

## **Employee Foreign Travel Insurance**

ISU has an insurance policy through State Risk Management 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.

### **Instructions**

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. This is typically done by submitting a pre-approval request through Chrome River. Risk Management is alerted through the Chrome River process and must give approval before you commence your trip. This is critical so that Risk Management can register your trip with foreign travel insurance and provide employees with information to register emergency assistance travel cards and travel information pertinent to your destination.

### **High Risk Travel**

Risk Management must be notified well in advance of foreign travel in the event the desired destination is considered high-risk. High-risk travel requires additional approvals and you may not have access to all insurance coverages. Appropriate time is needed to conduct a risk assessment. This includes requiring the traveler fill out a Foreign Travel Risk Assessment & Mitigation Plan and it requires VP level approval.

### **Coverage Includes:**

Voluntary Foreign Workers' Compensation: Including repatriation.

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.

### **Coverage Does Not Include:**

- 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;
- Health or accident benefits to family members while traveling with you. Such costs are the sole responsibility of you or your family member.

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/>.

ISU has set up an account through HTH Worldwide that provides travel and medical insurance. The rates are very reasonable and offer coverage that Foreign Liability or possibly your personal medical and travel coverage may not cover. To review the different plans available to you, visit the following webpage: [https://geoblutetravelinsurance.com/product\\_overview.cfm](https://geoblutetravelinsurance.com/product_overview.cfm)

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