

Linda Langin -Sr. Vice President
Cultural Insurance Services International

The Consul General of United States

December 23, 2019

Dear Sir/Madam:

Please accept this letter as confirmation that **RUIZE XU** has **worldwide insurance coverage** for a travel abroad program sponsored by **THE STUDY ABROAD FOUNDATION, AFFILIATE OF IES**. The dates of coverage extend from **11-Jan-2020** through **19-May-2020** under policy number **19 GLM N14285349-ERS**. This plan is offered by Cultural Insurance Services International and underwritten by **CHUBB**.

The benefits under this plan provide **0.00%** payment of covered medical expenses up to **\$0.00** per injury or illness. 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.

An Accidental Death & Dismemberment benefit of up to \$100,000.00, and a \$100,000.00 evacuation benefit, and a \$100,000.00 Return of Mortal Remains 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,



Linda Langin -Sr. Vice President
Cultural Insurance Services International