



**Iona College Study Abroad
Insurance Policy**

Underwritten by

ACE American Insurance Company,
a member of the ACE Group of Companies

Schedule of Benefits

| | |
|--|---|
| Accidental Death | |
| Per Insured | \$10,000 |
| Aggregate Limit Per Accident | \$1,000,000 |
| Medical Expense (per Accident or Sickness): | |
| Deductible | \$-0- (zero) |
| Basic Medical | \$1000,000 @100% |
| Dental Treatment | |
| Accidental Dental | 100% of Covered Expenses, up to policy limits |
| Emergency (Palliative) Dental: | \$500 maximum |
| Extension of Benefits | 30 Days |
| Pre-existing Conditions Coverage Limit | \$500 |
| Mental and Nervous | \$1,000 outpatient, \$3,000 inpatient |
| Physiotherapy: | If recommended by a Physician and administered by a licensed physiotherapist |
| Specified Therapies and Spinal Manipulation: | |
| Outpatient Limit | Maximum of \$50/visit; maximum of 10 visits; \$500 overall maximum |
| Prescription Drugs (Inpatient/Outpatient) | 100% |
| Maternity | Covered |
| Limit for: | |
| Emergency Medical Evacuation | 100% |
| Repatriation/Return of Mortal Remains | 100% |
| Security Evacuation Comprehensive | \$100,000 |
| Trip Delay Benefit | Up to \$1,000, delayed more than 12 hours |
| Baggage Delay Benefit | \$250Max/\$100 per item, \$0 deductible |
| Trip Interruption | \$1,200 |
| 24/7/365 Team Assist Package | Included |



Iona College Study Abroad Insurance Policy (con't)

Remarks:

1. Nervous/mental conditions up to \$1,000 outpatient and \$3,000 inpatient
2. Expenses resulting from alcohol and drug-related injuries covered
3. Accidental Dental – repair or replacement to natural teeth damaged as a result of a covered Accident – covered up to the Medical Expense limit
4. Emergency (or Palliative) Dental – emergency pain relief to natural teeth – covered up to \$500 (maximum of \$250/tooth)
5. Motor Vehicle Accidents – covered up to the Medical Expense limit
6. Maternity covered
7. Suicide & Self-Inflicted injuries covered with the exception of Accidental Death & Dismemberment