



This is a Description of Coverage for:
Academic Studies Abroad 2010-2011



Underwritten By: ACE American Insurance Company (Herein referred to as "the Company")

You are entitled to the benefits described in this Description of Coverage if you have enrolled for this insurance and paid the required premium.

Eligibility: You may be covered under this plan if you are a U.S. citizen, permanent resident of the U.S., or an international student in the U.S., enrolled as a full-time student temporarily pursuing educational activities outside the United States, or an employee or faculty member and are a participant in a program of Academic Studies Abroad. International students or faculty members are not eligible for coverage in their Home Country.

Period of Coverage: Coverage will begin at 12:01 a.m. Local Time on the latest of the following: a) your departure from the United States; b) the date your enrollment form and premium are received by the Company or its designated administrator; or c) the date you requested on the enrollment form for coverage to begin. Coverage will end on the earliest of the following: a) the termination date as shown on your ID card; b) the date through which premium has been paid; or c) the coverage termination date under Policy provisions. Coverage is not available once you have returned to the United States.

Definitions: **Sickness:** means an illness, disease or condition of the Insured that causes a loss for which an Insured incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. (Pregnancy is included in the definition of Sickness.) **Injury:** means accidental bodily harm sustained by an Insured that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through external and accidental means. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. **Home Country:** means a country from which the Insured holds a passport. If the Insured holds passports from more than one country, his or her Home Country will be that country which the Insured has declared to the Company in writing as his or her Home Country. **Medically Necessary:** means a treatment, service or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Insured's condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. The Company may consider the cost of the alternative to be the Covered Expense.

Medical Expense Benefits: If a covered Injury or Sickness occurs during the Period of Coverage and the Insured requires medical or surgical treatment, the Company will pay 100% of Covered Expenses incurred, up to a maximum of \$500,000. In no event will: (1) the Company's liability exceed \$500,000 for each covered Injury or Sickness; and (2) Covered Expenses exceed the usual and customary expenses for the geographical area where the services are rendered.

Covered Expenses:

To be considered a Covered Expense under this plan, it must: a) have been incurred as the result of, and within 52 weeks of, a covered Sickness or Injury outside of the United States during the Period of Coverage; b) not be excluded by provisions of this Plan; c) be Medically Necessary; and (d) be specifically included in the following list of expenses:

1. Expenses made by a hospital for room and board, including registered nursing services and any other Medically Necessary hospital services, but not including personal services of a non-medical nature. However, allowable expenses may not exceed the hospital's average charge for semiprivate room and board accommodation.
2. Expenses made for diagnosis, treatment and surgery by a doctor.
3. Expenses made for the cost and administration of anesthetics.
4. Expenses for x-ray services, laboratory tests and services.
5. Expenses for durable medical equipment (includes rehabilitative braces and appliances, both inpatient and outpatient).
6. Expenses for physiotherapy, if recommended by a doctor, for the treatment of a specific disablement administered by a licensed physiotherapist. Chiropractic care: limited to 80% of covered expenses, up to \$35 per visit, with a maximum of 10 visits per Injury or Sickness.
7. Expenses for prescription drugs including dressings, drugs and medicines prescribed by a doctor. The company will pay 100% of inpatient expenses, and 50% of outpatient expenses.
8. Expenses for dental expenses resulting from an Injury to sound, natural teeth, up to: \$100 per tooth, \$500 maximum benefit.
9. Expenses for therapeutic termination of pregnancy, up to a \$500 maximum benefit.
10. Expenses for newborn nursery care, up to a \$500 maximum benefit.
11. Expenses incurred for treatment of nervous or mental disorders. Benefits are payable: a) up to a \$300 maximum for outpatient treatment; or b) up to 50% of covered expenses incurred for inpatient treatment for a maximum period of 30 days.

Emergency Medical Evacuation Benefit: The Company will pay Emergency Medical Evacuation Benefits for 100% of Covered Expenses incurred for the medical evacuation of a Covered Person. Benefits are payable if the Covered Person: 1) suffers a Medical Emergency during the course of the Trip; 2) requires Emergency Medical Evacuation; and 3) is traveling outside of his or her Home Country.

Covered Expenses:

1. Medical Transport: expenses for transportation under medical supervision to a different hospital, treatment facility or to the Covered Person's place of residence for Medically Necessary treatment in the event of the Covered Person's Medical Emergency and upon the request of the Doctor designated by MEDEX Assistance (MEDEX) in consultation with the local attending Doctor.
2. Dispatch of a Doctor or Specialist: the Doctor's or specialist's travel expenses and the medical services provided on location, if, based on the information available, a Covered Person's condition cannot be adequately assessed to evaluate the need for transport or evacuation and a doctor or specialist is dispatched by MEDEX to the Covered Person's location to make the assessment.
3. Return of Dependent Child (ren): expenses to return each Dependent child who is under age 18 to his or her principal residence if a) the Covered Person is age 18 or older; and b) the Covered Person is the only person traveling with the minor Dependent child(ren); and c) the Covered Person suffers a Medical Emergency and must be confined in a Hospital.
4. Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person during the Covered Person's emergency medical evacuation to a different hospital, treatment facility or the Covered Person's place of residence.

Benefits for these Covered Expenses will not be payable unless: 1) the Doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person's Medical Emergency requires an Emergency Medical Evacuation; 2) all transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible; 3) the charges incurred are Medically Necessary and do not exceed the Covered Expenses for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and 4) do not include charges that would not have been made if there were no insurance. During the course of an Emergency Medical Evacuation of a covered person to their Home Country, all benefits under this plan are terminated except Accidental Death and Dismemberment Benefits.

“Medical Emergency” means a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy. “Trip” means travel by air, land, or sea from the Covered Person’s Home Country. **Benefits will not be payable unless the Company, or MEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX.**

Repatriation of Remains: The Company will pay Repatriation Benefits of 100% of Covered Expenses for preparation and return of a Covered Person’s body to his or her home if he or she dies as a result of a Medical Emergency while traveling outside of his or her Home Country. Covered expenses include: 1) expenses for embalming or cremation; 2) the least costly coffin or receptacle adequate for transporting the remains; 3) transporting the remains; and 4) Escort Services: expenses for an Immediate Family Member or companion who is traveling with the Covered Person to join the Covered Person’s body during the repatriation to the Covered Person’s place of residence. All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the Covered Expenses for similar transportation in the locality where the expense is incurred. **Benefits will not be payable unless the Company, or MEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX.**

Emergency Reunion Benefit: In the event the Insured has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending doctor believes it would be beneficial for the Insured to have a Family Member at his or her side; or 2) the victim of a Felonious Assault, the Company will pay the expenses incurred for travel and lodging for that Family Member, up to the Benefit Maximum of \$12,500. Covered expenses include an economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum of \$300 and a maximum of ten days. In the event that a Covered Person dies as a result of a Covered Injury or Sickness, the Company will pay the expenses incurred for emergency travel arrangements up to a maximum of \$2,500 for a Family Member to accompany the mortal remains of the deceased Covered Person. All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred. “Felonious Assault” means a violent or criminal act reported to the local authorities which were directed at the covered person during the course of, or an attempt of, a physical assault resulting in serious injury, kidnapping, or rape. “Family Member” means a person who is related to the covered person in any of the following ways: spouse, parent (includes stepparent); child (includes legally adopted and stepchild); brother or sister (includes stepbrother or stepsister); parent-in-law; son- or daughter-in-law; and brother- or sister-in-law. **Benefits will not be payable unless the Company, or MEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX.**

Trip Interruption Benefit

The Company will reimburse the cost of one round trip economy air and/or ground transportation ticket of a Covered Person’s Trip, up to maximum of \$2,500, if his or her Trip is interrupted as the result of: 1. the death of a Family Member; or, 2. the unforeseen Injury or Sickness of the Covered Person or a Family Member. The Injury or Sickness must be so disabling as to reasonably cause a Trip to be interrupted; or, 3. Substantial destruction of the Covered Person’s principal residence by fire or weather related activity; or, 4. a Medically Necessary covered Emergency Medical Evacuation to return the Covered Person to his or her Home Country or to the area from which he or she was initially evacuated for continued treatment, recuperation and recovery of an Injury or Sickness. “Family Member” means a Covered Person’s parent, sister, brother, husband, wife, or children, or grandparent. The benefit will not exceed the cost of one round trip (with 7 day interim maximum) economy airfare ticket. **Benefits will not be payable unless the Company, or MEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX.**

Trip Cancellation Benefit

The Company will reimburse the non-refundable money a Covered Person paid for his or her Trip, up to the Benefit Maximum of \$5,000, if the Covered Person is prevented from taking his or her Trip as the result of Terrorism prior to the Trip.

“Terrorism” means:

1. An act of violence directed against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within the country scheduled to travel to and after the Covered Person’s enrollment form and premium are received for the Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel; or
2. An act of violence directed at or occurring in an aircraft traveling or scheduled to travel between the United States and Western Europe in either direction, or between the United States and a country where the Covered Person is ticketed to travel, that is determined by United States officials to be a terrorist act. The terrorist act must occur after the enrollment form and premium are received for the Covered Person’s Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel; or
3. The issuance of a *travel warning* by the United States Department of State to avoid a country of destination to which the covered person is ticketed to travel. The *travel warning* must be issued after the enrollment form and premium are received for the Covered Person’s Trip Cancellation coverage, and within 45 days of the date the Covered Person is ticketed to travel.

Benefits will not be payable unless the Company, or MEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX.

Accidental Death and Dismemberment Benefit: If an Insured’s covered Injury results in any of the following losses within 365 days after the date of accident, the Company will pay the sum shown opposite the loss. The Company will not pay more than the Principal Sum for all losses due to the same accident.

| Description of Loss | Principal Sum: | \$100,000 | Indemnity |
|---------------------|----------------|-----------|-----------|
|---------------------|----------------|-----------|-----------|

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|--|--|--|----------------------------|
| Life, Both Hands or Both Feet or Sight of Both Eyes, One Hand and One Foot, Either Hand or Foot and Sight of One Eye | | | Principal Sum |
| Either Hand or Foot, or Sight of One Eye | | | One-Half the Principal Sum |

The term “loss” as used herein shall mean, with regard to hands and feet, actual severance through or above wrist or ankle joint, and with regard to eyes, entire irrecoverable loss of sight. “Severance” means the complete separation and dismemberment of the part of the body.

Coordination of Benefits:

If an Insured is covered by more than one insurance program, benefits will be subject to a Coordination of Benefits Provision. A plan, which does not have such a provision, would pay benefits first. In all other instances, the plan that will pay benefits first is: a) the plan which covers the Insured as an employee rather than as a full or part-time student; b) if a) does not apply, the plan which covers the Insured as a full or part-time student rather than as a dependent; c) if a) and b) do not apply, the plan which covers the person as a dependent, subject to specific rules contained in the policy; d) if a), b) and c) do not apply, the plan which has covered the Insured for the longer time. If the benefits of this plan are reduced to these rules, such reduction will be done in proportion. Any benefits paid by this plan on a reduced basis will be charged against the benefit limits of this Plan.

Exclusions and Limitations:

With respect to Medical Expense, Emergency Medical Evacuation, Emergency Reunion and Repatriation of Remains Benefits, no benefit shall be payable with respect to expenses incurred:

1. For pre-existing conditions (defined as a Sickness, disease or other condition of the Covered Person, that in the 12 month period before the Covered Person's coverage became effective under the Policy: 1) first manifested itself, worsened, became acute or exhibited symptoms that would have caused a person to seek diagnosis, care or treatment; or 2) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or 3) was treated by a doctor or treatment had been recommended by a doctor. (This pre-existing condition exclusion does not apply to the Emergency Medical Evacuation, Emergency Reunion, or Repatriation of Remains Benefits.) Losses incurred for Pre-existing Conditions are covered under this plan, provided the Covered Person demonstrates that they had continuous Creditable Coverage for 63 days prior to becoming insured under this plan. After the Pre-existing Condition requirement is met, coverage will be considered continuous provided there is not a break in coverage. "Creditable Coverage" means: 1. a self-funded employer group health plan under ERISA; 2. a group or individual health insurance coverage; 3. Part A or Part B of Medicare; 4. Medicaid; 5. CHAMPUS; 6. the Indian Health Service of a tribal organization; 7. a state health benefits risk pool; 8. a health plan offered under the federal employees health benefits program (FEHBP); 9. a public health plan; or 10. a health benefit plan.
2. For services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a doctor, or expenses which are non-medical in nature.
3. For loss incurred as a result of war or any act of war, whether declared or not.
4. For injury sustained while participating in professional, club, interscholastic or intercollegiate sports.
5. For routine physicals.
6. For cosmetic surgery, except as the result of an Injury or Sickness.
7. For elective surgery.
8. For dental care, except as the result of Injury to natural teeth caused by accident.
9. For eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof, unless caused by accidental bodily injury incurred while insured hereunder.
10. For expenses as a result of, or in connection with, intentionally self-inflicted injury, suicide or any attempted suicide.
11. For expenses as a result of, or in connection with, the commission of or attempt to commit an assault or a felony.
12. For scuba diving, jet, and water skiing, mountain climbing (where ropes or guides are normally used), sky diving, and professional or amateur racing.
13. For treatment furnished under any mandatory government program or facility set up for treatment without cost to any individual.
14. For treatment by an immediate family member.
15. Piloting or acting as a crew member or riding in any aircraft, except as a fare-paying passenger on a scheduled airline.

For the Accidental Death and Dismemberment Benefit, the Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. Intentionally self-inflicted injury.
2. Suicide or attempted suicide.
3. War or any act of war, whether declared or not.
4. Service in the military, naval, or air service of any country.
5. Sickness, disease, or infection of any kind, except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning.
6. Piloting or acting as a crew member or riding in any aircraft, except as a fare paying passenger on a scheduled airline.

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.

Security Evacuation Expense Rider

Schedule of Benefits: \$100,000 Maximum Benefit per Covered Person; \$500,000 Aggregate Limit per Occurrence

Description of Benefits

We will pay Security Evacuation Expense Benefits described in this Rider to the Covered Person, if:

1. An Occurrence takes place during the Covered Activity described in the Policy and his or her Term of Coverage; and,
2. While he or she is traveling outside of his or her Home Country or Country of Residence.

Benefits are subject to the Benefit Maximum shown in the Schedule of Benefits of this Rider. Benefits will be paid for:

1. The Covered Person's Transportation and Related Costs to the Nearest Place of Safety, necessary to ensure his or her safety and well-being as determined by the Designated Security Consultant. Security Evacuation Benefits are payable only once for any one Occurrence.
2. The Covered Person's Transportation and Related Costs within 14 days of the Security Evacuation to either of the following locations as chosen by the Covered Person:
 - a. back to the country in which the Covered Person is traveling during the Covered Activity while covered by the Policy; or
 - b. the Covered Person's Home Country or Country of Residence; or
 - c. where the education institution that sponsored the Covered Person's Trip is located.
3. Consulting services by a Designated Security Consultant for seeking information on a Missing Person or kidnapping cases, if the Covered Person is considered kidnapped or a Missing Person by local or international authorities.

Benefits will not be payable unless the Company (or MEDEX) authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX. MEDEX is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Covered Person until a security Evacuation occurs.

Right of Recovery

If, after a Security Evacuation is completed, it becomes evident that the Covered Person was an active participant in the events that led to the Occurrence, We have the right to recover all Transportation and Related costs from the Covered Person.

Changes in Terms and Conditions

The terms and conditions of this Rider may be changed at any time to reflect conditions that, in Our opinion, constitute a change in Academic Studies Abroad's Security Evacuation exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to Academic Studies Abroad of any change in the terms and condition of this Rider.

Definitions

The following definitions apply to this Rider. **Appropriate Authority(ies)** means the government authority(ies) in the Covered Person's Home Country or Country of Residence or the government authority(ies) of the Host Country. **Designated Security Consultant** means an employee of a security firm under contract with Us or MEDEX who is experienced in security and measures necessary to ensure the safety of the Covered Person(s) in his or her care. **Evacuation Advisory** means a formal recommendation issued by the Appropriate Authorities

that the Covered Person or citizens of his or her Home Country or Country of Residence or citizens of the Host Country leave the Host Country. **Host Country** means any country, other than an OFAC excluded country, in which the Covered Person is traveling while covered under the Policy. **Missing Person** means a Covered Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies). **Natural Disaster** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand) earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. Is due to natural causes; and
2. Results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Covered Person's Trip occurs and the area is deemed to be uninhabitable or dangerous.

Nearest Place of Safety means a location determined by the Designated Security Consultant where:

1. The Covered Person can be assumed safe from the Occurrence that precipitated the Covered Person's Security Evacuation; and
2. The Covered Person has access to Transportation; and
3. The Covered Person has the availability of temporary lodging, if needed.

Occurrence means any of the following situations involving a Covered Person;

1. Expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. Political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Covered Person's Home Country or Country of Residence or citizens of the Host Country should leave the Host Country;
3. Natural Disaster within seven days of an event;
4. Deliberate physical harm of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person's health and safety as confirmed by documentation and/or physical evidence;
5. The Covered Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days of his or her being found.

Related Costs means food, lodging and, if necessary, physical protection for the Covered Person during the Transport to the Nearest Place of Safety. **Security Evacuation** means the extrication of a Covered Person from the Host Country due to an Occurrence which could result in grave physical harm or death to the Covered Person. **Transport or Transportation** means the most efficient and available method of conveyance. Where practical, economy fare will be utilized. If possible, the Covered Person's common carrier tickets will be used.

Exclusions and Limitations

We will not pay Security Evacuation Expense Benefits for expenses and fees:

1. Payable under any other provision of the Policy to which this Rider is attached.
2. That are recoverable through the Covered Person's employer.
3. Arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Covered Person, acting alone or in collusion with other persons.
4. Arising from or attributable to an alleged:
 - a. violation of the laws of the country in which the Covered Person is traveling while covered under the Policy; or
 - b. violation of the laws of the Covered Person's Home Country or Country of Residence.
5. Due to the Covered Person's failure to maintain and possess duly authorized and issued required travel documents and visas.
6. For repatriation of remains expenses.
7. For common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization.
8. For medical services.
9. For monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping.
10. Arising from or attributable, in whole or in part to:
 - a. a debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
 - b. non-compliance by the Covered person with regard to any obligation specified in a contract or license.
11. Due to military or political issues if the Covered Person's Security Evacuation request is made more than 30 days after the Appropriate Authority(ies) Advisory was issued.

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.

Benefits will not be payable unless the Company, or MEDEX authorizes in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by MEDEX.

Claims Administrator: Administrative Concepts, Inc. (ACI), 994 Old Eagle School Rd., Suite. 1005, Wayne, PA 19087-1802

From within the USA and Canada: 1-888-293-9229 Outside the USA or Canada call: 1-610-293-9229

Fax: 1-610-293-9299 www.visit-aci.com

Emergency Assistance: MEDEX Assistance Toll Free from within the USA and Canada: 1-800-527-0218; from France 0800-90-8505; Germany 0800-1-811401; Italy 800-877-204; Mexico 001-800-101-0061; UK 0800-252-074; Spain 900-98-4467 Outside the USA or Canada call direct or collect: 410-453-6330

In addition to this health insurance program is access to the 24-hour Assistance network for emergency assistance anywhere in the world. Call the assistance center at MEDEX toll-free, direct, or collect using the telephone numbers listed above. The multilingual staff will answer your call and provide reliable, professional and thorough assistance. The following services are included in the program: referral to the nearest, most appropriate medical facility and/or provider; medical monitoring by board-certified emergency physicians in the United States; urgent message relay between family, friends, personal physician, school, and insured; guarantee of payment to provider and assistance in coordinating insurance benefits; arranging and coordinating Emergency Medical Evacuations, Emergency Reunions and Repatriations Remains; Emergency travel arrangements for disrupted travel as the consequence of a medical emergency; referral to legal assistance; assistance in locating lost or stolen items including lost ticket application processing.

Program Arranged By: CMI Insurance, A MEDEX Global Group Company, P.O. Box 19056, Baltimore, MD 21284 www.cmi-insurance.com

Underwritten By: ACE American Insurance Company, 436 Walnut Street, Philadelphia, PA 19106 Policy Number: GLM N00175584



This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in GLM N00175584, issued to: Trustee of ACE USA Accident & Health Insurance Trust in the District of Columbia on behalf of Academic Studies Abroad. The policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.