

Cal Poly Pomona

Foreign Travel Insurance Requirements

Rev. January 2018

California State University (CSU) Foreign Travel Insurance Program (FTIP)

The CSU requires FTIP coverage for faculty, staff, and students traveling outside of the United States.

Purchase of foreign travel insurance coverage under the CSURMA Foreign Travel Insurance Program (FTIP) is required of faculty, staff, and students traveling internationally on university-related business, programs or activities.

FTIP provides critical coverage for certain exposures during travel, including, but not limited to: primary and emergency medical, general liability, automobile liability (on an excess basis), and workers' compensation coverage for faculty and staff. The FTIP premium is based upon factors that include the country of travel and number of days of travel.

Faculty/Staff Foreign Travel Approval & FTIP Request Timelines

FTIP coverage is arranged (purchased) through the Risk Management Office after obtaining approval for foreign travel. Following is a table showing the timelines and final approval level required based on the Advisory Level on the [International Travel Advisory \(US State Department\)](http://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html) website <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html> and/or the CSU Risk Management Authority [High Hazardous Country List \(CSURMA\) \(PDF\)](http://www.calstate.edu/risk_management/rm/documents/CSURMA_HighHazardList_17-18_000.pdf) http://www.calstate.edu/risk_management/rm/documents/CSURMA_HighHazardList_17-18_000.pdf. Requests must be submitted timely. Permission may be denied if sufficient lead time is not provided, in which case neither the cost for travel nor the cost of insurance will be reimbursed.

Risk based on U.S. State Dept. List and CSURMA High Hazard & War Risk List	US State Dept. Level 1 or Level 2 Advisory	US State Dept. Level 3 or Level 4 Advisory and/or CSURMA High Hazardous List	CSURMA War Risk Country List
Traveler	30 days	40 days	40+ days
Staff	VP- Admin. Affairs or Risk Mgr.	VP-Admin. Affairs and President	VP- Admin. Affairs, President, and Chancellor's Office
Faculty (See Procedures for International Travel on the Faculty Affairs Website)	Provost/VP Academic Affairs	Provost/VP-Academic Affairs and President	Provost/VP-Academic Affairs, President, and Chancellor's Office

For Students—

- If travel is a Study Abroad or Exchange Program, contact the International Center <http://www.cpp.edu/~international/study-abroad/index.shtml>.
- If travel is related to a recognized Student Club activity or event using ASI funds, contact ASI to complete the travel authorization paperwork.
- If travel is related to a grant, a class activity, attending a conference, etc. Work with the faculty or staff member within the respective College or Department to complete the [Staff or Student Request for Approval of International Travel form](#) to be routed for approvals.



Coverage*

The policy is renewed on a fiscal year basis, and coverage is subject to change each July 1st. Currently, major benefits for covered employees/students include, but are not limited to:

- Primary medical (Travel, Accident & Sickness) benefit (up to \$250,000, with \$0 deductible)
- Emergency medical (up to \$10,000)
- Emergency medical evacuation
- Emergency reunion
- Trip cancellation benefit (\$2,500 benefit maximum)
- Trip Interruption benefit (\$2,500 benefit maximum)
- Contingent Auto Liability (Excess) – If renting vehicle purchase all coverage offered.

Note: Coverages may be subject to conditions and/or policy limits.

*This information is a brief description of the important features of this program. It is not an insurance contract.

Next Steps



Travel Assistance Services

FTIP also provides the following travel services:

- **Medical Assistance** – Referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, etc.
- **Personal Assistance** – Pre-trip medical referral information and while you are on a trip: emergency medication, embassy information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator/interpreter access, etc.
- **Travel Assistance** – Emergency travel arrangements, including return of your travel companion or dependents and vehicle return.
- **Security Assistance** – A crisis hotline and on the ground security assistance to help address safety concerns or secure immediate assistance while traveling. Access to a secure, web-based system for tracking global threats and health or location based risk intelligence.

(Note: Travel Assistance Services are not insured benefits.)

Coverage and Travel Plans

After Coverage Has Been Bound

Risk Management will send you an email, after coverage has been bound (purchased). This email will confirm your travel information (location, dates, etc.) and the premium cost. You will be asked to provide the funding source for payment of the premium. Your Travel Assistance Card will be attached to the email. This card will provide coverage information and a 24-hour contact, phone number and email address, to use in the event you should need assistance while traveling.



Personal Travel Dates

It is recognized that travelers, employees and students, may extend their travel to include dates of personal travel. Travelers have the option of extending the FTIP coverage to include up to a maximum of 14 days for personal travel that occurs immediately before or following CSU-related travel. Any additional premium must be paid by the traveler. Contact Risk Management with any questions and to obtain a quote.

Student Programs

Some international programs require the student to purchase insurance coverage offered by their program. FTIP coverage is still required, but "Overlay" coverage is available at a reduced premium.

Purchasing Coverage for Others

Foreign travel insurance can be purchased privately for immediate family members traveling with the employee. The premium will not be paid by the university. Contact Risk Management with any questions and to obtain a quote.

Note: For employees only.



Inform the University of Travel Plan Changes

It is important that you keep the University (your department/dean) informed of your contact information while traveling.

Emergencies abroad e.g., natural disasters (flood, hurricane, earthquake, etc.), political unrest, or a military event may cause the university and/or the insurer to need to contact you or to check on your well-being.

It is recommended that students participating in Study Abroad and Exchange Programs contact their resident director if/when leaving the country.

Premium Rates for Policy Period (July 1, 2017 to June 30, 2018)

Faculty, Staff/, Students, Other:

- Trips up to 15 days duration: \$60.00 per trip/participant
- Trips up to 31 days duration: \$75.00 per trip/participant
- Trips up to 90 days duration: \$140.00 per trip/participant
- Trips up to 180 days duration: \$260.00 per trip/participant
- Trips up to 270 days duration: \$320.00 per trip/participant
- Trips up to 364 days duration: \$475.00 per trip/participant

Note: An additional premium for travel to High Hazardous Countries to be added to the above rates.