

# **Environmental Health and Safety Manual (EHS)**

# EHS 705–06: Foreign Travel Insurance

Effective: 4/1/1999

Revised: 3/1/2020

#### Purpose

To provide guidelines and an overview of insurance coverages in place for university foreign travel and the process to file claims in the event of a loss

#### Source

Arizona Revised Statutes § 41–621 et seq.

### Applicability

University employees traveling on university business

#### Policy

University employees who travel on authorized university business outside of the United States are provided liability insurance and workers' compensation coverage through the university's self-insurance administrator, the State of Arizona Department of Administration, Risk Management Section (ADOA Risk Management Section), in accordance with state law. University property used in authorized foreign travel is covered under the university's property insurance coverage program.

Insurance coverage is not provided for university employees traveling in federally sanctioned countries unless ADOA Risk Management Section purchases the insurance in advance. If the trip is necessary and in the best interest of the university then coverage can be purchased if deemed appropriate by the responsible department representative with signature authority. Additional information on travel to federally sanctioned countries is available on the Insurance Services Web site at the <u>foreign travel</u> link.

### **Insurance for University-Owned and Leased Vehicles**

University-owned and leased vehicles used for foreign travel are covered for automobile liability and property damage worldwide. However, due to variations in the local laws of some foreign countries, purchase of local insurance may be required. The traveler must confirm local requirements and purchase appropriate coverages in accordance with local laws to ensure adequate coverage is in place.

### **Mexican Insurance**

Mexican authorities do not recognize insurance policies from the United States. The university maintains a Mexican automobile, aircraft, and general liability insurance policy that covers university employees traveling in Mexico on authorized university business. Only university-owned vehicles are covered for automobile liability and property damage. Proof of insurance must be maintained and can be obtained prior to any trip to Mexico from Insurance Services. For more information, email Insurance Services at <u>insuranceservices@asu.edu</u>.

#### Procedure

Report all university property losses and potential liability claims as soon as possible to Insurance Services by e-mail (<u>insuranceservices@asu.edu</u>). Instructions on filing a claim is provided on the <u>Insurance Claims webpage</u>. Report all automobile accidents in accordance with local requirements and special provisions contained in separately purchased automobile liability policies.

Obtain a license from the U.S. Treasury Department when traveling in a federally sanctioned country and submit it along with dates of travel, specific purpose for the trip, and a copy of the travel itinerary to Insurance Services. This documentation will be forwarded to ADOA Risk Management Section with a request for the additional coverage. All requests must be submitted two months in advance. This information should be sent to Insurance Services at mail code 6412 or by fax to 480/965–0736. Additional information on travel to federally sanctioned countries is available on the Insurance Services Web site at the <u>foreign travel</u> link.

## **Cross-References**

See also:

1. EHS 705–01, "University Property Loss Insurance Recovery—Property Claims"

and

2. EHS 705–05, "Emergency Travel Assistance Services Program."

For related information, see the *Department of Facilities Management Policies and Procedures Manual*—<u>FAC 204</u>, "University Vehicle Policy."