Dear Sir/Madam:

Please accept this letter as confirmation that all participants in a Boston University Study Abroad program have worldwide insurance coverage sponsored by BOSTON UNIVERSITY. The dates of coverage extend for the duration of the program under policy number GLMN0498321A. This plan is offered by Cultural Insurance Services International and underwritten by ACE AMERICANINSURANCE CO.

The benefits under this plan provide 100.00% of covered medical expenses up to $250,000 for injury and 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 $10,000 is provided. Evacuation and Repatriation benefits are also included in this plan and are paid at 100.00% of covered expenses.

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 +1 (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