

#### **FOREIGN TRAVEL LIABILITY INSURANCE PROGRAM (FTLP):**

A University purchased blanket liability insurance program designed for traveling faculty, staff, and students participating in academic related activities. The program addresses the financing of losses related to foreign travel and is intended for short-term foreign travel. Coverage may not provide adequate protection against litigation brought in foreign countries or for injury or illness incurred by faculty or staff in foreign countries.

FTLP provides the following:

- **General Liability:** Policy provides coverage for injury to participants and for legal action outside the U.S. up to \$5,000,000
- **Automobile Liability Coverage:** The foreign travel program provides \$1,000,000 foreign commercial auto liability primary coverage for hired and non-owned (by the University) standard passenger vehicles and their operation (no deductible) additional features include:

Excess Hired Auto Physical Damage:

Any One Occurrence - \$100,000; Excess Medical Payments

Each Person - \$25,000; Excess Medical Payments

Each Accident - \$25,000.

- **Workers' Compensation:** Foreign Travel Insurance provides \$1,000,000 primary coverage for: employees and legal permanent residents, employees who are not citizens of the country of their workplace and for employees while traveling outside the country of their workplace who are not citizens of the country of their workplace.

- **Primary Accident and Sickness:**

Accidental death and dismemberment - \$100,000 (and pays 100% of reasonable and customary in-hospital and outpatient charges).

- **Medical Coverage Limit** - \$25,000 (includes a \$50 deductible) and includes emergency medical access to qualified, English-speaking physicians, verifies benefits and coordinates claims anywhere in the world.

**Dental** (expenses from accident/injury) - \$1,000.

#### **WHAT IS REQUIRED?**

- A brief presentation by the Risk Coordinator (contact number 323-343-3534) on pertinent issues relative to the country of travel.

Travel Assist Card(s) provided: assistance is provided via referral to a travel assist service.

- An approved [Travel Request Form](http://www.calstatela.edu/univ/rm/travel_req_form.pdf) ([http://www.calstatela.edu/univ/rm/travel\\_req\\_form.pdf](http://www.calstatela.edu/univ/rm/travel_req_form.pdf))

- When traveling as a group (i.e. an academic class) use the Class (General) Release form. Also use the Field Trip Emergency Guidelines form (students complete emergency contact information on this form). Both are located on this Risk Management web page [http://www.calstatela.edu/univ/ehs/rm\\_travel.php](http://www.calstatela.edu/univ/ehs/rm_travel.php).