

| 2025/2026 CSURMA High Hazardous & War Risk Country List |   |   |  |
|---|---|---|--|
|   | High Hazardous Country<br>(\$50 supplement per 30<br>days / per employee) | A&H Premium Supplement<br>(rate per participant / per<br>day) | War Risk Country<br>(Chancellor's Office<br>approval needed) |
| Afghanistan   | X   | NO COVERAGE   | X  |
| Algeria   | X   |   |  |
| Angola  | X   |   |  |
| Bahrain   | X   |   |  |
| Belarus   | NO COVERAGE   | NO COVERAGE   | X  |
| Bosnia & Herzegovina                                    | X   |   |  |
| Burkina Faso  |   | \$12.35   |  |
| Burma (Myanmar)   | NO COVERAGE   | \$12.35   | X  |
| Burundi   | X   |   |  |
| Cambodia  | X   |   |  |
| Cameroon  |   | \$6.85  |  |
| Central African Republic                                | X   | \$12.35   |  |
| Chad  |   | \$12.35   |  |
| Colombia  | X   |   |  |
| Cote d'Ivoire / Ivory Coast                             | X   |   |  |
| Cuba  | X (OFAC Affidavit & Itinerary<br>needed, trips under 30 days)             | \$12.35   |  |
| Democratic Republic of Congo (Zaire)                    | X   | \$12.35   |  |
| Egypt   | X   |   |  |
| Ethiopia  | X   | \$6.85  |  |
| Guinea-Bissau   | X   | \$12.35   |  |
| Haiti   | X   | NO COVERAGE   | X  |
| India   | X   | \$6.85 (Assam, Bihar, Jammu,<br>Kashmir)                      |  |
| Indonesia   | X   |   |  |
| Iran  | X (OFAC Affidavit & Itinerary<br>needed, trips under 30 days)             | \$12.35   | X  |
| Iraq  | X   | \$12.35   |  |
| Israel  | X   | NO COVERAGE   | X  |
| Kosovo  | X   |   |  |
| Kuwait  | X   |   |  |
| Kyrgyz Republic (Kyrgyzstan)                            | X   | \$6.85  |  |
| Lebanon   | X   | NO COVERAGE   | X  |
| Liberia   | X   |   |  |
| Libya   | X   | \$12.35   |  |
| Mali  | X   | \$12.35   |  |
| Mauritania  |   |   |  |
| Moldova   |   | \$6.85  |  |
| Morocco (Western Sahara ONLY)                           |   | \$6.85 (Western Sahara Only)                                  |  |
| Mozambique  |   | \$6.85  |  |
| Niger   | X   | \$12.35   |  |
| Nigeria   | X   | \$12.35   | X  |
| North Korea   | X   | \$12.35   | X  |
| Northern Ireland  | X   |   |  |
| Papua New Guinea  |   | \$6.85  |  |

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|  | High Hazardous Country<br>(\$50 supplement per 30<br>days / per employee) | A&H Premium Supplement<br>(rate per participant / per<br>day) | War Risk Country<br>(Chancellor's Office<br>approval needed) |
| Pakistan   | X   | \$12.35   |  |
| Philippines  |   |   |  |
| Peru   | X   |   |  |
| Russia   | NO COVERAGE   | NO COVERAGE   | X  |
| Sierra Leone   | X   |   |  |
| Somalia  | X   | \$12.35   |  |
| South Sudan  | X   | \$12.35   |  |
| Sudan  | X   | \$12.35   | X  |
| Syria  | X   | \$12.35   | X  |
| Tajikistan   |   | \$6.85  |  |
| Thailand (Patani, Yala, Songkhala, &<br>Narathiwat Provinces ONLY) |   | \$6.85 (Patani, Yala, Songkhala, &<br>Narathiwat Provinces)   |  |
| Turkey   | X   |   |  |
| Uganda   | X   |   |  |
| Ukraine  | NO COVERAGE   | NO COVERAGE   | X  |
| Venezuela  | X   | \$12.35   |  |
| West Bank & Gaza   | X   | NO COVERAGE   | X  |
| Yemen  | X   | NO COVERAGE   | X  |
| Zimbabwe   | X   |   |  |
|  |   |   |  |
|  |   |   |  |

| 2025/2026 CSURMA High Hazardous & War Risk Country List |   |  |  | 2025/2026 CSURMA High Hazardous & War Risk Country List (cont)  |   |  |  |
|---|---|--|--|---|---|--|--|
|   | High Hazardous Country (\$50 supplement per 30 days / per employee) | A&H Premium Supplement (per participant / per day) | War Risk Country (Chancellor's Office approval needed) |   | High Hazardous Country (\$50 supplement per 30 days / per employee) | A&H Premium Supplement (per participant / per day)       | War Risk Country (Chancellor's Office approval needed) |
| Afghanistan   | X   | NO COVERAGE  | X  | Liberia   | X   |  |  |
| Algeria   | X   |  |  | Libya   | X   | \$12.35  |  |
| Angola  | X   |  |  | Mali  | X   | \$12.35  |  |
| Bahrain   | X   |  |  | Mauritania  |   |  |  |
| Belarus   | NO COVERAGE   | NO COVERAGE  | X  | Moldova   |   | \$6.85   |  |
| Bosnia & Herzegovina                                    | X   |  |  | Morocco (Western Sahara ONLY)                                   |   | \$6.85 (Western Sahara Only)                             |  |
| Burkina Faso  |   | \$12.35  |  | Mozambique  |   | \$6.85   |  |
| Burma (Myanmar)   | NO COVERAGE   | \$12.35  | X  | Niger   | X   | \$12.35  |  |
| Burundi   | X   |  |  | Nigeria   | X   | \$12.35  | X  |
| Cambodia  | X   |  |  | North Korea   | X   | \$12.35  | X  |
| Cameroon  |   | \$6.85   |  | Northern Ireland  | X   |  |  |
| Central African Republic                                | X   | \$12.35  |  | Papua New Guinea  |   | \$6.85   |  |
| Chad  |   | \$12.35  |  | Pakistan  | X   | \$12.35  |  |
| Colombia  | X   |  |  | Philippines   |   |  |  |
| Cote d'Ivoire / Ivory Coast                             | X   |  |  | Peru  | X   |  |  |
| Cuba  | X (OFAC Affidavit & Itinerary needed, trips under 30 days)          | \$12.35  |  | Russia  | NO COVERAGE   | NO COVERAGE  | X  |
| Democratic Republic of Congo (Zaire)                    | X   | \$12.35  |  | Sierra Leone  | X   |  |  |
| Egypt   | X   |  |  | Somalia   | X   | \$12.35  |  |
| Ethiopia  | X   | \$6.85   |  | South Sudan   | X   | \$12.35  |  |
| Guinea-Bissau   | X   | \$12.35  |  | Sudan   | X   | \$12.35  | X  |
| Haiti   | X   | NO COVERAGE  | X  | Syria   | X   | \$12.35  | X  |
| India   | X   | \$6.85 (Assam, Bihar, Jammu, Kashmir)              |  | Tajikistan  |   | \$6.85   |  |
| Indonesia   | X   |  |  | Thailand (Patani, Yala, Songkhala, & Narathiwat Provinces ONLY) |   | \$6.85 (Patani, Yala, Songkhala, & Narathiwat Provinces) |  |
| Iran  | X (OFAC Affidavit & Itinerary needed, trips under 30 days)          | \$12.35  | X  | Turkey  | X   |  |  |
| Iraq  | X   | \$12.35  |  | Uganda  | X   |  |  |
| Israel  | X   | NO COVERAGE  | X  | Ukraine   | NO COVERAGE   | NO COVERAGE  | X  |
| Kosovo  | X   |  |  | Venezuela   | X   | \$12.35  |  |
| Kuwait  | X   |  |  | West Bank & Gaza  | X   | NO COVERAGE  | X  |
| Kyrgyz Republic (Kyrgyzstan)                            | X   | \$6.85   |  | Yemen   | X   | NO COVERAGE  | X  |
| Lebanon   | X   | NO COVERAGE  | X  | Zimbabwe  | X   |  |  |

### 2025/2026 FTIP RATES

Applicable for all CSU-approved travel to foreign countries. Special approval and additional premium apply for travel to high hazard areas described below. CSU assumes no responsibility for travel anywhere that has not been approved by CSU.

### 2025/2026 FTIP "Overlay" RATES \*

Applicable only for Study Abroad programs provided by a vendor who has a valid written agreement with CSU, and travel accident insurance is required to be purchased from that vendor. CSU assumes no responsibility for travel anywhere that has not been approved by CSU.

#### *Rates do not include High Hazardous Rate*

#### Per Participant / Per

| <u># Days<sup>1</sup></u> | <u>Trip</u>      |
|---------------------------|------------------|
| 1 - 15                    | \$60             |
| 16 - 31                   | \$80             |
| 32 - 90                   | \$145            |
| 91 - 180                  | \$275            |
| 181 - 270                 | \$335            |
| 271 - 364                 | \$520            |
| 365 +                     | Refer to Alliant |

Rates apply per participant / per trip

<sup>1</sup> # Days is from start of trip to end of trip, including travel to/from home.

#### *Rates do not include High Hazardous Rate*

#### Per Participant /

| <u># Days<sup>1</sup></u> | <u>Per Trip</u>  |
|---------------------------|------------------|
| 1 - 15                    | \$30             |
| 16 - 31                   | \$38             |
| 32 - 90                   | \$53             |
| 91 - 180                  | \$79             |
| 181 - 270                 | \$93             |
| 271 - 364                 | \$127            |
| 365 +                     | Refer to Alliant |

Rates apply per participant / per trip

<sup>1</sup> # Days is from start of trip to end of trip, including travel to/from home.

#### IMPORTANT NOTE

#### \* Limited Overlay Coverage

This coverage is intended to supplement, not replace, the insurance required by the Study Abroad vendor who, under a written agreement with CSU, provides educational opportunities for CSU students to study abroad. This extension to the vendor's insurance provides General Liability insurance, **but does not include** Travel Assistance, Accident & Health or any of its associated benefits including but not limited to: Medical Expense, Emergency Medical, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion, Home Country Extension, Security Evacuation, Trip Cancellation, Trip Interruption, Accidental Death & Dismemberment, Coma, Felonious Assault, Hijacking and Air Piracy, etc.