

FOREIGN TRAVEL INSURANCE COVERAGE

ISU has an insurance policy through the State Risk Program that protects our employees traveling anywhere in the world except 1) The United States and its territories, 2) Puerto Rico, and 3) any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America. This coverage includes Voluntary Foreign Workers' Compensation (including repatriation) and travel assistance to help state employees who travel overseas, as well as:

Medical Assistance – including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, medical evacuation to an adequate facility, medically necessary repatriation, and return of mortal remains.

Personal Assistance – including pre-trip medical referral information, emergency medication while on the trip, lost document assistance (costs associated with that are not covered, i.e., passport replacement), emergency cash advance, translator/interpreter access, medical benefits, verification and medical claims assistance, as well as embassy and consular information.

Travel Assistance – including emergency travel arrangements, return of traveling companion/dependents and return of vehicle. Contingent Auto Liability Coverage: ***foreign travelers renting vehicles abroad should always purchase auto insurance in the applicable country first. The Foreign Travel Insurance coverage is secondary to that insurance.**

This coverage does not provide:

- Supplemental health or medical coverage;
- Coverage for the loss of personal property in the care, custody or control of the employee;
- General trip cancellation and interruption coverage

Insurance Coverage: Foreign Liability Coverage does not does not provide supplemental health or medical coverage. If you are injured while on official University business, you are covered through the University's workers' compensation coverage. **Contact Risk Management immediately if you suffer an injury or condition while traveling on University business.** Your personal health insurance coverage applies if you are injured during a personal portion of your trip. Check with your health insurance carrier for more details regarding personal medical coverage while traveling abroad: <https://members.bcidaho.com/>

There may be occasions when you choose to include family members in travel to a foreign destination. **ISU does not provide health or accident benefits to family members while traveling with you.** Any costs incurred during the course of your travel by any family member,

including minor children or children for whom you are a guardian are the sole responsibility of you or your family member.

ISU has set up an account through HTH Worldwide that provides travel and medical insurance. The rates are very reasonable and offers coverage that Foreign Liability or possibly your personal medical and travel coverage may not. To review the plans offered, visit:

https://geobluttravelinsurance.com/product_overview.cfm?link_id=143422&personalized=y&header=y

If you are a faculty, staff or student employee traveling outside the U.S. on University business (even when combined with personal travel), please provide essential information to the Export Control Office as soon as foreign travel is contemplated. Visit <http://www.isu.edu/research/research-outreach-and-compliance/export-control/foreign-travel-review/#d.en.16895>. Risk Management should also be notified once export control has approved your travel in order to provide information to register for emergency assistance travel cards and travel information pertinent to your destination.

Travel warnings for the country you are visiting are available on the Department of State's website: <https://travel.state.gov/content/passports/en/alertswarnings.html>