

The Consul General of Finland

Respected Sir/Madam:

Please accept this letter as confirmation that: CIRO UMEK purchased accident and sickness coverage for his/her Rotary Youth Exchange through Rotary International under policy#: 23 N0106096A NON U.S. while studying abroad in Finland.

Dates of coverage extend from 03-Aug-2023 through 03-Aug-2024 under the Rotary Youth Exchange Plan. The insurance plan is underwritten and offered by ACE American Insurance Company (ACE).

ACE American Insurance Company(ACE), through CISI-BOLDUC has designed the following accident and sickness insurance plans for Rotary Exchange Students. Briefly, all programs cover up to a maximum of \$1,000,000 for usual and customary medical expenses.* In addition, we will pay up to \$100,000 for Accidental Death & Dismemberment, Paralysis or Loss of Sight. The policy also provides medical evacuation up to \$100,000 and repatriation of remains up to \$50,000. Along with Personal Liability up to \$500,000. The benefits under this plan also provides 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.

Plan A- Major Medical - The plan includes provisions for 80% of the usual and customary charges for other "Major Medical" expenses to \$1,000,000 after a \$100 deductible.

Plan B - Major Medical - The plan includes provisions for 100% of the usual and customary charges for other "Major Medical" expenses with a \$0 deductible. Thereafter, the plan will pay 100% of the usual and customary charge for eligible expenses to \$1,000,000.

Major medical expenses do not include normal health, eye or ear examinations; eye glasses; hearing aids; dental care, except as specifically provided; alcoholism; drug or narcotic habits; practice or play of interscholastic or community football, hockey, soccer, rugby and lacrosse, except as specifically provided in the policy; injury sustained in the course of employment for wage or profit; injury sustained prior to the effective date of insurance.

If you have any questions please contact CISI-Bolduc at the numbers listed above, or contact ACE directly by phone at (855) 327-1411, or by email at MEDASSIST-USA@AXA-ASSISTANCE.US. For service outside the U.S., please call AXA ASSISTANCE collect at +001 (312) 935-1703.

Respectfully,



Linda Langin
Vice President