University of Colorado

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UNIVERSITY RISK MANAGEMENT

Published on *University of Colorado* (http://www.cu.edu)

International Travel [1]

The University of Colorado recognizes that international study and work experiences are integral to students, faculty, residents and staff. Such travel can pose certain unique and increased risks to participants and to the university.

- University Travel Information
- FAQ's

Refer to system and campus policies for domestic and international travel guidelines including export control, human subject research and procurement?s travel requirements. Campus offices of Global Education, International Affairs, International Education and Study Abroad can provide information on international education, travel policies, protocols and restrictions.

The following information is intended to assist travelers in minimizing the risk related to university-sponsored international activities:

Travel Assistance Program and International SOS

Dealing with an emergency outside of the U.S. can be very different than in the U.S. The university has a membership with International SOS to provide emergency assistance to faculty, staff and students traveling internationally. The program provides medical, political and other travel emergency assistance/alerts on a 24 hour basis. To use International SOS, you must register on their website www.internationalsos.com [2] with the University?s membership card, please contact URM to request a membership card.

Personal Health and Medical Coverage

URM recommends purchasing travel medical insurance for your trip. Your personal health insurance may not cover foreign medical treatment, co-payments, co-insurance, or out-of-network charges. There are many independent providers available that offer travel medical insurance. Contact your campus health or international office for more information.

Workers' Compensation

For work-related injuries and illnesses workers' compensation covers university employees while in the course and scope of their employment, while on official University business. Report work related injuries as soon as possible.

Reporting Claims

Any incident should be reported to URM as soon as possible. Please provide international contact information as we may need to contact you prior to your return.

File a claim [3]?

International Travel Guidelines [4]
International Travel Risk Assessment and Emergency Planning Checklist [5]

What is the first step when dealing with an injury or illness?

- If you have purchased personal international health insurance, contact the 24/7 ?800? number provided by your insurance carrier. They will provide guidance, treatment locations and assist with payment arrangements.
- If you need additional assistance or did not purchase personal international health insurance, International SOS can provide guidance and referrals to the nearest appropriate medical provider while traveling abroad. You will be responsible for any expenses incurred that are not work-related injuries or illnesses.
- Report all incidents that may be a work-related injury or illness to URM.

When does workers' compensation apply to international travel?

Workers? compensation benefits apply to work related injuries and illnesses arising out of the course and scope of university employment. Workers? compensation covers university employees including faculty, staff, paid student workers, residents, fellows, students in internships, clinical rotations or practicum. Workers? compensation does not cover volunteers, family members, and other travelers that are not considered employees.

What is international health insurance and why should I purchase it?

The University recommends international travelers purchase international health insurance to provide the following services:

- medical, evacuation and repatriation coverage
- research in-country facilities

- communicate and coordinate with in-country facilities
- assist with facility admittance
- assist with foreign currency and billing issues

How can I purchase international health insurance?

Coverage is available through independent providers such as HTH, International SOS, FrontierMEDEX. Contact campus health or international office for more information.

What is the Emergency Travel Assistance Program?

Emergency Travel Assistance is a resource designed to help with problems that can develop while you are traveling internationally. The university has a membership with International SOS to provide emergency assistance to faculty, staff and students traveling internationally. The program provides medical, political and other travel emergency assistance/alerts on a 24 hour basis. You must register on International SOS?s website www.internationalsos.com [2] and follow their process. A membership card is required to register with International SOS. To request a membership card, contact URM.

How do I access the International SOS service?

To access International SOS, call the Philadelphia Office Scholastic Dedicated Line, 1-215-942-8478, with the following information:

- your name, location, age, sex and nationality
- your university and campus names
- your International SOS membership number located on your International SOS membership card
- the telephone number from which you are calling (in case you are disconnected).
- your relationship to the university (faculty, resident, staff, student)
- the name of your academic advisor, trip chaperone, or trip organizer
- name, location and telephone number of the hospital, clinic or treating doctor

*The university membership card is available through Office of International Education, International Affairs, or the University Risk Management office.

What if I have pre-trip questions about my travel destination?

For access to all information on utilizing International SOS, please login at www.internationalsos.com [2] and create a profile.

What are International SOS email alerts?

Whenever your itinerary is uploaded or manually loaded into International SOS, country alerts will be triggered during your stay. Medical alerts are issued when there is an unusual health risk that may impact you. Security alerts are issued when a risk in a specific country has been identified.

Why should I see a travel clinic before international travel?

International destinations might not have access to medical care similar to care in the U.S. CDC and the university advise visiting a travel medicine specialist or a doctor familiar with travel medicine to answer questions and make recommendations at least four to six weeks before your trip. They can provide information on health conditions, pre-existing conditions that might require management while you are abroad, and can prescribe prophylactic medications and vaccines where indicated. University of Colorado Hospital, Rose Medical Center, Denver Health Medical Center, Porter Hospital, Wardenburg Health Center, and Passport Health all have travel medicine specialists available.

Does the university insure my personal property while traveling abroad?

Only property that is owned/leased by the university is covered by the university?s insurance program. A $2,500 deductible applies to theft losses of university owned/leased property. Review security measures that apply to your travel destination. Contact your personal homeowners/renter?s insurance representative for questions on your personal property coverage while traveling abroad.

Does the university provide auto insurance while I am traveling abroad?

The university program does not include country-specific compulsory auto insurance. You must purchase country-specific compulsory auto insurance including liability and physical damage if you rent a vehicle. If renting a vehicle is necessary, contact Procurement Services Center and URM for further information.

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