

APPENDIX U: TRAVEL INSURANCE

It is the policy of the university to provide travel accident insurance for its faculty and staff employees to afford them financial protection while they are traveling on university business.

- A. Eligibility. All officers of the university and its professional and administrative staff members are covered by this policy.
- B. Coverage. Coverage is provided for eligible employees in an amount of up to \$200,000 in the event of injuries that result in death, dismemberment, or loss of sight, and for up to \$5,000 for related medical expenses, provided the injuries sustained
 1. occur while the employee is traveling on university business;
 2. are in consequence of and occur during the course of the trip, the destination of which requires the employee to travel outside the city in which he or she is regularly employed or in which he or she lives;
 3. occur while riding, including boarding or alighting from, a vehicle designed for the transportation of passengers, while on business of the university and in the city of employment;
 4. occur while riding as a passenger in or acting as a pilot of an aircraft that is operated by an employee of the university who has logged not less than one hundred hours as pilot in command and has obtained written approval from a university officer to pilot said aircraft, while on university business and not engaged in transportation of passengers for hire.

For this purpose, university business is used to mean an assignment by or with the authorization of the university for the purpose of furthering the business of the university or a trip made by invitation of another institution or person because of the position held by the employee with the university.

- C. Coverage is not provided
 1. while the employee is on vacation, leave of absence (except sabbatical), or commuting between his or her residence and his or her place of employ; or
 2. for any loss resulting from suicide, disease or medical/surgical treatment thereof, declared or undeclared war, racing, endurance tests, or participation in any speed or performance contest.
- D. Effective Duration of Coverage. The policy is effective for the duration of any period of covered travel commencing when the employee leaves his or her residence or place of employment, whichever occurs last, and ending upon his or her return to his or her residence or place of employment, whichever occurs first. For this purpose, any loss that occurs within one hundred days after the date of accident from injuries sustained during a covered accident shall be deemed to have occurred during the effective duration of coverage.
- E. Contributions. No contribution or application for coverage is required from any employee. Coverage is automatic and the university pays in full all premiums and administrative costs of the program.

This program will obviate the necessity for individuals to take out personal accident insurance for each trip, and expenses for flight insurance are not reimbursable.

Personal Property

The university provides insurance on the business property (books, calculators, typewriters, and other office equipment) personally owned by faculty members and professional employees while within the premises of Duke University.

Excluded from coverage are rare books, manuscripts, bills, currency, deeds, notes and securities, jewelry, furs, clothing, and other personal effects covered by homeowner's policy and not related to employment.

This policy is on an all-risks basis subject to customary policy exclusions including wear and tear, mechanical breakdown, nuclear reaction, and others.

The maximum limit of liability per person is \$15,000. Each claim will be adjusted on the actual cash value (replacement cost less depreciation) at the time of loss less \$250 deductible per claim.

No contribution or application for coverage is required from any employee. Coverage is automatic and the university pays in full all premiums and administrative costs of the program.

A copy of the policy is available for review in the Office of Corporate Risk Management, 705 Broad St.

Travel Insurance Abroad

When traveling on business for Duke University, eligible employees¹ can access Worldwide Assistance Services, Inc. for complete travel services including medical and personal assistance. The service center is staffed by multilingual representatives 24-hours a day, 365 days a year. In addition, a large medical database enables them to provide emergency medical assistance almost anywhere in the world.

Prior to a trip, Worldwide Assistance will provide information on immunization, foreign exchange rates, cultural facts, weather, embassy and consulate locations, and travel advisories.

While an employee is traveling, if necessary, Worldwide Assistance will provide referrals to physicians, hospitals, and dental clinics. Additional medical services include, but are not limited to, medical monitoring by the multilingual medical staff, help with medical payment arrangements, emergency medical evacuation when advisable, and repatriation of remains in the event of death.

Worldwide Assistance also offers legal referral, translation services, cash advance, and help in recovering lost or stolen items.

Coverage for personal travel is available, as well as coverage for traveling companions. There is an additional fee and inquiries regarding membership may be directed to Worldwide Assistance at (800) 821-2828. Note that the coverage for personal travel or companions is at the employee's expense.

Complete details of the plan are found in the Worldwide Assistance Resource Handbook, including exclusions and limitations. For copies of the handbook or questions regarding the plan, employees may contact Corporate Risk Management.

¹Eligible employee is defined as an individual who is employed by Duke University, is eligible for the Duke University Employee Benefits plan, and is traveling on official business for Duke.