



WORLDWIDE SHORT-TERM TRAVEL INSURANCE

 myers | stevens | toohey

CHUBB®

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ABOUT OUR COMPANY

Founded in 1970, Myers-Stevens & Toohy Co., Inc. (MS&T) provides its clients with superior customer service, state-of-the-art technology and over 50 years of experience and knowledge in the very specialized area of student accident and sickness insurance.

As a fully licensed Managing General Agency/Third-Party Administrator (MGA/TPA), we provide integrated insurance solutions to thousands of school systems throughout the Western and Midwestern states. Our clients include school districts, private and charter schools, colleges, consortiums, JPAs, amateur/youth sports programs, foundations, booster clubs and similar organizations serving the needs of young people.



- We are a full-service administrator with on-site claims adjudication and personal customer assistance
- Accident-only, as well as accident & sickness options
- Plans and benefit levels designed to minimize out-of-pocket costs
- Additional coverages provided gratis to further protect the district
- Freedom to seek care from any licensed provider
- Optional access to extensive networks to further reduce costs
- A variety of easy and convenient enrollment options including online, fax, email and U.S. mail
- Convenient direct billings to help prevent coverage lapses
- Bilingual customer service and coverage descriptions available in several different languages

MS&T'S UNDERWRITING COMPANY

MST has been working with ACE American Insurance Company (a CHUBB member company) to underwrite its student insurance programs for over 20 years. This long-term relationship gives us the trust needed to optimally design our programs to best fit the needs of our schools and students. Additionally, we have the flexibility needed to address special situations as they arise.



Overview

Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance.

- As an underwriting company, we assess, assume and manage risk with insight and discipline
- Chubb operates in 54 countries and territories, with approximately 40,000 employees serving a diverse group of clients worldwide

Balance Sheet Strength (As of December 31, 2023)

- Total assets of \$228.9 billion
- Total capital, which reflects our capacity to take on risk, of \$74.3 billion
- Net loss reserves of \$60.2 billion back our policyholder commitments
- Book value, or shareholders' equity in the company, is \$59.5 billion
- Total investments of \$136.7 billion are predominantly investment grade fixed income securities

Current Ratings ¹		
Rating Agency Ratings	Financial Strength Rating	Outlook
S&P	AA	Stable
A.M. Best	A++	Stable
Fitch	AA	Stable
Moody's	Aa3	Positive

¹Ratings apply to Chubb's core operating insurance companies as of January 04, 2024. For ratings of individual insurance companies, see Investor Information on investors.chubb.com.

Balanced, Diversified Leader

- The leading personal lines insurer for America's successful individuals and families and a large personal lines provider globally
- A global leader in personal accident and supplemental health insurance
- A P&C reinsurer
- An international life insurer focused on Asia

Every detail has been planned and the long-awaited trip is right around the corner. Your students and volunteers have worked hard to save and coordinate fundraising events to assist with the costs. Even so, accidents and sicknesses can happen while they are on the trip. As administrators and trip leaders, it is important to safeguard the students in your care against unforeseen circumstances. We have designed a plan to address these situations and more.

The Worldwide Short-Term Travel Insurance plan provides excess accident medical and sickness benefits and accidental death & dismemberment coverage for participants in school-sponsored groups traveling abroad. Coverage consists of both Base and Catastrophic benefits, as well as enhanced travel assistance benefits. If an injured student still needs treatment after returning to the U.S., we will continue to cover eligible expenses per policy terms.

Base

Accident medical expense and sickness benefits are paid on an excess basis at 100% of Usual, Customary and Reasonable charges. Covered charges for injuries are limited to those incurred within one year from date of first treatment and Sickness benefits are limited to those charges incurred while on a scheduled trip.

Accident Medical Expense and Sickness Benefits	Up to \$25,000/injury or sickness
Accidental Death and Dismemberment Benefits	Up to \$25,000
Emergency Reunion Benefits	Up to \$2,500 of Covered Expenses
Dental Injury Treatment	Up to a maximum of \$1,000
Emergency Medical Evacuation Benefits	Up to 100% of Covered Expenses
Repatriation of Remains to the Home Country	Up to 100% of Covered Expenses
Deductible	\$0

Catastrophic

Accident medical expense benefits are subject to a deductible and are then paid at 100% of Usual, Customary and Reasonable charges with a 10 year benefit period.

Catastrophic Accident Medical Benefit	Up to \$1,000,000/injury
Catastrophic Accident Benefit (CAT Cash)	Up to a maximum of \$500,000 (depending on severity) Lump sum of \$100,000 after 6 months, followed by monthly payments of \$3,333.33
Crisis Management Benefit	Up to \$25,000
Cosmetic Disfigurement from Burns Benefit	Up to \$150,000
Special Adaptation Expense Benefit	Up to \$150,000 (\$75,000 for housing and \$75,000 for vehicle)
Traumatic Brain Deficit Benefit	Up to \$250,000
Deductible	\$25,000 (may be satisfied using benefits payable under the Basic plan described above or any other primary insurance)

Coverage ends on the first of the following: the date the covered person returns home or makes a personal deviation or on the scheduled last date of the trip.

The policy has complete details of provisions, limits and exclusions.

Travel Assistance Services

Chubb Travel Assistance Services provide worldwide 24-Hour travel assistance to students and other individuals covered under its Global Accident and Sickness Insurance Plans. These services are provided by AXA Assistance and are not insured benefits. AXA Assistance is under contract with Chubb Insurance Company to provide certain international services in conjunction with insurance benefits. Security assistance and consultation services are provided by WorldAware, Inc.

These services include but are not limited to:

Emergency Medical Services	
Emergency Medical Transport, Medical Evacuation, or Repatriation	Visit by Family Member or Friend
Emergency Medical Payments	Family Reunion Travel Arrangements
Medical Expense and Hospital Admission Guarantee	Escort Transportation
Dispatch of a Doctor or Specialist	Return of a Traveling Companion and/or Dependent Children
Medical Search and Referral	Replacement of Medication or Eyeglasses
Repatriation of remains	Medical Monitoring

Emergency Travel Services		Security Evacuation Services
Emergency cash	Legal assistance/bail	Political and natural disasters
Emergency travel arrangements	Language interpretation/translation	Consultation services
Emergency message relay	Locating lost or stolen items	Crisis hotline

Information Services	
<p>Access to a secure, web-based system for tracking global threats and receiving location based risk intelligence including:</p> <ul style="list-style-type: none"> • Up-to-the-minute travel alerts regarding political instability, civil unrest, disease outbreaks, crime patterns and worldwide terrorism news. • Real-time country-specific trip briefs for intended travel destinations, including any safety and security issues for that city region or country, helpful security tips, plus any security precautions that should be adopted to avoid those risks. • Country-specific health information including trip preparation advice and preferred medical facilities around the world. • U.S. State Department Travel Warnings • Online ability to locate preferred providers, obtain contact information for such providers, their specialties and practices. 	
<p><i>The following pre-trip information will be available to a covered person before they depart and while traveling on a covered trip</i></p>	
Visa, passport, and inoculation requirements	Embassy and consular referrals
Cultural information, temperature, and weather conditions	Foreign exchange rates

While Chubb Travel Assistance Services will arrange for these services, any costs are the responsibility of the covered person unless listed as a covered service under either the Basic or Catastrophic coverage components.

Frequently Asked Questions

Who do I contact if I need to use the coverage abroad?

You will be provided an ID Card with information on how to contact the travel assistance provider.

What are the Terms of Coverage?

Terms of Coverage are summarized at the top of the application found on page 4 on this brochure and detailed in the Policy.

How and when do I need to secure coverage for my school?

Start with filling out the application and send it to Myers-Stevens & Toohey with the required premium no fewer than 3 business days prior to your trip.

Are there any pre-trip benefits to this plan?

Yes, there are many services available through the assistance provider that you can utilize before your trip including information on inoculation requirements, weather conditions, foreign exchange rates, and more.

Claims Procedures

1. Obtain a claim form from the School or Myers-Stevens & Toohey. Claim forms must be filed with Myers-Stevens & Toohey within 90 days after the date of first treatment or as soon as reasonably possible.
2. Follow ALL claim form instructions, attach all itemized bills and either mail or email to:

Myers-Stevens & Toohey, 26101 Marguerite Parkway, Mission Viejo, CA 92692 | claims@myers-stevens.com

Exclusions and Limitations

We will not pay benefits for any loss or Injury that is caused by, or results from:

- intentionally self-inflicted Injury.
- suicide or attempted suicide.
- war or any act of war, whether declared or not.
- a Covered Accident 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, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- piloting or serving as a crewmember in any aircraft (except as provided by the Policy).
- commission of, or attempt to commit, a felony.

In addition to the exclusions above, We will not pay Accident Medical Expense Benefits for any loss, treatment or services resulting from or contributed to by:

- Treatment by persons employed or retained by a Policyholder, or by any Immediate Family or member of the Insured's household.
- Injury covered by Workers' Compensation.
- Expenses payable by any automobile insurance policy without regard to fault. (This exclusion does not apply in any state where prohibited).
- Covered medical expenses for which the Insured would not be responsible for in the absence of this Policy.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- Eyeglasses, contact lenses, hearing aids, repair or replacement of them, examinations or prescriptions for them, except for an Injury to the eye or ear while coverage is in effect.
- Routine physical examinations and routine testing; preventive testing or Treatment; screening examinations or testing in the absence of Injury
- Elective Treatments and voluntary testing.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Privacy Policy

Under HIPAA's Privacy Rule we are required to provide you with notice of our legal duties and privacy practices with respect to personal health information. You will receive a copy of this notice with your enrollment materials. If, at anytime, you wish to request a copy of Chubb Group's HIPAA Privacy Notice, please write to Compliance Office, 436 Walnut Street, Philadelphia, PA 19106 or call 215-640-2611

Important Notices

This Plan provides short-term limited duration sickness benefits. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not qualify as minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. The terms and conditions of coverage are set forth in the policies issued in the states in which the policy is delivered under form numbers AH-10324 and AH-10059. Complete details may be found in the policies which can be found on file with the district office. Coverage may not be available in all states or certain terms may be different where required by state law.

Travel assistance services are provided by Europ Assistance, USA. These services are not insured benefits.

Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Administered By:

 **myers | stevens | toohey**

(800) 827-4695 | CA License #0425842

Underwritten By:

 **CHUBB**

ACE American Insurance Co.
436 Walnut Street, Philadelphia, PA 19106

WORLDWIDE SHORT-TERM TRAVEL INSURANCE

Enrollment Form for the 2024 - 2025 School Year 100% Participation Required

TERMS OF COVERAGE

This coverage will be effective on the first day of the trip. It does not matter whether the trip starts at the covered person's home, place of work, or other place. It will end on the first of the following dates:

1. The date the Covered Person returns to his or her home.
2. The date the Covered Person makes a Personal Deviation. (Group coverage dictates that all participants must be on the same travel itinerary).
3. The end date of the scheduled trip.

"Personal Deviation" means an activity that is not reasonably related to the Policyholder's activities; and not incidental to the purpose of the trip.

ENROLLMENT FORM AND LIST OF NAMES

MUST BE RECEIVED BY MYERS-STEVENSON & TOOHEY PRIOR TO THE START DATE OF ACTIVITIES, OTHERWISE COVERAGE WILL BEGIN UPON RECEIPT. PREMIUM IS DUE WITH THIS COMPLETED ENROLLMENT FORM PRIOR TO THE COMMENCEMENT OF COVERAGE.

It is required that all students attending this event are covered, whether or not they have other insurance.

A list of participants is required with each application (see next page). Group coverage dictates that all participants must be on the same travel itinerary without deviation. Use a separate application for each group. Coverage is optional for Adult chaperones; include names with list of students on the next page.

Please complete the entire form below, attach list of names on the next page, and return with your premium.

Mail, fax, or email to:

Myers-Stevens & Toohey Co., Inc. - 26101 Marguerite Parkway Mission Viejo, CA. 92692 | Fax: (949) 348-2630 | Email: activities@myers-stevens.com

QUESTIONS? Call (800) 827-4695

ACTIVITY INFORMATION

District/Diocese	School/Parish	
Contact Name	Contact Email*	
Address	Phone	
Name of Trip Leader	Trip Leader Email*	
* Please note that all follow up correspondence will be emailed to the addresses indicated above unless otherwise specified.		
Beginning Date	Ending Date	
Destination/Activity		
Coverage requested by		
Print Name	Signature	Date

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, may be subject to prosecution for insurance fraud.

PLEASE NOTE: THERE IS A MINIMUM PREMIUM REQUIREMENT OF \$100 | Premium is due with this completed Enrollment Form

PAYMENT/BILLING INFORMATION

NEW

REVISED

Calculate Premium Due: _____ x _____ x \$2.15 = \$ _____
of Participants # of Calendar Days Premium Rate PREMIUM DUE (\$100 minimum)

METHOD OF PAYMENT: Credit Card Check - scanned image or enclosed in mail

If paying by credit card, complete below. Your amount of charge will appear as "MYERS-STEVENSON & TOOHEY 800-827-4695 CA" on your statement.

MC/VISA AUTHORIZATIONS: MC: VISA: Card # _____
Month / Year _____ Security Code _____ Zip Code of Cardholder _____

I authorize Myers-Stevens & Toohey Co., Inc. to deduct the premium payment, plus a 3% card processing fee:

Name of Cardholder _____ Cardholder's Signature _____

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WORLDWIDE SHORT-TERM TRAVEL INSURANCE

LIST OF PARTICIPATING STUDENTS / ADULT CHAPERONES

Please provide the names of all Participating Students and Adult Chaperones below. If necessary, please make copies and attach separately.

Participating Students

	Last Name	First Name		Last Name	First Name
1.				26.	
2.				27.	
3.				28.	
4.				29.	
5.				30.	
6.				31.	
7.				32.	
8.				33.	
9.				34.	
10.				35.	
11.				36.	
12.				37.	
13.				38.	
14.				39.	
15.				40.	
16.				41.	
17.				42.	
18.				43.	
19.				44.	
20.				45.	
21.				46.	
22.				47.	
23.				48.	
24.				49.	
25.				50.	

Adult Chaperones

Last Name	First Name