



Travel Abroad Insurance, Waivers, and Emergency Plans

This document provides general insurance and emergency planning information for Ursinus College faculty, staff, and students traveling on behalf of the college. The safety and well-being of our travelers is important. At any time, the social, economic, and political landscape in a country/city can change overnight causing trips to be cancelled/postponed, or the need for urgent departure from the city/country. Review the summary below of the types of coverage provided by the college and those provided by the traveler/group. Contact the EHS/Risk Manager with your questions.

Insurance

- **All travelers must purchase medical coverage** for travel outside of country. This is coverage for any routine medical care or emergency care, if needed. Group leaders should carefully review the contract to determine if any medical coverage is included in the package pricing. **Each traveler must check with his/her medical provider to determine coverage.** Most domestic insurance policies do not provide coverage outside of the United States.
 - The Study Abroad Office uses USI Affinity. Contact Melissa Hardin for assistance.
 - For questions about a contract, contact Chris Guy in the Business Office and/or the contract provider.
- **Employees**
 - The college's medical insurance plan does not cover routine medical care outside of the United States. Emergencies are covered outside of the country by the college's CHUBB policy (see "employees and students"), but not routine medical care.
 - **Workers Compensation** – Injuries sustained while working abroad for the college are covered by the CHUBB policy.
- **Employees and students** covered by CHUBB International Advantage policy
 - Provides the following coverage
 - A&D (accidental death and dismemberment) pays benefits to beneficiaries if cause of death or dismemberment is an accident - \$250K for employees and \$50K for students
 - Limited medical coverage - \$10K for employees or students (personal medical insurance coverage kicks in first)
 - Executive Assistance Services
 - Obtain card from EHS/Risk Manager or print from the CHUBB webpage <https://www.chubbtravelapp.com/TA/index.html>. You can also download the App on your phone.
 - Register to obtain card. -UC Policy #: PHFD38286237.
 - Assists with emergencies by calling number on card. Emergencies include medical, personal, legal and travel services, emergency medical and political evacuation or repatriation and concierge services.
 - Assists with kidnap and extortion events.
- **Liability Coverage for Employees** – CHUBB policy provides liability protection for faculty and the College.
- **Travel Insurance** – It is the responsibility of each traveler/group leader to determine appropriate coverages for the following:
 - Trip cancellation
 - Trip interruption
 - Lost luggage
 - Cancelled flights

Weather events, strikes, war, riots, etc. occur unexpectedly. You are expected to protect the college's assets by purchasing travel insurance.



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Again, Group leaders should carefully review the contract to determine if any medical coverage is included in the package pricing.

Waivers

Many trips abroad include extracurricular activities considered higher risk. Activities such as swimming, surfing, kayaking, and zip-lining are a couple of examples. These type of high risk activities should be included in the International Travel agreement available through the Center for International Programs office.

Emergency Plan

The safety and well-being of our travelers is important. At any time, the social, economic, and political landscape in a country/city can change overnight causing trips to be cancelled/postponed, or the need for urgent departure from the city/country. Travelers/Group leaders are expected to plan for unexpected emergencies prior to departure. Unexpected emergencies may include

- mental health and hospitalization
- arrest
- sexual harassment
- death
- natural disasters
- evacuation and political unrest
- missing students
- pandemic (think measles, avian flu)

You should know the following:

- Local emergency numbers – fire, police, and ambulance
- US Embassy location and phone number
- Medical facility location and phone number
- College emergency contact person and phone number

Some examples of simple emergency plans are below for you to use and add to for your specific country/countries of travel.

Example #1: Health related (not routine type medical issues)

- Contact ambulance if needed – list phone number
- Contact CHUBB – 1-202-659-7777
- Contact Center for International Studies – 610-409-3749

Example #2: Robbery, fire

- Contact local police as necessary – list phone number
- Contact Center for International Studies - 610-409-3749
- Contact other local authorities/US Embassy as necessary – list phone number

Example #3: Natural disasters such as an earthquake

*Note: do not leave a student behind (Fay v. Thiel College – 2001)