

TRAVEL RISKS (Feb 11 2016)

For internal use only

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RISK MAP – focus on foreign travel

Probability	High	Moderate injury or illness Medical evacuation Trip interruption or delay	Arrest or other police issue Behavioral issues (i.e., substance abuse, mental health)	Death Serious injury or illness Natural disaster Civil commotion Personal threat Sexual assault
	Med	Lost luggage or equipment	Damage to critical equipment	
	Low	Minor injury Minor delay		
		Low	Med	High
		Impact		

TRAVEL RISK PLANNING

International: work with International Programs Office

Domestic: work with Risk for larger trips to moderate – higher risk locations / activities

Based on risk, planning and control of risk is critical. Travelers risk being stranded in “life or death” situations, or needing critical help.

PROCEDURES are critical to planning and control of risk.

APM Chapter 70: Travel Management

<http://www.uidaho.edu/apm/70>

Includes International Travel

B-1. Traveler's Authorization/Insurance Coverage. In order for UI employees to be covered by University of Idaho insurance, trip authorization must be received prior to departure. This document may serve as the authorization form. If there is no advance or encumbrance request and once appropriate signatures are obtained, the document may be held in the originating department office. If there is an advance or encumbrance request, the document must be sent to the Travel Office for processing.

Where does a traveler go for critical services and financial help?

University of Idaho, through Risk Management Office		
Named Insured	Employees of the University of Idaho	
Type of Policy	Workers Compensation	
Insurance Provider	Self-Insured	
Effective Date	July	
Coverage details	Coverage	
	Part 1	Statutory
	Employers Liability	\$ 1,000,000
Significant issue:	Overseas health facilities will not accept “up front” payments by University of Idaho. Traveler will need other payment source, and then be reimbursed by University of Idaho.	

State of Idaho		
Named Insured	State of Idaho, including the University of Idaho	
Type of Policy	Foreign Liability <ul style="list-style-type: none"> Foreign General Liability – responds to General Liability claims brought overseas Foreign Commercial Auto Liability Foreign Voluntary Workers Compensation (does not satisfy compliance requirements) Foreign Commercial Travel Accident and Sickness 	
Insurance Provider	AIG	
Effective Date	April	
Travel Accident details	Coverage	Per Person *
	Accidental Death & Dismemberment	\$ 150,000
	Accidental Sickness	\$ 25,000
	Emergency Medical Evacuation	\$ 200,000
	Emergency Family Travel	\$ 20,000
	Repatriation of Remains	\$ 25,000
		Per Occurrence
	Emergency Security & Political Evacuation	\$ 25,000
	*Policy contains aggregate limits, not shown.	
Significant condition:	Traveler services and workers compensation services must be reimbursed by University	
Significant exclusions:	Pre-existing conditions Non-routine Suicide Athletics or sports War Participation in trip or tour activities “does not apply to bodily injury sustained by any person while practicing for, or participating in, any trip or tour activity sponsored, organized, arranged, booked, operated or conducted by you or by other contracted by or acting on your behalf or in your name.”	Certain coverage is affected by US State Dept Warnings and warnings issued by other non-US official sources. Therefore, it is essential that travelers register through International Programs Offices’ Terra Dotta software registration program and maintain contact through this AND OTHER ALERTING SOFTWARE. It is the travelers’ responsibility to monitor and respond to warnings issued both in-country and by US State Dept.
NOTE IPO Policy, next page		

University of Idaho, through International Programs Office (IPO)

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Named Insured	All students, faculty and staff who are enrolled as program participants of the [University] and who are temporarily pursuing educational activities outside of the United States NOTE: Travel policies and services DO NOT replace DOMESTIC PERSONAL HEALTH BENEFITS (i.e., Blue Cross, SHIP).		
Type of Policy	Blanket Accident Policy		
Insurance Provider	ACE (Through Arthur J. Gallagher)		
Effective Date	July		
Coverage details	Coverage	Per Person	Aggregate
	Accidental Death & Dismemberment	\$ 10,000	
	Medical Expenses	\$ 10,000	\$ 100,000
	Security Evacuation	\$ 25,000	\$ 250,000
Significant condition:	AUDITABLE policy		
Significant exclusions:	<ul style="list-style-type: none"> • Non-routine, medically necessary) • Suicide • War 		

Travel Policies, through International Programs Office (IPO)

Named Insured	Individual travelers OR a group of travelers
Type of Policy	Travel policies
Insurance Provider	<p>Various</p> <p>For more about this type of policy, google “trip insurance,” or see websites such as</p> <ul style="list-style-type: none"> • Insure My Trip https://www.insuremytrip.com/?linkId=ER791460 • Travel Guard Insurance http://www.travelguard.com/?cmpid=kac-001-IO-MSN&utm_term=travel+guard+chartis+travel+insurance&gclid=
Effective Date	Duration of trip
Notes	<ul style="list-style-type: none"> • Policy may be offered by trip sponsor • Policy may be purchased by individual travelers, if not offered by trip sponsor • Coverages and premiums vary widely • Recommended coverages include but are not limited to: medical expenses and evacuation, political and natural disaster evacuation, trip interruption or delay

QUESTIONS FROM LAST MEETING

Q. Should we treat Puerto Rico as foreign, i.e., when renting a car, accept full insurance (comprehensive and collision) from the rental car agency?

A. Yes.

Q. What about taking a donor in a rental car?

A. Auto Liability coverage is provided to the University of Idaho by the State of Idaho. Both State of Idaho Risk Management guidelines and University of Idaho APM prohibit non-employees as passengers in vehicles owned or rented by the State or University. By extension, rental cars are a form of University or State vehicle.

State guidelines say:

Individuals who are not on state business may not operate or ride in a state conveyance while on official state business unless prior approval has been granted by the director or designated representative(s). Supporting documentation must be attached to the travel expense voucher.

University APM 05.08 Vehicle Use says:

<http://www.uidaho.edu/apm/05/08>

H. Passengers.

H-1. Passengers Allowed. Only the following persons may ride in University Vehicles: (i) UI employees, (ii) persons cooperating in UI projects or programs, and (iii) students participating in authorized travel. *[rev. 3-14]*

H-2. Medical Payment Coverage. Medical-payments coverage is not carried on University Vehicles. *[add. 3-14]*

H-3. Rental Car Agency Insurance for Passengers in Rental Cars. Rental car agency insurance for liability and physical damage may be purchased if any passenger is not covered by student insurance or by worker's compensation insurance. *[add. 3-14]*