



## CONTRACT RENEWAL LETTER

**Date:** May 02, 2024  
**Contract #:** UCPJMU5503  
**Service:** International & Study Abroad Insurance Coverage  
**Renewal Period:** 5/9/2024 to 5/8/2025  
**Renewal #:** 5 of 9 One-Yr  
**Issued By:** James Madison University  
Dana Simmers, Buyer Senior Ph: 540-568-5113  
Fx: 540-568-7935

**Contractor:** Cultural Insurance Services International (CISI)  
Attn: Margot Popowycz  
1 High Ridge Park  
Stamford, CT 06905 Ph: (800) 834-3362

**Contract Administrator:** Jonathan Kratz, International Programs

### **Description of Renewal Notice:**

In accordance with the renewal provision of the original contract all terms, conditions, and specifications of the original contract remain the same during the contract renewal period, along with any modifications that have been incorporated up until this point.

The \$2,000.00 Quarantine Benefit (policy information below) was added at no cost to the JMU Study Abroad Policy in October 2021.

- Quarantine Benefit
  - We (CISI) will pay expenses incurred for up to the Maximum Limit shown in the Schedule of Benefits, if the Insured Person is subject to a Quarantine for H1N1 Influenza/any contagious disease that prevents traveling. Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Insured Person's Trip for which suitable accommodations are not otherwise available. Benefits will end on the earlier of: (a) 14 days after the Quarantine is issued; or (b) the date the Quarantine expires. Covered Expenses:
    - 1. the reasonable expenses incurred for lodging and meals;
    - 2. the cost of a one-way economy airfare ticket to either the Insured Person's Home Country or to re-join the group; and
    - 3. non-refundable travel arrangements.
  - "Quarantine" means the period of time during which the Insured Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Insured Person either having, or being suspected of having, a contagious disease, infection or contamination while the Insured Person is traveling outside of the Insured's Home Country.

The monthly policy rates are below and the 2024-2025 summary pages are attached to this renewal.

- International Student Scholar Policy (Policy Term: June 30, 2024 to June 29, 2025):

Covered Party	Monthly Policy Rates
Insured Only	\$111.65
Insured and Spouse	\$312.63
Insured and One Dependent Child	\$251.21
Insured Spouse and One Dependent Child	\$297.27
Insured and Two or More Dependent Children	\$327.63
Insured & Family	\$358.00

- Study/Intern/Volunteer/Exchange Abroad Program Participants and JMU Faculty/Staff Abroad and University Business Policy (Policy Term: June 30, 2024 to June 29, 2025):

Covered Party	Monthly Policy Rates
Insured Only	\$46.35
Spouse/Domestic Partner Only	\$90.64
One Dependent Child Only	\$157.13
Two or More Dependent Children Only	\$179.22
Family Only	\$223.51

- Medical Expense (Accident/Sickness) – for Spain 90+ Days. Unlimited (only for Spain enrollment of 90 days or more, rates/coverage effective January 19, 2023)

Covered Party	Monthly Policy Rates
Insured Only	\$47.59
Spouse/Domestic Partner Only	\$94.09
One Dependent Child Only	\$163.90
Two or More Dependent Children Only	\$187.10
Family Only	\$233.60

All invoices shall be submitted within sixty days of contract renewal term expiration as well as for each subsequent contract renewal period. Any invoices submitted after the sixty day period will not be processed for payment.

Return one executed renewal notice to my attention within ten days.

**Cultural Insurance Services International**  
**(CISI)**

By: M. Popowycz  
Margot Popowycz

Name (print)

Senior Account Executive 5/6/2024  
Title Date Signed

**James Madison University**

By: Dana Simmers  
Dana Simmers, CUPO

Name (print)

Buyer Senior 5-6-24  
Title Date Signed



Policy #: GLM N04965796

Underwritten by

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

Proposal Specification Summary

Name of Sponsoring Organization: James Madison University

Address: Int'l Student & Scholar Services, Madison Hall 2039
Second Floor, 100 E. Grace Street, MSC5731
Harrisonburg, VA 22807

Telephone: (540) 568-5978 or (540) 568-7004 Fax: (540) 568-8080

Email: Jonathan Kratz (kratzjx@jmu.edu) or Amanda Sherman (shermaad@jmu.edu)

Group to be Insured: International Students and Scholars

Estimated Number of Participants Per Year: 560 Dependents: 0-5

Effective Date of Policy: 6 (Month) 30 (Day) 24 (Year) to
6 (Month) 29 (Day) 25 (Year)

Schedule of Benefits

- x Student Medical Expenses (Accident/Sickness) \$ 200,000 @ 100%
x Dependent Medical Expenses (Accident/Sickness) \$ 100,000 @ 100%
x Deductible \$ 0
x Emergency Room Deductible (Illness Only if not admitted) \$ 500
x Accidental Death & Dismemberment \$ 15,000 (\$1M aggregate)
x Emergency Medical Evacuation/Repatriation \$ 250,000
x Return of Mortal Remains \$ 100,000
x Team Assist Package Included
x Emergency Medical Reunion Benefit (after 6 days, \$200/day hotel/meals) \$ 5,000
x Return Ticket Benefit \$ 1,500

### Premium Schedule

Terms: Premium paid upon University enrollment.

Age Rated: Yes \_\_\_\_\_ No x \_\_\_\_\_

<u>Insured Only</u>	<u>Insured and Spouse</u>	<u>Insured and One Dependent Child</u>	<u>Insured Spouse and One Dependent Child</u>	<u>Insured and Two or More Dependent Children</u>	<u>Insured and Family</u>
\$ 111.65	\$ 312.63	\$ 251.21	\$ 297.27	\$ 327.63	\$358

**Remarks:**

- 1) Physiotherapy limit - up to \$2,500 (combined inpatient/outpatient limit).
- 2) Specified Therapies and Spinal Manipulation - maximum of \$50/visit; maximum of 10 visits; \$500 overall maximum.
- 3) Ground Ambulance - 100% of Usual, Customary and Reasonable charges.
- 4) Nervous/mental - covered as any other sickness.
- 5) Home country coverage.
- 6) Maternity coverage.
- 7) Expenses resulting from alcohol and drugs - covered.
- 8) Suicide and Self-inflicted Injuries - covered (except for AD&D).
- 9) Accidental Dental - covered as any accident or sickness.
- 10) Emergency (or Palliative) Dental - emergency pain relief treatment to natural teeth covered up to \$250 per tooth.
- 11) Pre-Existing Conditions - 6 month look-back/covered after 6 months.
- 12) Rock climbing on a wall - covered starting on June 30, 2019.
- 13) Interscholastic/Intercollegiate Athletics - covered up to \$25,000 per each Covered Accident or Sickness per Policy Year.
- 14) Intramural/Club/Pick-up Athletics - covered as any other Accident/Sickness up to the Policy Maximum.

Date 5-6-24 Accepted by Dana Simmel  
 (Signature for Sponsoring Organization)

Complete then scan and e-mail to the Administrator:

Margot Popowycz  
 Sr. Account Executive  
 Cultural Insurance Services Int'l  
 1 High Ridge Park  
 Stamford, CT 06905  
 Phone: 1-203-589-5567  
 mpopowycz@mycisi.com

Policy #: GLM N04965802



Underwritten by

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

Proposal Specification Summary

Name of Sponsoring Organization: James Madison University

Address: Center for Global Engagement (CGE)

Madison Hall, Second Floor, 100 East Grace Street, MSC 5731

Town Harrisonburg State VA Zip Code 22807

Telephone (540) 568-5509 Fax (540) 568-3310

EMail Katie Sensabaugh (sensabkb@jmu.edu), Agnes Choi (choiek@jmu.edu)

Group to be Insured: Study/Intern/Volunteer/Exchange Abroad Program

Participants and JMU Faculty/Staff Abroad on University Business

Estimated Number of Participants Per Year: 1,300 Dependents: 0-5

Effective Date of Policy: 6 (Month) 30 (Day) 24 (Year) to 6 (Month) 29 (Day) 25 (Year)

\*Spain 90+ Days limit and rates effective January 19, 2023

**Schedule of Benefits**

<u>x</u> Medical Expense (Accident/Sickness)	<u>\$250,000 or</u>
<u>x</u> Medical Expense (Accident/Sickness) – for Spain 90+ Days	<u>*Unlimited (only for Spain enrollments of 90 days or more)</u>
<u>x</u> - Deductible per Injury/Illness	<u>\$ -0-</u>
<u>x</u> Accidental Death & Dismemberment	<u>\$15,000 (\$1M agg. limit)</u>
<u>x</u> Emergency Medical Evacuation	<u>\$250,000</u>
<u>x</u> Repatriation/Return of Mortal Remains or	
<u>x</u> Cremation	<u>\$100,000</u>
<u>x</u> Security Evacuation (Comprehensive)	<u>\$100,000 (no agg. limit)</u>
<u>x</u> Team Assist Package	<u>Included</u>
<u>x</u> Emergency Family Reunion Benefit (\$200/day hotel/meals)	<u>\$5,000 (after 6 days)</u>
<u>x</u> Return Ticket Benefit	<u>\$1,500</u>
<u>x</u> Quarantine Benefit	<u>\$2,000 (up to 14 days)</u>
<u>x</u> Trip Delay Benefit (after 12 hours, triggers (a) through (m))	<u>\$1,400 (up to \$200/day)</u>

### Premium Schedule

Term: Paid at beginning of program

Age Rated: Yes \_\_\_\_\_ No  X

<u>Monthly Rates</u>	<u>Insured Only</u>	<u>Spouse/Domestic Partner Only</u>	<u>One Dependent Child Only</u>	<u>Two or More Dependent Children Only</u>	<u>Family Only</u>
All Ages	\$46.35	\$90.64	\$157.13	\$179.22	\$223.51
*Spain 90+ Days (rates/coverage effective 1/19/23)	\$47.59	\$94.09	\$163.90	\$187.10	\$233.60

**Remarks:**

- 1) Nervous/mental coverage – up to \$5,000 (outpatient), up to 30 days (inpatient).
- 2) 30-day extension of benefits for conditions first treated while covered overseas.
- 3) Expenses resulting from alcohol and drugs covered.
- 4) Pre-existing conditions (6-month look-back) covered up to \$ 5,000 limit.
- 5) Secondary pre-existing condition coverage from \$5,001 to \$250,000 limit (Home Country excluded).
- 6) Maternity covered.
- 7) Suicide and Self-inflicted Injuries covered (except for AD&D).
- 8) Charges for physiotherapy, if recommended by a Doctor for the treatment of a specific Disablement and administered by a licensed physiotherapist.
- 9) Chiropractic Care and Therapeutic Services shall be limited to a total of \$50 per visit, with a maximum of 10 visits per injury or Sickness. The overall maximum coverage per injury or Sickness is \$500.

*Policy terms and conditions are briefly outlined in this Proposal Specification Summary. Complete provisions pertaining to this insurance are contained in the Master Policy on file for James Madison University under form number AH-15090. In the event of any conflict between this document and the Master Policy, the Policy will govern.*

Date 5-10-24 Accepted By   
(Signature for Sponsoring Organization)

Complete, scan, e-mail to the Administrator: Margot Popowycz, Senior Account Executive  
Cultural Insurance Services Int'l (CISI)  
1 High Ridge Park  
Stamford, CT 06905  
Phone: 1-203-589-5567  
[mpopowycz@mycisi.com](mailto:mpopowycz@mycisi.com)

## Cuba Travel Certification

For U.S. residents, certain travel restrictions remain in effect and have changed as of November 8, 2017. Tourist travel to Cuba is prohibited under U.S. law for U.S. citizens and others under U.S. jurisdiction.

Travel is permitted for U.S. residents meeting the requirements of General Licenses published by OFAC. Details can be found in CACR 31 C.F.R. § 515.560(a) on these requirements and in the FAQ's published by OFAC link below:

[https://www.treasury.gov/resource-center/sanctions/Programs/Documents/cuba\\_faqs\\_new.pdf](https://www.treasury.gov/resource-center/sanctions/Programs/Documents/cuba_faqs_new.pdf)

**James Madison University** ("Policyholder") confirms its understanding of the Cuba travel regulations and hereby certifies that it has processes in place that will ensure that each of its travelers (e.g., employees; students) traveling on Policyholder sponsored trips during the term of the Chubb policy of insurance (policy number: **GLM N04965802**) are in full compliance with all such regulations in connection with all such trips and will retain appropriate documentation to that effect which will be made reasonably available upon request.

The person executing this Certification warrants and represents that he or she has the power and authority to execute this Certification on behalf of Policyholder.

Name: Dana Simmers

Title: Buyer Senior - JMU

Signature: Dana Simmers

Date: 5-10-21