



Travel Abroad Insurance, Waivers, and Emergency Plans

This document provides general insurance, waiver, and emergency planning information for Ursinus College faculty, staff, and students traveling on behalf of the college. The safety and well-being of our travelers is important. At any time, the social, economic, and political landscape in a country/city can change overnight causing trips to be cancelled/postponed, or the need for urgent departure from the city/country. Contact the [Office of Environmental Health Safety & Risk Management](#) for support and to answer your questions.

Insurance

- **All travelers must purchase medical coverage** for travel outside of country. This is coverage for any routine medical care or emergency care, if needed. Group leaders should carefully review the contract to determine medical coverage included in the package pricing. **Each traveler must check with his/her medical provider to determine coverage.** Most domestic insurance policies do not provide coverage outside of the United States. If traveling to Puerto Rico, travelers must confirm with his/her medical provider to determine if coverage includes Puerto Rico.
 - All contracts or agreements with third party providers require review and approval by the Business Office - <https://ursinus.edu/offices/business-office/contracts/>.
- **Employees**
 - The college's medical insurance plan does not cover routine medical care outside of the United States. The college's Hartford Multinational Policy covers emergencies outside of the country, but not routine medical care. (see "employees and students" section).
 - **Workers Compensation** – The college's Hartford Multinational Policy covers injuries sustained while working abroad for the college.
- **Employees and students covered by Hartford Multinational Policy**
 - Provides the following coverage
 - A&D (accidental death and dismemberment) pays benefits to beneficiaries if cause of death or dismemberment is an accident - \$50K
 - Limited medical coverage - \$25K for employees or students (personal medical insurance coverage kicks in first). This coverage does NOT include coverage for sports injuries.
 - Executive Assistance Services
 - **Emergency Response Card** - provided at the end of this document.
 - Maintain a copy with your travel documents.
 - Register at <https://travelerportal.globalguardian.com/signup/5970>.
 - In the event of an emergency, call the number on the card. Emergencies include medical, personal, legal and travel services, emergency medical and political evacuation or repatriation and concierge services.
 - In the event of a kidnap and extortion event, call the number on the card.
- **Liability Coverage for Employees** – Hartford Multinational Policy provides liability protection for faculty and the College.
- **Travel Insurance** – It is the responsibility of each traveler/group leader to work with the Office of EHS & Risk Management to determine appropriate coverages for the following as the Hartford International Policy does not provide coverage:
 - Trip cancellation
 - Trip interruption
 - Lost luggage
 - Cancelled flights

Weather events, strikes, war, riots, and other similar events, occur unexpectedly. You are expected to protect the college's assets by purchasing travel insurance.



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Again, Group leaders should carefully review the contract to determine the medical coverage included in the package pricing and if the coverage includes athletic injuries, if applicable. Consult with Director of Environmental Health Safety & Risk Management.

Waivers/International Program Agreement – Assumption of Risk, Waiver of Liability and General Release

Trips abroad may include extracurricular activities considered higher risk. Activities such as swimming, surfing, kayaking, and zip-lining are a couple of examples. These types of high-risk activities must be included in the International Travel Agreement available through the [Center for International Programs office](#).

All students traveling abroad whether for study, service, or athletic team play must sign the agreement. Employees and volunteers traveling with groups must also sign a similar agreement. Contact the [Center for International Programs Office](#) for academic and service trips and the [Office of Environmental Health Safety & Risk Management](#) for athletic team trips.

Emergency Plan

The safety and well-being of our travelers is important. At any time, the social, economic, and political landscape in a country/city can change overnight causing trips to be cancelled/postponed, or the need for urgent departure from the city/country. Travelers/Group leaders must plan for unexpected emergencies prior to departure. Unexpected emergencies may include

- mental health and hospitalization
- arrest
- sexual harassment
- death
- natural disasters
- evacuation and political unrest
- missing students
- pandemic (i.e., COVID, measles, avian flu)

You should know the following:

- Local emergency numbers – fire, police, and ambulance
- US Embassy location and phone number
- Medical facility location and phone number
- College emergency contact person and phone number

Examples of simple emergency plans are below for you to use and add to for your specific country/countries of travel. **Note: do not leave a student behind ([Fay v. Thiel College – 2001](#)).*

Example #1: Health related (not routine type medical issues)

- Contact ambulance if needed – list phone number
- Contact CHUBB – 1-202-659-7777
- Contact Center for International Studies – 610-409-3749

Example #2: Robbery, fire

- Contact local police as necessary – list phone number
- Contact Center for International Studies - 610-409-3749
- Contact other local authorities/US Embassy as necessary – list phone number

Example #3: Natural disasters such as an earthquake

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Your Emergency Response Card

In the event of an emergency, please contact Global Guardian's 24/7 Operations Center:

1-888-472-0735

When you call, refer to the
Policy Plan number 5970

For convenient access, ensure you have the below membership cards on you during your travel. The team is standing by to support and can provide immediate assistance in the event of a medical or personal emergency, or for travel assistance and emergency political evacuation services.

To access your digital card, visit <https://travelerportal.globalguardian.com/signup/5970>



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