



This insurance is not subject to, and will not be administered as a PPACA (Patient Protection and Affordable Care Act) insurance plan. PPACA requires certain U.S. residents and citizens obtain PPACA compliant insurance coverage. This plan is not designed to cover U.S. residents and citizens. This policy is not subject to guaranteed issuance or renewal.

This insurance Policy is not basic health insurance or Major Medical insurance and is a limited benefit Accident and Sickness Insurance Policy.

Non-Insurance Benefits and Services are not provided by Crum & Forster SPC. Please see the Plan on file with your school for details.

PPO Networks are not provided by Crum & Forster SPC. Please see the Plan on file with your school for PPO Network Provider details.

By purchasing this insurance provided by Crum & Forster SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.