



Quick Tips

Student Off-Campus Insurance

REFERENCE

University of California Student Off-Campus Activities Insurance Policy ([Business & Finance Bulletin BUS-23](#))

COVERAGE

Medical/accident coverage for registered students participating in certain off-campus activities that are scheduled, sponsored, and supervised by the University. Coverage is primary until student returns to the area of his/her home campus. When the student is returned to his/her campus or residence, this coverage becomes secondary to any group health coverage available to the student as an Insured or Insured Dependent. Expenses incurred after the student's return should first be submitted to the insurance company that provides his/her group health coverage. Covered activities:

- 1) Students participating in athletic events as athletes, band members, yell leaders, etc.
- 2) Students participating in nonathletic events such as choral activities, club events, etc.
- 3) Students participating in field trips and other activities directly connected with their academic program.
- 4) Students participating in the Education Abroad Program (EAP) are covered when traveling to and from the home campus to the foreign center. The foreign center is considered the student's alternate home campus. For the duration of a student's participation in the EAP, the policy covers only off-campus activities scheduled, sponsored, and supervised by the alternate home campus. Students are covered while being transported to and from such activities by or under the sponsorship or arrangement of the alternate home campus.

The program provides coverage for nonregistered students under certain circumstances but only with advance approval of the Office of the President.

EXCLUSIONS

Students who attend off-campus events as spectators; UC Extension students; medical interns and residents. The policy also does not cover:

- 1) Dental treatment, except treatment made necessary by injury to sound, natural teeth.
- 2) Replacement of or prescription for eyeglasses.
- 3) Pregnancy resulting in childbirth or miscarriage.
- 4) Expenses covered by the SHS (either provided on a service basis or by insurance contract).

Nor does it cover any loss, fatal or nonfatal, caused by or resulting from:

- 1) Suicide or attempted suicide by the student
- 2) Declared or undeclared war or any act thereof.
- 3) Service in the military of any country.

SECURING COVERAGE & PREMIUMS

The Office of the President secures the coverage and it is automatic. The premium is based on student enrollment and is paid by Student Health Service.

DEDUCTIBLES

None

COVERAGE AMOUNT

When participating in a covered activity, each eligible student is automatically covered for \$10,000 accidental death and dismemberment insurance and \$5,000 accident and sickness medical insurance.

REPORTING AN ACCIDENT & FILING CLAIMS

- 1) Any person in charge of a University activity covered by this policy is considered a group leader. The group leader is responsible for promptly reporting any accident and/or sickness that may be reimbursable to the sponsoring department or organization. The sponsoring department or organization is responsible for making the necessary reports to UCSB Risk Management within the prescribed time periods.
- 2) In the event of death or dismemberment, the sponsoring department or organization must report it to UCSB Risk Management immediately.
- 3) The sponsoring department or organization must provide a written notice of claim to UCSB Risk Management within 20 days after occurrence of a covered loss.
- 4) The sponsoring department or organization must submit a completed [Student Off-Campus Insurance Form](#) and the [Attending Physician's Statement](#) form to UCSB Risk Management within 90 days following discovery of a covered loss.
- 5) For reimbursement of medical expenses due to accident or sickness, the sponsoring department must submit a completed [Student Off-Campus Insurance Form](#) and the [Attending Physician's Statement](#) form to UCSB Risk Management with supporting medical bills and a cover letter describing the accident or sickness and a statement to the effect that the accident of sickness occurred on a sponsored trip or activity.
- 6) Payment of covered expenses will be made by the insurance company directly to the provider of services or to the student for reimbursement or covered expenses paid by the student.
- 7) The expenses for which indemnities are payable under this program shall only be those incurred by an insured person within one year after the onset of sickness or date of accident.

FORMS

[Student Off-Campus Insurance Form](#)
[Attending Physician's Statement](#)