A. Definitions.

A-1. Accidental Death and Dismemberment (AD&D) is insurance that provides a $100,000 limit for university employees who die in travel-related accidents (domestic or overseas). Lower limits are available for travel-accident dismemberments. Coverage is automatic for university employees and does not require enrollment.

A-2. Acknowledgement of Risk and Waiver of Liability (Waiver) is a legal document that lists the particular dangers for an activity, and states that the individual accepts the risks in exchange for participating in the activity and waives liability against the university. Waivers are prepared by the Office of Risk Management (Risk) in consultation with the Office of General Counsel.

A-3. Authorized Third Party. Any person not a University faculty, staff, or student, who is authorized to travel for University business, programs or other purposes, including, without limitation, volunteers, contractors, alumni, community members, guests, or public officials. [add. 2-15]

A-4. Commercial General Liability is insurance that provides coverage for claims of bodily injury or property damage to third parties, arising from activities of university employees. Third parties are people or entities other than university employees or the university itself. Coverage is automatic for university employees, and does not require enrollment. [ren. 2-15]

A-5. Foreign Liability is insurance that provides Commercial General Liability coverage for suits brought against the university in a foreign country. The State of Idaho’s program of risk and insurance provides coverage for suits brought within the United States of America. Coverage is automatic for university employees and does not require enrollment. [ren. 2-15]

A-6. Foreign Voluntary Workers Compensation is insurance that provides coverage for workers compensation claims brought by foreign nationals hired overseas by the university. [ren. 2-15]

A-7. Repatriation is assistance in retrieving and transporting mortal remains in the event of a death. [add. 2-15]

A-8. Security Evacuation is assistance in extracting travelers from threatening emergency situations such as natural disaster, civil unrest, or terrorism. [add. 2-15]

A-9. Travel Assistance Services is insurance that provides services to travelers and typically includes help in arranging medical services, medical evacuations, and repatriation of remains. This coverage varies widely by provider and each policy must be studied to determine which services are offered by the particular provider. Coverage is not automatic and requires enrollment and payment of premium at least 60 days before departure. [ren. 2-15]
A-10. **Travel Warning**, see University International Travel - APM 70.23. [add, 2-15]

A-11. **University International Travel** is travel outside the United States that: 1) is related to University business or programs or that is within the course and scope of University employment of a faculty or staff member or authorized third party, and 2) that meets the conditions and has been reviewed and approved consistent with the requirements set forth in APM 70.23. For purposes of this definition, travel to United States territories and associated states is considered “travel outside the United States.” [add, 2-15]

B. **Policy.**

B-1. **Student Travel.** In addition to other requirements from their applicable colleges, students shall obtain and purchase Travel Assistance Services coverage and sign a Waiver before participating in student travel at least 60 days before departure. All students traveling abroad (i) on a trip organized by a University unit, (ii) for pre-approved academic credit, and/or (iii) utilizing University monies, must comply with procedures set forth in APM 70.23, section B(1)(b). Failure to do so may result in (i) not receiving academic credit, (ii) not being eligible to receive any financial aid, and/or (iii) having to reimburse the University for any University monies disbursed. [rev, 2-15]

Employees who are responsible for planning and organizing student travel, or advising students about independent study, volunteer work, research or internship that includes overseas travel, must ensure that the student completes all requirements with the International Programs Office (IPO) by the deadlines listed and are thus following the established procedures for student travel abroad, shall carefully review their responsibilities and seek appropriate advice and guidance in the planning stages from Risk and the International Programs Office (IPO). [rev, 2-15]

B-2. **Employee Travel.** In addition to planning their travel schedules and program activities, employees faculty, staff or authorized third parties of the university who plan to travel overseas on University business must get prior approval for the travel. See the procedures set forth in APM 70.23. Faculty, staff, or authorized third party should consult with Risk and IPO to carefully consider other aspects of travel, including but not limited to health and security conditions in the countries to be visited and should consult with Risk and IPO. Faculty, staff and authorized third parties Travelers are responsible for fulfilling all requirements, including applying for visas, making adequate plans for emergency assistance overseas. The university participates in the Risk and Insurance Program of the State of Idaho, which includes automatic coverage for employees for Foreign Liability, which includes Commercial General Liability, Foreign Voluntary Workers Compensation, and limited Travel Assistance Services. Supplemental Travel Assistance Services coverage would need to be purchased at least 60 days in advance of departure. [rev, 2-15]

B-3. **Faculty/Staff-Led International Travel (FSIT).** Employees traveling abroad with students, faculty, staff, authorized third party, alumni, or the public for any reason (study, research, volunteer work, or any other activity that a University unit organizes, funds, and/or awards credit) must adhere to the guidelines, timelines and procedures set forth in APM 70.23. [add, 2-15]

Employees may not promote or accept applications for such travel prior to: receiving approval from their Unit Administrator or Supervisor, College Dean or Vice-President, and the IPO; and receiving approval for University International Travel as required under APM 70.23. [add, 2-15]

(i) **Contract Requirements.** Faculty/Staff-Led International Travel Involving a Third-Party Provider and/or educational institution requires the completion of a Service Contract (see APM 60.20). The Study Abroad section of IPO provides contract support to develop and process contracts for these purposes through the appropriate University channels. [add, 2-15]

B-4. **Insurance for University-Related International Travel** [add, 2-15]
(i) **Students.** All students participating on University-travel will either be provided with sufficient international medical insurance by their study abroad program provider or will be required to purchase insurance secured by the University that meets University requirements for international travel.

(ii) **Employees.** The University participates in the Risk and Insurance Program of the State of Idaho, which includes coverage for employees for Foreign Liability, Commercial General Liability, Foreign Voluntary Workers Compensation, and limited Travel Assistance Services. Employees travelling on University business are eligible for coverage through the University’s vendor at no cost to them or the sponsoring unit. However, the State of Idaho coverage is not considered sufficient in the area of Travel Assistance Services which provides medical evacuation and repatriation insurance and a variety of other travel support services.

University employees enrolled in the University medical insurance benefits program, will have this coverage while abroad. However, the providers abroad may not bill the insurance company on the employee’s behalf. Also, the University insurance provider may not have the network or connections needed at the time of the illness or injury to provide sufficient medical, medical evacuation or repatriation services. If an employee opts out of the University health insurance benefit, he/she should check with his/her personal medical benefits provider for coverage overseas.

It is suggested that the University unit purchase supplemental insurance for employees traveling abroad on University business.

(iii) **Faculty/Staff-Led International Travel.** The organizing University unit must purchase insurance secured by the University that meets University requirements for international travel.

(iv) **B-3. Permanent overseas operations.** Employees planning operations, research or activities overseas, lasting six or more months, must consult Risk regarding foreign coverage. [ren. 2-15]

(v) **C-3. International Business Insurance.** (also see (iv)B-3 above). While Foreign Liability and Foreign Voluntary Workers Compensation is automatic for university employees, other types of coverage and related issues may be involved and must be researched by Risk. For example, some countries have compulsory business insurance and Idaho Workers Compensation is affected by the length of stay overseas. For any university operation, research or activity that lasts six or more months, consult Risk for assessment and advice. Risk will need to know a roster of employees living overseas, their payroll and activities, whether or not foreign nationals will be hired, a detailed description of planned operation and/or itineraries, location descriptions, and values of buildings and business personal property. Additional questions from underwriters may be asked. [ren. 2-15]

C. **Process/Procedure.**

C-1. **Student Travel.** Students must register an international trip or apply to study, intern, volunteer, research abroad through the IPO Study Abroad website at: [http://www.uidaho.edu/international/study-abroad/steps-to-studying-abroad/step-2-apply](http://www.uidaho.edu/international/study-abroad/steps-to-studying-abroad/step-2-apply). Employees leading or responsible for student(s) or student groups on overseas trips must collect overseas travel Waivers from the students prior to departure. These Waivers are arranged only through Risk (see D below) and must not be altered in any way. Employees also should consult with IPO for issues related to student travel to or from the university. [rev. 2-15]

Students must obtain Travelers Assistance Services coverage that covers all costs of repatriation. Proof of coverage, including contact information of company and policy number should be with the traveler at all
times and a copy must be provided to university staff. Risk has Travel Assistance Services coverage available for students to purchase. Students must provide details about themselves, the trip, and pay in advance to participate in this coverage.

Employees who are responsible for planning and or organizing student travel or advising students about independent study that includes overseas travel must schedule a planning meeting with Risk. From this planning meeting, Risk will develop a Waiver and obtain General Counsel’s approval. Once it is appropriately reviewed and accepted, the Waiver will be sent to the employee to obtain signatures from all students who are traveling prior to departure. Students who refuse to sign a waiver may not travel through the University program. The completed waiver should be kept on file for one year from the last date of activity at the unit level with the traveler’s other documents.

C-2. Employee Travel. University employees must register their international university traveling at http://www.uidaho.edu/international/ui-faculty-staff-opportunities/international-travel/international-travel-registration. To facilitate this process, when a travel authorization is submitted to Travel Services the traveler receives an email prompting him/her to register the travel with IPO. Overseas for University business will need to contact Risk for travel assistance services at least 60 days in advance of their departure date to receive coverage contact information, policy number, and service details. Coverage is automatic for employees.

Within the Travel Registration system, IPO provides suggested coverage amounts, a link to the University insurance program providers abroad, State of Idaho Travel Assistance Services’ insurance coverage information, and a link to other supplemental insurance options. [rev. 2-15] If after review of the state provided travel assistance services, the employee determines that additional coverage, benefits, or services are needed, they will be responsible for researching, enrolling, and paying the additional coverage.

C-3. Faculty/Staff-Led International Travel (FSIT). Employees must submit a proposal to take students, faculty, staff, authorized third party, alumni, or the public abroad at: http://www.uidaho.edu/international/ui-faculty-staff-opportunities/taking-students-abroad. [add. 2-15]

C-4. Annual Foreign Travel Report for Foreign Liability Coverage. For underwriting and premium calculation purposes, university deans are asked to provide an annual Foreign Travel Report to Risk regarding overseas activities and travel by employees. For specific instructions see link in Section E.

D. Contact Information. Problems or questions concerning the requirements for foreign-international travel and insurance/medical evacuation assistance can be addressed to Risk: (208) 885-7177, risk@uidaho.edu, or faxed to (208) 885-9490 or the Study Abroad section of IPO: (208) 885-8475, abroad@uidaho.edu, or faxed to (208) 885-2859. [ed. 2-15]

E. Forms and Examples. Annual foreign travel report, overseas travel waivers, and other forms including instructions and examples can be viewed at www.uidaho.edu/risk/insurance/foreigntravel.[rev. 2-15]

E-1. Risk Management forms including instructions and examples can be viewed at www.uidaho.edu/risk/insurance/foreigntravel.

E-2. Faculty/Staff Travel Registration: http://www.uidaho.edu/international/ui-faculty-staff-opportunities/international-travel/international-travel-registration

E-3. Faculty-Staff-Led International Travel Proposal Form and Guidelines: http://www.uidaho.edu/international/ui-faculty-staff-opportunities/taking-students-abroad