



## Liability and Property Insurance

designed for

2011 Au Pair in America participants

**administered by** Cultural Insurance Services International • River Plaza • 9 West Broad Street • Stamford, CT 06902-3788

*This plan is underwritten* by American Empire Surplus Lines Insurance Company, A Delaware Stock Company

Policy effective January 1, 2011 to December 31, 2011

**Period of Coverage:** The effective date of your liability and Property coverage is the date you depart your domicile immediately prior to becoming a participant in the program. Your coverage terminates when the first of the following occurs:

- expiration of the term of coverage
- termination of program participation
- direct return to your home country after your trip as a participant.

### Description of Benefits:

#### Personal Liability Insurance ( Policy # 11CG61045)

The insurer will pay on your behalf all sums which you shall become legally obligated to pay as damages for personal liability claims made against you and reported to the insurer during the policy term. The policy term is your full stay in the U.S. (up to, but not including your 13th month.) The personal liability benefit covers bodily injury and property damage. The limit of coverage is \$100,000 per claim and \$200,000 aggregate limit per policy term per au pair.

The Personal Liability Insurance Benefit provides the following benefits:

**Medical expenses:** The insurer will pay up to \$5,000 on the Insured's behalf for medical expenses resulting from an incident caused by the Insured's activities which result in bodily injury to a person other than the Insured.

**Additional living expenses:** If the Insured causes an incident that results in the insured's location (host family's home) becoming unfit to live in, the insurer will pay on the Insured's behalf, for any necessary increase in living expenses up to \$5,000 per policy term incurred by the host family so that the household can maintain its normal standard of living.

**Payment of deductible under homeowners' policy:** If an incident caused by the Insured results in a claim being paid under a valid and collectible homeowner's policy of the host family covering the insured location, the insurer will pay the host family on the Insured's behalf, the amount of their homeowners' policy deductible not to exceed \$1,000 per au pair per policy term.

**Please note: Specific exclusions apply to this benefit (most common is loss resulting from the Insured's use of a motor vehicle). Please contact CISI for further information before making a claim.**

#### Personal Effects Coverage (Policy # 11MP24971)

The Insurer will provide you with \$2,500 of insurance to cover your personal belongings in the event of theft, fire and accident while you are visiting the United States. There is a per occurrence deductible of \$250 (lowered to \$100 with the purchase of the Travel and Sports Package). Coverage is for the value at the time of loss and does not cover loss or damage caused by wear, tear, gradual deterioration or negligence. There are special limits on certain property such as \$100 for cash, \$250 for passports and \$1,000 in the aggregate for theft of jewelry, watches and cameras.

**Please note: Contact CISI for a full listing of the Special Limit items as well as the Specific Exclusions that apply to this benefit. Please contact CISI for further information before making a claim.**

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