access to the following benefits:

- **Bedside Visit** helps cover the cost of bringing one person, chosen by the insured, to the hospital or medical facility to offer support for the insured during their recovery from day one of the incident. Benefit includes the cost of one economy ticket, and expense incurred amounts for lodging \$200 per day and for meals \$100 per day.
- **Psychological Therapy** provides trauma counseling benefits to the injured person and his or her immediate family members to help address and heal from the assault. Benefit amounts up to \$150 per session for up to 10 sessions.
- **Infectious Disease or Virus Testing** helps cover the cost of medically necessary testing for a disease or virus that may have been contracted during the assault. The amount payable is \$200 for all testing.

Tuition Benefit (Applicable to Class(es) II, III, V only)

If the Insured suffers a covered accidental death such that an Accidental Death benefit is payable under the Policy, an additional benefit is payable so the Insured's eligible child or spouse can continue or commence their education in an institution of higher learning that is equal to the least of: 1) the actual tuition (exclusive of room and board); 2) 5% of the Insured's Principal Sum as applicable; or 3) \$10,000. The benefit is payable for up to four consecutive years.

To be eligible for this Benefit the child(ren) must be enrolled as a full time student in an institution of higher learning within 365 days after the date of the Insured's death and the Spouse must be enrolled in an institution of higher learning or professional or trade training program within 30 months after the date of the Insured's death.

If there is no Child under age 26 eligible for the benefit within 365 days after the date of the Insured's death, the Company will pay a one-time lump sum benefit of \$1,000 to the Insured's designated beneficiary.

If there is no Spouse eligible for the benefit within 30 months after the date of the Insured's death, the Company will pay a one-time lump sum benefit of \$1,000 to the Insured's designated beneficiary.

Aggregate Limit of Indemnity Per Accident: \$4,000,000

The Aggregate Limit means the maximum amount payable under the Policy and may be reduced if more than one Insured Person suffers a loss as a result of the same accident and if the amounts are payable for those losses under one or more of the following Benefits provided by the Policy: Accidental Death, Accidental Dismemberment and Paralysis Benefit, Coma Benefit. The maximum amount payable for all such losses for all Insured Persons under all those Benefits combined will not exceed the amount shown above as the Aggregate Limit. If the combined maximum amount otherwise payable for all Insured Persons must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured Person for all such losses under all those Benefits combined.

Definitions

Company: National Union Fire Insurance Company of Pittsburgh, Pa.

Insured Dependent Child(ren): The Insured's unmarried children, including natural children from the moment of birth, step or foster children, or adopted children from the moment of placement in the home of the Insured, under age 26 and primarily dependent on the Insured for support and maintenance, 1) for whom premium has been paid; and 2) while covered under the Policy. Any unmarried dependent children of the Insured covered under the Policy before reaching the age limit specified above, who are incapable of self-sustaining employment by reason of mental or physical incapacity, and who are primarily dependent on the Insured for support and maintenance, may continue to be eligible under the Policy beyond that age limit for as long as the Policy is in force, but only if they remain continuously covered under the Policy.

Injury: means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident and that occurs while the injured person's coverage under the Policy is in force; (2) which occurs under the circumstances described; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Insured: A person: 1) who is a member of an eligible class of persons as described in the Eligible Persons and Principal Sums section of this document 2) for whom premium has been paid; and 3) while covered under the Policy. However, an Insured does not include any person covered under the Policy solely as an Insured Dependent.

Insured Person: An Insured or an Insured Dependent.

Insured Dependent: means an Insured Spouse, or an Insured Dependent Child.

Policyholder: means Worcester Polytechnic Institute

Sojourn and Personal Deviation, Sojourn or Personal Deviation: means non-business travel or activities undertaken While on the Business of the Policyholder but unrelated to furthering the business of the Policyholder.

If they involve one or more stops en route and/or an extension of time spent at the destination(s) with respect to the circumstances described herein, do not last longer than a total of: 14 day(s).

Trip: A trip taken by an Insured which begins when the Insured leaves his or her residence or place of regular employment for the purpose of going on the trip (whichever occurs last), and is deemed to end when the Insured returns from the trip to his or her residence or place of regular employment (whichever occurs first). However, the trip is deemed to exclude any period of time during which the Insured is on an authorized leave of absence or vacation or travel to and from the Insured's place of regular employment. "Trip" does not include the Insured's trip to a location that extends for more than 365 days. Such a trip will be deemed to change the Insured's residence or place of regular employment to the new location.

While on the Business of the Policyholder: While on assignment by, or at the direction of, the Policyholder for the purpose of furthering the business of the Policyholder. Does not include any period of time: 1) while the Insured is working at his or her regular place of employment; 2) during the course of everyday travel to and from work; or 3) during an authorized leave-of-absence or vacation. If an Insured's assignment to a location exceeds 365 days, such assignment will be deemed to change his or her residence and regular place of employment to the new location.

General Policy Exclusions

Unless otherwise provided by the Policy, no coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury:

1. Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or auto-eroticism.
2. Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, whether as a Passenger, pilot, operator or crew member, unless specifically provided by the Policy.
3. Declared or undeclared war, or any act of declared or undeclared war.
4. Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.

5. Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
6. Full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded.)
7. The Insured Person being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. The Insured Person being under the influence of drugs unless taken under the advice of and as specified by a Physician.
9. The Insured Person's commission of or attempt to commit a crime.
10. The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.

Limitation on Multiple Benefits

If an Insured Person suffers one or more losses from the same accident for which amounts are payable under more than one of the following benefits provided by the Policy, the maximum amount payable under all of the benefits combined will not exceed the amount payable for one of those losses, the largest: Accidental Death Benefit, Accidental Dismemberment and Paralysis Benefit, Coma Benefit.

Terms capitalized in this document are defined terms in this brochure or in the Policy.

Travel Assistance Services

Please note: the Policyholder has a service agreement with International SOS:

All charges incurred must be medically necessary and authorized in advance by the Insuring Company or its agent, ISOS. Questions regarding Medical payments should be directed to Intl.SOS at:

Philadelphia +1.215.942.8226

London +44.20.8762.8008

Singapore +65.6338.7800

Sydney +61.2.9372.2468

Any travel assistance services such as medical or security evacuation or repatriation must be authorized by the assistance services provider, Intl.SOS.

The underwriting risks, financial and contractual obligations, and support functions associated with insurance products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa. currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. Travel assistance services are provided by International SOS.

This is only a brief description of the insurance coverage(s) available under Policy Series C11860DBG-MA. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

Copyright © 2025 American International Group, Inc. All rights reserved.

