



ACE American Insurance Company
(A Stock Company)
Philadelphia, PA 19106
(Herein called We, Us, Our)

Blanket Accident and Sickness Insurance Policy Amendment

Policy Number: GLM N10876771

Effective Date: January 13, 2022

**Policyholder: Trustee of the Educational Travel
Insurance Trust on behalf of University of
Kentucky**

Amendment No.: 2

This Amendment form is made a part of the Policy to which it is attached and applies as of the Effective Date shown above. If no Effective Date is shown, this Amendment takes effect as of the Policy Effective Date. Any changes in premium apply as of the first premium due date on or after the effective date of this form.

The Policy has been changed as follows:

Quarantine Benefit

Benefit Maximum: \$2,000

- In the *Description of Benefits*, the following is added:

Quarantine Benefit

We will pay expenses incurred for up to the Benefit Maximum 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 14 days after the Quarantine is issued or 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 Trip; and
3. non-refundable travel arrangements.

"Quarantine" means 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 their Home Country.