

Educators Elite® FastTrack Trip Travel Proposal



Thank you for your
interest in AIG.

Does your school send students and faculty overseas? These travelers are vulnerable to a wide range of perils that can trigger losses and lawsuits often not insured through a domestic insurance program.

AIG offers “trip-travel” insurance providing the coverages shown below for \$2,500 premium if your “trip-travel” exposures fall within the exposure parameters set forth below.

- By signing this proposal below, you declare that your international exposures fall within the exposure parameters.
- We will treat this declaration as your insurance application and it will form the basis of the insurance contract, and we will send you a quote.
- If your foreign exposures exceed our pre-set parameters, we will require a completed application. You can obtain our application from your broker or agent.
- Premium includes commission which shall be listed on your quote and binder.

We must receive binding instructions based on our quote prior to policy inception from your AIG appointed broker or agent.

Coverage Parts Included

The following coverages will be included in your policy:

- **Foreign Commercial General Liability** Third-party liability insurance for bodily injury/property damage and personal and advertising injury arising from your exposures outside of the U.S. and Canada, including foreign occurrences resulting in U.S. or Canadian suits. Standard endorsements include Educators Elite Broad Form; Crisis Response Study Abroad Deposit and Tuition Fees; and exclusions for Injury to Participants; Abuse or Molestation, Corporal Punishment, and Athletic or Sports Participants (These may be removed subject to additional underwriting and additional premium charges). Limits of \$1M occurrence/\$2M aggregate are available.
- **Foreign Automobile Liability** Insures your liabilities for bodily injury/property damage arising from use of hired or non-owned vehicles overseas. Coverage attaches as difference in conditions/difference in limits over any compulsory local coverage. Standard endorsements include an injury to participants exclusion. Limits of \$1M per occurrence with no annual aggregate are available.
- **Foreign Voluntary Compensation** Offers state of hire/province of hire benefits for your U.S./Canadian employees while they travel or are stationed outside the U.S./Canada. Employers' liability limits of \$1M are available.
- **Travel Accident and Sickness** 24-hour accidental death and dismemberment benefits, medical expenses, emergency evacuation, and family travel coverage for employees, chaperones, and students on a primary basis while traveling overseas on a school trip. Accidental death and dismemberment limits of \$20K and medical expense limits of \$10K are available.
- **Kidnap and Ransom** Protects your employees, directors, officers, or their guests for risks of kidnap or ransom, extortion, wrongful detention, or hijacking while traveling abroad. Limits of \$250K are available for various loss components (e.g., ransom monies, consultants' expenses, etc.).

EXPOSURE PARAMETERS

Coverage will be limited as follows:

- **Classes of business:** This insurance will apply to any class of educational institution regardless if it is private, public, higher education, or K-12. Exposure must be limited to “trip-travel” (defined below). Applicants with any owned or leased physical premises within the coverage territory are ineligible for this product. If you have such exposure, please provide a full application for further review. Check the box to confirm acknowledgement:
- **Excluded countries/territories of travel:** Your travel does not include, and this insurance will not cover, travel to any country or jurisdiction that is subject to OFAC sanctions including travel to Afghanistan, Democratic Republic of the Congo, Haiti, Iraq, Lebanon, West Bank, Libya, Somalia, Sierra Leone, South Sudan, Sudan, Syria, Eastern Turkey, Pakistan, and Yemen.* Check the box to confirm acknowledgement:
- **Type of travel:** For students, travel is limited to education-related activities only. For faculty or staff, it includes education-related and business- or occupation-related travel; however this is expressly limited to business travel for office and educational meetings, recruiting events, vendor meetings, etc. Travel for students, faculty, and staff does not include physical or manual labor or humanitarian aid work. If you have any travel that is not strictly limited to the above descriptions, it may still qualify for this product, however we will require a more complete application in order to provide a quote. Check the box to confirm acknowledgement:
- **Exposures/concentrations:** We will not cover more than 10 trips per policy year by faculty/chaperones and 40 trips by students. (Our formula for calculating the annual trips is as follows: for example, 3 employees or students making 5 trips each during the annual term, whether traveling solo or in groups, is $3 \times 5 = 15$ trips). We will not cover a flight concentration of more than 5 employees traveling together on an aircraft. We will consider higher concentrations with specific details provided (commercial or private, any non-fixed wing exposure, destinations, number of covered employees, and states of hire).

Please send completed applications to: worldriskfasttrack@aig.com

Notice: Signing and returning this proposal is for the purpose of obtaining a quotation and does not bind the applicant or the insurance company to complete the insurance. The undersigned declares that to the best of his/her knowledge, the statements set forth in the exposure parameters herein are true for the insured and that no other material information has been withheld. The undersigned also agrees that the existence of any policy that may be issued will not be disclosed to the host government. This form shall be the basis of insurance should a policy be issued and shall be incorporated into and made part of an application, if an application is required. If the information supplied herein changes between the date completed and the effective date of the insurance, the undersigned shall notify the company of the changes, and the company reserves the right to modify or withdraw any offer for insurance.

Fraud Warning: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent act, which is a crime and may subject such person to criminal and civil penalties.

First Named Insured:

Inception date:

First Named Insured address:

Brokerage name/contact:

Brokerage address/contact phone number:

Signature:

Date signed :

*At time of signing, this list will form the basis of the contract but AIG reserves the right to amend this list at any time without notice.

American American International Group, Inc. (AIG) is a leading global insurance organization. AIG provides insurance solutions that help businesses and individuals in more than 200 countries and jurisdictions protect their assets and manage risks through AIG operations, licenses, and authorizations, as well as network partners.

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