

International Travel Insurance

_____ For some time, the University of Alabama System has provided insurance for employees at its three campuses and in the System Office who travel on University business outside the United States. This “Foreign Travel Insurance” is actually provided through two policies, an “insurance package” that includes several kinds of coverage and a travel accident policy. A primary component of the package policy is Commercial General Liability coverage, protecting an employee against claims brought against him/her by another party alleging he/she is responsible for injury (including bodily injury, property damage, and/or personal injury) sustained by that party.

Both automobile liability and physical damage insurance are also provided through the package policy. The former applies with respect to any vehicle owned, leased, or borrowed and used in University business and operates as “secondary coverage,” that is, where the employee has no primary liability coverage or where liability exceeds the limits of the primary coverage. Physical damage insurance applies only to hired automobiles and carries a \$1,000 per automobile limit. Because of the foregoing restrictions in coverage, it is generally preferable for an employee who needs to rent a vehicle for travel abroad to purchase both liability and physical damage insurance from the rental agency. This policy also provides executive assistance services such as referrals for legal advice and lost luggage assistance.

The travel accident policy provides coverage for accidental death and disability (AD&D) - \$10,000 for death and a fractional amount thereof for other losses - and for medical expenses, up to \$100,000 per person per policy term. The policy also provides coverage for medically necessary evacuations to a qualified medical facility. The coverage provided by the travel accident policy is limited to trips of 50 days or less duration.

Coverage under both policies is generally worldwide, except that coverage for a number of countries is very limited due to increased risk of travel in those countries. Currently, these countries include the following: Afghanistan, Algeria, Angola, Burundi, Central African Republic, Chad, Chechnya, Colombia, Congo, East Timor, Eritrea, Ethiopia, Guinea, Haiti, India, Iran, Iraq, Israel (including the West Bank and Gaza), Ivory Coast, Kenya, Lebanon, Liberia, Nepal, Nigeria, Pakistan, Saudi Arabia, Somalia, Sudan, Yemen, and Zimbabwe. If a UAHuntsville employee will be traveling on University business to any of these areas, advance notice should be provided to the Office of Counsel, which will attempt to add coverage for the trip at an additional premium.

The University of Alabama System also purchases special coverage for students enrolled and in attendance at one of the UAS campuses while they are participating in a sponsored trip outside the United States. The coverage includes AD&D, medical expense, and emergency medical evacuation and repatriation benefits, though such benefits are provided only in excess of benefits paid by any other applicable health care insurance plan. The travel insurance limits are basically the same as discussed above.

A third insurance policy purchased by the System provides assistance for traveling when an evacuation becomes necessary as a result of a recommendation by U.S. officials that travelers leave a country or if a traveler is expelled from a country. The policy will also provide reimbursement for associated expenses up to a maximum of \$100,000.

Any faculty member or administrative/staff employee who will be traveling outside the United States may contact the Office of Counsel to obtain more information about the UAS International Travel insurance program. A Worldwide Assistance Card, with a summary of benefits and contact numbers in the event of a claim, may also be obtained from the Office of Counsel.