



CONTRACT RENEWAL LETTER

Date: May 08, 2026
Contract #: UCPJMU5503
Service: International & Study Abroad Insurance Coverage
Renewal Period: 5/9/2026 to 5/8/2027
Renewal #: 7 of 9 One-Yr
Issued By: James Madison University
Adam Fleming, Buyer Senior Ph: 540-568-4280
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 and Agnes
Choi, Study Abroad

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.

- 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 2026 – 2027 summary pages are attached to this renewal.

- International Student Scholar Policy (Policy Term: June 30, 2026 to June 29, 2027)*:
*(rates as shown below with a \$150 annual deductible – students/scholars would be responsible for the first \$150 of medical expenses each academic year and after the \$150 deductible is met, the plan would pay for covered injuries/illnesses as it does currently and has in the past)

Covered Party	Monthly Policy Rates
Insured Only	\$137.42
Insured and Spouse	\$384.80
Insured and One Dependent Child	\$309.20
Insured Spouse and One Dependent Child	\$365.89
Insured and Two or More Dependent Children	\$403.26
Insured & Family	\$440.65

- Study/Intern/Volunteer/Exchange Abroad Program Participants and JMU Faculty/Staff Abroad and University Business Policy (Policy Term: June 30, 2026 to June 29, 2027):

Covered Party	Monthly Policy Rates
Insured Only	\$50.20
Spouse/Domestic Partner Only	\$98.17
One Dependent Child Only	\$170.18
Two or More Dependent Children Only	\$194.10
Family Only	\$242.07

- Medical Expense (Accident/Sickness) – for Spain 90+ Days. Unlimited (only for Spain enrollment of 90 days or more, rates/coverage effective January 19, 2023. Revised 10/14/25 with extra 30 days prior and 15 days after added by CISI)

Covered Party	Monthly Policy Rates
Insured Only	\$56.69
Spouse/Domestic Partner Only	\$112.09
One Dependent Child Only	\$195.26
Two or More Dependent Children Only	\$222.90
Family Only	\$278.30

- Mandatory Faculty/Staff and accompanying dependent coverage for JMU International Business Travel (non-study abroad) Plan:

Covered Party	Policy Rates
JMU Faculty/Staff Mandatory	\$5,156.25/Blanket Rate paid annually by JMU CGE
Accompanying Dependents (Spouse/Child(ren) of JMU Faculty/Staff)	\$61.78/Weekly Rate paid by dependent or primary insured for dependent

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: Margot Popowycz
Margot Popowycz

Name (print)

Senior Account Executive 5/8/26

Title Date Signed

James Madison University

By: Adam Fleming

Name (print)

Buyer Senior 5/8/2026

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 Lauren Silva (silvale@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) 26 (Year) to
6 (Month) 29 (Day) 27 (Year)

Schedule of Benefits (Chubb enhancements in blue)

<input checked="" type="checkbox"/> Student Medical Expenses (Accident/Sickness)	\$ <u>200,000 @ 100%</u>
<input checked="" type="checkbox"/> Dependent Medical Expenses (Accident/Sickness)	\$ <u>100,000 @ 100%</u>
<input checked="" type="checkbox"/> Deductible (Annual)	\$ <u>150</u>
<input checked="" type="checkbox"/> Emergency Room Deductible (<u>Illness Only</u> if not admitted)	\$ <u>500</u>
<input checked="" type="checkbox"/> Accidental Death & Dismemberment	\$ <u>15,000</u> (\$1M aggregate)
<input checked="" type="checkbox"/> Emergency Medical Evacuation/Repatriation	\$ <u>250,000</u>
	(inc. \$3,000 Return of Baggage & Personal Property and non-accompanying companion Escort Services)
<input checked="" type="checkbox"/> Return of Mortal Remains	\$ <u>100,000</u>
	(inc. \$3,000 Return of Baggage & Personal Property and non-accompanying companion Escort Services)
<input checked="" type="checkbox"/> Team Assist Package	<u>Included</u>
<input checked="" type="checkbox"/> Emergency Medical Reunion Benefit	
	(after 24-hour hospitalization, up to 3 visitors)
	\$ <u>5,000</u> (inc. hotel and meals <u>no daily max</u>)
<input checked="" type="checkbox"/> Return Ticket Benefit	\$ <u>1,500</u>

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>
\$ 137.42	\$ 384.80	\$ 309.20	\$ 365.89	\$ 403.26	\$440.65

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.
- 15) Main Policy Enhancements made by Chubb at no extra cost are effective for coverage starting on or after 6/30/26 and have been added **in blue text on page 1.**

Date 5/8/2026 Accepted by 
(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 (study abroad participants & accompanying study abroad faculty/staff)

Policy #: GLM N04965802-BT-ENR (non-study abroad business travel – mandatory faculty/staff self-enroll (\$0 charge/blanket) & optional self-enroll/self-pay for accompanying dependents)

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 Phone: (540) 568-5509 Fax: (540) 568-3310

Email: Jy Zhou (zhou9jx@jmu.edu), Katie Sensabaugh (sensabkb@jmu.edu), Agnes Choi (choiek@jmu.edu)

Group to be Insured: Study/Intern/Volunteer/Exchange Abroad Program Participants & accompanying JMU Faculty/Staff. Non-Study Abroad Faculty/Staff (mandatory) & accompanying dependents (optional).

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

Effective Date of Policy: 6 (Month) 30 (Day) 26 (Year) to 6 (Month) 29 (Day) 27 (Year)

*Spain 90+ Days limit and rates added January 19, 2023 (Revised 10/14/25 to also cover 30 days prior/15 after program dates. JMU to report program dates. CISI to add 45 days.)

Schedule of Benefits (Chubb enhancements in blue)

x	Medical Expense (Accident/Sickness)	\$250,000 or
x	Medical Expense (Accident/Sickness) – for Spain 90+ Days	*Unlimited (only for Spain enrollments of 90 days or more)
x	- Deductible per Injury/Illness	\$ -0-
x	Accidental Death & Dismemberment	\$15,000 (\$1M agg. limit)
x	Emergency Medical Evacuation (inc. \$3,000 Return of Baggage & Personal Property and non-accompanying companion Escort Services)	\$250,000
x	Repatriation/Return of Mortal Remains or Cremation (inc. \$3,000 Return of Baggage & Personal Property and non-accompanying companion Escort Services)	\$100,000
x	Security Evacuation (Comprehensive) (inc. \$3,000 Return of Baggage & Personal Property and non-accompanying companion Escort Services)	\$100,000 (no agg. limit)
x	Team Assist Package	Included
x	Emergency Family Reunion Benefit (after 24-hour hospitalization, up to 3 visitors)	\$5,000 (inc. hotel and meals no daily max)
x	Return Ticket Benefit	\$1,500
x	Quarantine Benefit (inc. coverage for up to 1 Chaperone or 1 Family Member, who is traveling with the Insured Person)	\$2,000 (up to 14 days)
x	Trip Delay Benefit (after 12 hours, triggers (a) through (m))	\$1,400 (up to \$200/day)

Premium Schedule

Term: Paid at beginning of program

Age Rated: Yes _____ No X

Monthly Rates for Study Abroad Participants and Accompanying Faculty/Staff

<u>Plan Names</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>
Main Plan	\$50.20	\$98.17	\$170.18	\$194.10	\$242.07

***Spain 90+ Day Plan**

(Revised 10/14/25 with extra 30 days prior and 15 days after added by CISI.)

\$56.69	\$112.09	\$195.26	\$222.90	\$278.30
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Rates for Non-Study Abroad Faculty/Staff & Accompanying Dependents

<u>Plan Name</u>	<u>JMU Non-Study Abroad Faculty/Staff (Mandatory)</u>	<u>Accompanying Dependents (Optional for Spouse/Child(ren) of JMU Non-Study Abroad Faculty/Staff)</u>
<u>Mandatory Non-Study Abroad Faculty/Staff International Business Travel Plan</u>	\$5,156.25/Blanket Rate paid annually by JMU CGE	\$61.78/Weekly Rate paid by dependent or primary insured for dependent

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.

10) Added 10/14/25: Mandatory blanket faculty/staff coverage for JMU business travel (non-study abroad). Faculty/staff must self-enroll at \$0 cost to them/annual blanket charge to the school. Coverage is optional for accompanying dependents and must be purchased (via self-enroll form dependent link) at least 2 days before travel. Dependents cannot be retroactively enrolled.

11) Effective 10/14/25: Revised Spain 90+ Day rates to include coverage 30 days before and 15 days after reported coverage dates to comply with Spanish Consulate.

12) **Main Policy** Enhancements made by Chubb at no extra cost are effective for coverage starting on or after 6/30/26 and have been added in blue text on page 1.

13) **Security Evacuation Enhancements** made by Chubb at no extra cost are effective for coverage starting on or after 6/30/26 and have been added in blue text below (page 3):

Security Evacuation Enhancements:

• **Removed following exclusions:**

- 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.
- 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 of Country of Residence."

1. **Added** "Imminent Danger" to the definition of *Occurrence* to accommodate those situations in which a random act of violence may occur.
2. **Changed** the definition of *Appropriate Authorities* to include authorities in a covered person's Home Country or those of the Host Country or the company's designated security consultant. Thus, if the security consultant advises us that it is appropriate to evacuate, we'll do so prior to the issuing of any government advisory.
3. **Eliminated** the "due to an *Occurrence* prior to the covered person arriving to the Host Country" exclusion. This will prevent a covered person from being penalized for traveling into an area where there has been a recent security event.
4. The reference to Travel Warning has been replaced with Level 4 Travel Advisory to better align with current U.S. Department of State publications.
5. For Transportation after the Security Evacuation has occurred – **new requirement that** "there is no U.S. State Department Travel Warning in place on the date the Covered Person is scheduled to return" **and replaced** it under the definition of "Political or Military Event" with the requirement that "the same Appropriate Authorities, who issued the initial warning, have revised or rescinded the warning indicating that it is now nominally safe to travel to the area affected by the original warning".

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 5/8/2026 Accepted By _____
(Signature for Sponsoring Organization)

Sign and e-mail all pages to Administrator: Margot Popowycz
Senior Account Executive
Cultural Insurance Services Int'l (CISI)
1 High Ridge Park
Stamford, CT 06905
203-589-5567
mpopowycz@mycisi.com

Cuba Travel Certification – As of June 10, 2022

For U.S. residents, certain travel restrictions remain in effect and have changed as of June 9, 2022. 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. citizens and others under U.S. jurisdiction who meet the requirements of one of twelve General License categories published at [31 C.F.R. § 515.560\(a\)](#). Details for the Cuban Sanctions Program can be found on the OFAC website at: <https://home.treasury.gov/policy-issues/financial-sanctions/sanctions-programs-andcountry-information/cuba-sanctions>

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/ACE policy of insurance (policy number: **GLM N04965802 and GLM N04965802-BT-ENR**) and 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: Adam Fleming

Title: Buyer Senior

Signature:  _____

Date: 5/8/2026

Cuba Travel - General License Categories

- (1) Family visits;
- (2) Official business of the U.S. government, foreign governments, and certain intergovernmental organizations;
- (3) Journalistic activity;
- (4) Professional research and professional meetings;
- (5) Educational activities;
- (6) Religious activities;
- (7) Public performances, clinics, workshops, athletic and other competitions, and exhibitions;
- (8) Support for the Cuban people;
- (9) Humanitarian projects;
- (10) Travel related to activities of private foundations or research or educational institutes;
- (11) Travel related to the exportation, importation, or transmission of information or informational materials; and
- (12) Travel related to certain export transactions that may be considered for authorization under existing Department of Commerce regulations and guidelines with respect to Cuba or engaged in by U.S.-owned or -controlled foreign firms.