

# University of Alabama

## Foreign Travel Insurance Policy Summary

**On-The-Job Injury (“OJI”) Program** – The University’s OJI extends to employees working outside of the State of Alabama and the United States as long as the duties at the time of the injury are within the course and scope of employment. The benefits include the cost of medical care, miscellaneous out-of-pocket expenses and other expenses either payable as defined in the OJI program or ordered by the State of Alabama Board of Adjustments.

It is a common practice in most foreign countries to require payment at the time medical services are rendered. Whenever possible, the employee should e-mail (bpugh@fa.ua.edu ) or call (205-348-3534) Risk Management to report the situation and obtain guidance on how to best handle the charges and to determine what other benefits and resources might be available to deal the immediate medical needs and possible need to expedite a return to the United States. With the payment demands in most foreign countries, it is near certain the injured employee will have to pay the cost of medical services as an out-of-pocket expense and seek reimbursement within the OJI program once he or she returns.

**Kidnap & Ransom** – The University has a policy to protect against kidnap, ransom and extortion that includes a worldwide territory. In addition to responding to financial ransom demands, the policy includes profession resources to investigate, negotiate, extricate and handle all matters that require a high level of expertise and knowledge of acceptable practices outside of the United States. The policy includes the cost of counseling and recuperation services following an actual or attempted kidnapping event. A number of benefits extend to close family members for emergency travel, personal security services, relocation and counseling. Emergency transportation services are provided following an event to remove the person kidnapped, including his or her close family members and travel partners from an area where the kidnapping occurred to a location determined to be safe and secure with modern medical facilities. If medical care is needed, the policy will respond to immediate medical needs related to a kidnap/ransom/extortion event. The policy will also provide for reimbursement of evacuation/repatriation expenses and related costs associated with evacuating employees or students as a result of a U.S. official issuing a recommendation that persons evacuate due to reasons other than medical. The coverage will also apply if someone is declared “persona non grata” by the officials of the host country.

In the event a kidnap, ransom or extortion situation were to occur (including a threat), the emergency contact information is:

Emergency Contact: Unity Resources Group [www.unityresourcesgroup.com](http://www.unityresourcesgroup.com)  
(202) 580-8525  
Policy #U711-85839 (U.S. Specialty Ins. Co.)  
Effective/Expiration Date: 10/1/14 to 10/1/17  
Insured: The University of Alabama

Web Resource: [www.crisisresponse.info](http://www.crisisresponse.info)  
User Name: ualabama  
Password: hccunity

**Accident Death & Dismemberment/Travel Accident** – The program covers faculty, staff and students pursuing educational activities, engaged in University-related business, or involved in a University sponsored or supported programs outside of the United States that are injured by accident while traveling.

The policy includes reimbursement for reasonable hospital charges, physician/nurse charges, lab tests, medicine/drugs, casts/splints/braces, wheel chair/hospital bed rental, therapy, emergency medical evacuation charges resulting from an accident, and the return of repatriation of remains. This program is not intended to replace a traditional health insurance program and will not respond to routine illness-related or preventative care medical needs.

The policy contains a number of exclusions for accidental death or injuries sustained in an accident that are the result of negligent acts, violation of local laws, irresponsible behavior and intentional acts.

While this is an insurance policy, the program also provides a number of emergency travel services to include referral to medical services, personal assistance with travel documents, coordination of services with an embassy or consular resources, emergency cash advances, legal services referrals, translator services, emergency travel assistance, and security guidance and assistance.

Emergency Contact: ACE Travel Assistance Program (EUROP Assist)  
1-800-243-6124 (inside U.S.)  
(202) 659-7803 (outside U.S.)  
OPS@europassistance-usa.com  
[www.ACETravelAssistance.com](http://www.ACETravelAssistance.com)  
ID: aceah Password: security  
Plan #01AH585  
Policy #GLMN 01060806R  
Effective/Expiration Date: 10/1/14 to 10/1/15  
Insured: University of Alabama System

**REFER TO THE “TRAVEL ASSISTANCE PROGRAM” BROCHURE FOR DETAILS**

**Foreign Liability** – In the event a member of the UA faculty, staff or actively enrolled student were to be responsible for a negligent act (actual or alleged) outside of the U.S. (incl. Puerto Rico) where monetary damages are sought against UA and/or the responsible person, this program will respond by coordinating the claim, providing legal defense and providing indemnification from any judgment/settlement an insured party (faculty, staff, student, volunteer) is legally obligated to pay.

The program provides coverage for wrongful/negligent acts for traditional general liability (bodily injury, property damage, personal injury) perils and for automobile liability resulting from an at-fault accident related to the educational, business, and cultural endeavors of the trip. The program does not extend to claims resulting from intentional acts or irresponsible behavior. The alleged wrongful/negligent act must result from leading or participating in a study program, research, business travel and the travel that is considered University business.

Although limited, the foreign liability program includes accidental death and dismemberment coverage for employees. The policy does not include any notable medical benefits. The policy does not cover accidental death in certain countries known to be hostile or have an unstable government.

All claims under this policy must be reported through Risk Management (205-348-4534 or [bpugh@fa.ua.edu](mailto:bpugh@fa.ua.edu)) as soon as feasible. In the event an emergency arises in a foreign country related to a general liability or automobile liability situation, please contact the insurance carrier:

Contact Information: ACE USA Insurance  
1 Beaver Valley Road, 4 East  
P.O. Box 15394  
Wilmington, DE 19850  
(202) 659-7777 (Outside U.S. – Call Collect)  
800-0200-8888 (Outside U.S – Limited to 40 Countries – See Website for Details)  
[www.aceExecutiveAssistance.com](http://www.aceExecutiveAssistance.com) or [www.aceadvantage.com](http://www.aceadvantage.com)  
ID: acepremier Password: 7kilt6  
1-800-766-8206 (Inside U.S.)  
Policy #PHFD3797643A  
Effective/Expiration Date: 10/1/13 to 10/1/16  
Insured: The University of Alabama

**Crime Insurance** - The University maintains a program to cover criminal act that may result in a loss of property, cash, and other assets resulting from theft, forgery, and other criminal means. The policy only extends to University assets and does not extend to any personal property of an individual. All matters involving potential claims should be reported to local law enforcement authorities for investigation and notice shall be provided to Risk Management (205-348-4534 or [bpugh@fa.ua.edu](mailto:bpugh@fa.ua.edu)) as soon as feasible.

**Trustees & Officers, Employment Practices & Educators Legal Liability** - This self-insurance program is maintained on behalf of the University in conjunction with other University of Alabama System operations via a self-insured trust. The program is not specifically written for a specific foreign exposure, but the policy territory is *worldwide*, and thus, coverage would apply if there was a wrongful act anywhere in the world.

**INSURANCE PROGRAM RESTRICTIONS** - Coverage provided by the insurance programs described above does not apply in any county or jurisdiction which is the subject of travel, trade, sanctions or other forms of warnings or restrictions issued by either the United States State Department or Treasury Department. These sanctions or warnings can change often and the current list is on the State or Department websites:

<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>  
State Dept. – See Below Under “Websites & Phone Numbers”

## **Risk Management Emergency Contact:**

**Bob Pugh**  
Director of Risk Management  
134 Rose Administration Building  
[bpugh@fa.ua.edu](mailto:bpugh@fa.ua.edu)  
(205) 348-0395 – Office Direct

**Wade Bond**  
Assistant Director of Risk Management  
134 Rose Administration Building  
[wbond@fa.ua.edu](mailto:wbond@fa.ua.edu)  
(205) 348-7512 – Office Direct

(205) 535-2928 – Cell

(205) 213-3528 - Cell

(205) 348-4534 – Office General

*Please Note – This summary is intended to provide a very brief description of insurance programs potentially applicable to foreign travel for faculty, staff, students and other persons engaged in supporting the academic and research endeavors of the University. The various insurance programs included in this summary entail lengthy documents and contracts, all of which contain a wide range of exclusions, limitations and coverage restrictions. If desired, Risk Management is available to discuss any specific program and provide more details on the scope of coverage. There are other secondary insurance programs (e.g. excess liability, professional liability, etc.) that may apply in certain situations, but are typically not associated with the risks of foreign travel.*

## Resource Websites & Phone Numbers:

<http://www.state.gov/> (General Information & Links to Sites Listed Below)

<http://www.usembassy.gov/> (Link to all Embassies, Consulates, & Diplomatic Missions)

[http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_4965.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_4965.html) (Specific Country Info)

(<http://travel.state.gov/content/passports/english/alertswarnings.html>) (Travel Warnings)

[http://travel.state.gov/travel/cis\\_pa\\_tw/pa/pa\\_1766.html](http://travel.state.gov/travel/cis_pa_tw/pa/pa_1766.html) (Travel Alerts)

<http://travel.state.gov/content/passports/english/emergencies.html.html> (Emergency Q&A & Contacts)

<https://step.state.gov/step/> (Smart Travel Enrollment Program)

[http://travel.state.gov/passport/lost/lost\\_848.html](http://travel.state.gov/passport/lost/lost_848.html) (Lost or Stolen Passport Info)

State Department Bureau of Consular Affairs, Citizen Emergency Center, Embassy/Consulate Contact Information, and Lost or Stolen Passport:

(Inside US) 1-888-407-4747

(Outside US) (202)-501-4444

*Updated 1/22/15*