



Linda Langin - President  
Cultural Insurance Services International

To Whom It May Concern:

Please accept this letter as confirmation that **all employees** of the **University of Maryland, on Business Travel** outside the United States, have **worldwide insurance coverage** sponsored by the University. The coverage extends for the duration of their business travel provided under policy number **23 GLM N10893288-BT**. This plan is offered by Cultural Insurance Services International and underwritten by **CHUBB**.

The benefits under this plan provide **100.00%** payment of covered medical expenses up to **\$500,000.00** per injury or illness with no deductible and no copay. Each participant is covered if, as the result of a covered accident or a covered sickness, he/she incurs expenses for the services of a physician, hospital, emergency room, ambulatory medical center, laboratory tests, local ambulance service, prescription medicines, therapeutics, anesthetics (including administration thereof), X-ray or prosthetic appliances. Hospital room and board is covered at the normal semiprivate room rate.

The benefits under this plan also provide 100% payment of covered expenses up to the per illness medical expense maximum for illness diagnosed as COVID-19 as well as medically necessary COVID-19 testing.

An Accidental Death & Dismemberment benefit of up to \$15,000.00, an unlimited Medical Evacuation benefit and an unlimited Repatriation benefit are also included in this plan.

**Payments will be made directly to foreign providers and can be made in foreign currency by Cultural Insurance Services International. To arrange payments, please contact Cultural Insurance Services International toll-free within the U.S. at (800) 303-8120 or contact AXA ASSISTANCE 24 hours a day, 7 days a week at (855) 327-1411 or call collect from outside of the U.S. to +001 (312) 935-1703.**

For more information about the benefits of this policy, please contact Cultural Insurance Services International directly.

Sincerely,

A handwritten signature in cursive script that reads "Linda Langin".

**Linda Langin - President**  
Cultural Insurance Services International