Insurance Coverage for Your Student

Hofstra University mandates that all students, directors and participating faculty members on a Hofstra University-led study abroad program be enrolled for insurance coverage through the Allen J. Flood Companies.

Students do not need to complete an application or complete an enrollment form. The Office of Study Abroad Programs completes the necessary paperwork and insurance cards are issued to students prior to departure.

The insurance is specifically designed for short-term and semester study abroad programs and provides a comprehensive package of medical benefits and emergency services. The coverage is valid for the dates of the program. Please find description of the coverage attached.

Should your student need to see a physician for routine medical services while abroad, he/she should pay the physician directly and then file for reimbursement once he/she has returned home.

Should you need further clarification or have any questions regarding this insurance, please contact Michael Flood at mflood@ajfusa.com or call him at the following number: 1-800 734 9326.

Please note: The attached is a summary of the proposed renewal policy. The benefits have increased in compliance with the NYS requirements (0 deductible, 100% coverage on eligible expenses)
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Covered Medical Services(s)</strong> - as used in this Rider, means any of the following services, if the service is Medically Necessary;</td>
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<td>• Hospital semi-private room and board (or, when Medically Necessary, room and board in an intensive care or cardiac care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center;</td>
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<td>• Services of a Physician or a Registered Nurse (R.N.);</td>
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<td>• Ambulance service to or from a Hospital;</td>
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<td>• Laboratory tests;</td>
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<td>• Radiological procedures;</td>
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<td>• Anesthetics and the administration of anesthetics;</td>
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<td>• Blood, blood products and artificial blood products, and the transfusion thereof;</td>
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<td>• Physiotherapy including physical therapy and occupational therapy;</td>
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<td>• Rental of Durable Medical Equipment;</td>
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<td>• Artificial limbs, artificial eyes or other prosthetic appliances (not including the replacement of these items);</td>
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<td>• Casts, splints, trusses, crutches, and braces (not including replacement of these items or dental braces);</td>
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<td>• Oxygen or rental equipment for administration of oxygen;</td>
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<td>• Rental of a wheelchair or hospital type bed;</td>
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<td>• Rental of mechanical equipment for treatment of respiratory paralysis;</td>
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<td>• Medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription;</td>
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<td>• Dental charges for Injury to sound, natural tooth;</td>
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<tr>
<td>• Hotel Room charge, when the Insured Person, otherwise necessarily Hospital Confined, shall under the care of a duly qualified Physician, have to stay in a hotel room owing to the unavailability of a Hospital room by reason of capacity or distance or to any other circumstances beyond the control of the Insured Person.</td>
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</tbody>
</table>

**Exclusions that apply to the Out of Country Benefit in addition to the Common Policy exclusions**
EXCLUSIONS AND LIMITATIONS

Policy Exclusions

In addition to any state - or benefit-specific exclusion, benefits will not be paid for any Covered Injury; Covered Loss or Covered Expense, which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Benefit Section:

1. intentionally self-inflicted injury, suicide or any attempt while sane or insane.
2. commission or attempt to commit a felony or an assault.
3. declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided.
4. a Covered Accident or Emergency Sickness that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon our receipt of proof of service, the Company will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
5. travel in any Aircraft owned, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder, if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year.
6. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, including exposure, whether or not accidental, to viral, bacterial or chemical agents whether the loss results directly or non directly from the treatment except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
7. medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice.
8. voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage.
9. operating any type of vehicle or conveyance while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Insured Person has been provided a written warning against operating a vehicle or conveyance while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the motor vehicle laws of the state in which the Covered Loss occurred.
10. flight in, boarding or alighting from, an Aircraft or any craft designed to fly above the Earth's surface:
   a. except as a fare-paying passenger on a regularly scheduled commercial Aircraft;
   b. being flown by the Insured Person or in which the Insured Person is a member of the crew;
   c. being used for:
      i. crop dusting, spraying or seeding, giving and receiving flying instruction, fire fighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or
      ii. any operation that requires a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on);
d. designed for flight above or beyond the Earth's atmosphere;

e. including an ultra-light or glider;

f. being used for the purpose of parachuting or skydiving;

gh. being used by any military authority, except an Aircraft used by the air mobility command or its foreign equivalent.

11. in addition, benefits will not be paid for services or treatment rendered by any person who is:

1. employed or retained by the Subscriber;

2. living in the Insured Person's household;

3. an Immediate Family Member of either the Insured Person or the Insured Person's spouse; or

4. the Insured Person.
About AXIS Capital
AXIS Capital is a Bermuda-based global provider of specialty lines insurance and treaty reinsurance with locations in Bermuda, the United States, Europe, Singapore, Canada, Australia and Latin America. The AXIS operating subsidiaries have been assigned a rating of "A+" ("Strong") by Standard & Poor's and "A" ("Excellent") by A.M. Best.

Your insurance coverage includes access to services that can help make traveling a little easier or provide support for you during an emergency. Clip and save the wallet card below to have the contact information handy in case you need assistance while traveling.

Medical and other travel emergency support
As part of your accident coverage, you and your family have access to AXIS Accident & Health’s travel assistance program for emergencies that occur while traveling almost anywhere in the world, at least 100 miles from home.

With a local presence in more than 200 countries and territories and 40 assistance centers open 24/7, we offer pre-trip assistance and support while traveling in case of emergency. International assistance coordinators and case managers, as well as physicians and nurses, are available to provide support 24 hours a day.

In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance, and then contact AXIS Accident & Health’s travel assistance program with the phone number on the attached wallet card.

When traveling outside of the U.S., make sure you know the country code of your location before calling.

Travel assistance services include:
- Medical evacuation and/or repatriation
- Medical case management and review
- Transportation for dependents and traveling companions
- Prescription and eyeglass replacement or refill assistance
- Pre-trip informational assistance
- Emergency cash advance
- Lost document/baggage assistance
- Bail-bond posting
- Referral to attorneys
- Emergency message relays
- Emergency translation/interpretation assistance by phone

See page 2 for additional information

For an emergency or any other travel assistance:
From the U.S. and Canada, call 1.888.870.2947
From other locations, call collect +1.609.375.9190
Or email: AXIS.travel@europassistance-usa.com

Please indicate you are a participant in the AXIS program.
Policyholder Name: Sample
Policy #: Sample

Need emergency help when traveling? Call for:
- Security or Evacuation Assistance
- Travel and Medical Assistance
- Financial and Legal Assistance
- Communication/Translation Assistance