Trip Coordinators/Advisors

Be sure to review the following information found on the intranet under Administrative and Financial Services:

- Travel – General
- Summary of Travel Insurance and Student Accident Insurance and Student Athletic Accident Insurance Plans under EIIA

Eligibility

The College has institutional travel insurance that provides limited coverage while traveling on institution sponsored events OUTSIDE the U.S., its territories and possessions, and Canada. Hawaii, Puerto Rico and Canada are domestic travel.

Visit www.eiia.org/foreginassist for important information about the coverage.

Eligible travelers include:

- Employees, students, trustees, volunteers, alumni, alumni volunteers, and their dependents.
- Dependents include spouses (50% of limits) and children (10% of limits) between the age of 6 months and 18 or up to 23 if a full-time student and dependent.
- Students traveling with the group must be Albright College students enrolled in an Albright College credit course or enrolled for independent study credit with Albright College.
- Anyone age 70 or over needs to request Albright College staff approval for coverage.
- Faculty on approved sabbatical are covered for emergency medical while traveling in a foreign country, but not for routine care. Faculty should register their travel with Administrative & Financial Services at extension x7277.

There is no additional premium cost to the traveler for this coverage.

Guests are not covered under the College insurance. They need to purchase and provide proof of their own medical insurance for the term of the program to include repatriation and medical evacuation coverage in an amount not less than $50,000 per person, per occurrence and is applicable to the countries where traveling.

Coverage

Sickness
Accident/Injury
Accidental Death/Dismemberment
Emergency Medical Evacuation
Emergency Family Travel
Repatriation of Remains
$250 Deductible

Limited coverage of $1,500 for pre-existing conditions including the $250 deductible.

Should an ill or injured traveler be sent home for treatment in the home country, coverage would come under the individual's personal insurance coverage.
It is the responsibility of all travelers to have personal insurance to cover those services that may not be covered by EIIA plan.

If those eligible individuals participating in the trip have their own personal coverage, their personal coverage would be the primary coverage and EIIA coverage would be secondary. If they don’t have personal coverage, the EIIA coverage becomes primary with no secondary coverage.

When renting a vehicle in a foreign country, coverage must always be purchased from the local rental company as the coverage maintained by U.S. insurance companies does not comply with various countries’ legal requirements. The following coverage should be purchased:

- $1,000,000 Liability
- $10,000 Physical Damage/Each Vehicle
- $1,000 Deductible

Visit www.eii.org/foreignassist for important information about the coverage and services provided by Chartis and Travel Guard. The website provides information for predeparture planning, directions in the event of a medical emergency sustained while visiting a foreign country, insurance summary of coverage. It also outlines countries where you are covered. Take time to read about the services, to study the calling sequence and to scan the frequently asked questions.

**Major Exclusions**

Not covered: An accident/injury treated in the home country would not be covered since it would come under the individual’s personal insurance coverage.

Not covered are: Loss incurred as a result of suicide, drug addiction, AIDS, routine or elective care, normal dental, acne, pregnancy, specified athletic or sporting events, travel to Iraq, Afghanistan, or OFAC sanctions.

Not covered are: Athletics defined as football, boxing, gymnastics, ice hockey, lacrosse, martial arts, rodeo, skiing (water or snow), surfing, swimming, diving, wrestling and equestrian when participating professionally or representing the College, but not when an individual participates on their own initiative (a pickup game with the locals). See EIIA Insurance Summary for Student Accident/Athletics and Travel on the intranet under Administrative and Financial Services.

Excluded at all times are skydiving/parachuting, hang gliding, bungee jumping, mountain climbing, pot-holing, zip lining, and motorcycle riding.

Scuba diving unless it’s an assigned part of a curriculum of study for credit.

**Waiver of Liability**

A foreign waiver of liability form supplied by our insurance carrier releases the College from liability in case of accident/injury/etc while traveling and is required of all foreign travelers.

Waivers must contain information particular to the travel plan and should include a statement stressing expected behavior while traveling.

Waivers should be reviewed by Administrative and Financial Services before issuing them for signature.

Signed waivers are required for all foreign travelers.

Anyone traveling under the age of 18 years of age must have the signature of the parent or legal guardian.
If a student elects not to sign a waiver, he/she is not allowed on the trip, nor is he/she allowed to travel by him/herself and meet the group at the destination.

Completed waivers should be sent to Administrative and Financial Services two weeks prior to the trip.

Upon receipt of signed waivers, EIIA Travel Brochures will be issued to the Travel Coordinator/Advisor for distribution to all travelers. The brochure contains an ID card and loyalty tags for each traveler to carry with him/her while traveling. The ID card provides basic information about accessing insurance products and services. The Loyalty Tags provide emergency phone numbers. Two loyalty tags are issued, one for the traveler and one to leave at home with family members. There is also a bar code on the brochure that can be read by many “smartphones” which will take you to the EIIA website while traveling.

Travel Coordinators/Advisors should take copies of waivers with them for individual medical information.

Waivers can be found on the Intranet under Administrative and Financial Services.

Athletic programs may require both a foreign travel waiver and an athletic waiver.

- Be sure to review the Summary of Travel Insurance and Student Accident Insurance and Student Athletic Accident Insurance Plans under EIIA found on the intranet under Administrative and Financial Services.
- Visit www.eiiia.org/albright for details about Student Accident and Student Athletic Accident Plans.

Claims

Because most countries do not accept insurance as a promise of payment, this coverage is based on a reimbursement plan which means you pay any medical costs upfront with reimbursement to follow upon submission of a claim form to the insurance company.

Travelers should have travelers’ checks or a recognized credit card with them for these types of emergencies or any emergency that may arise.

Be sure to keep all billings, receipts, etc, for submission to the insurance company upon return from the trip.

College employees injured while in the course of his/her employment should report those injuries to Human Resources regarding Workers’ Compensation.

In Case of an Emergency

Be sure to follow the instructions on the insurance card.

The insurance company should be the FIRST contact in any emergency – See insurance ID card.

The College should be the SECOND contact. Notify both the Divisional Vice President for the group and Administrative and Financial Services at 610 921 7277.

Home and family is the THIRD contact. There may be information provided from the first two calls that can be relayed to home and family.

In the case of a medical evacuation involving all travelers, EIIA coverage will evacuate everyone. EIIA coverage would work with the primary insurance of those eligible for EIIA coverage and those not eligible (guests/guest/alumni).
In the case of a political evacuation, Elia coverage will assist in making/handling travel arrangements that need to be made, but the cost would be on each person.

Other

Elia insurance does not include trip cancellation insurance.

- Academic Affairs has chosen to increase the cost of the trip by 3% per student to ensure that, should the College find it necessary to cancel a program abroad for any reason, student fees not covered by outside agencies will be refunded by the College.
- This does not cover students who decide on their own not to travel after making payment.
- Other divisions may want to review this policy for inclusion in their trip fees.
- See Self-Funded Foreign Travel Cancellation Policy.

All faculty advisors planning foreign travel should contact Kim Justeson, Director of Experiential Learning, at kjusteson@alb.edu or 610 921 6739 to coordinate travel plans.

All others should contact Administrative and Financial Services at rpraczyk@alb.edu or 610 921 7277 with questions.