APPENDIX U: TRAVEL

ACCIDENT 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, American Tobacco Campus, Washington Building, Ste 1000.

INTERNATIONAL TRAVEL

Given the increase in international travel by Duke faculty, staff and students, several policies and practices have been initiated to ensure that travelers have the resources and support to effectively and safely conduct teaching and research abroad.

International Travel Clinic for Employees
Effective May 2011, Faculty and Staff traveling abroad on Duke related business should receive appropriate pre-travel health care and any required vaccinations based on their destination and planned activity. In order to gain access to experienced international travel health care providers and to manage the cost of required vaccines, Employee Occupational Health and Wellness created an Outbound Travel Clinic. Faculty and staff can learn more and complete an intake form at http://www.hr.duke.edu/policies/international/vaccinations.php.

Cigna Medical Benefits Abroad
Effective July 1, 2013, Duke contracted CIGNA for its Medical Benefits Abroad (MBA) coverage. The CIGNA Global Health Benefits’ Medical Benefits Abroad® (MBA) offers eligible employees and dependents supplemental benefit coverage for unexpected injuries and illnesses that may occur while traveling internationally on Duke business for six months or less.

Coverage under the plan is available without enrollment and at no additional cost for full-time benefit-eligible employees, spouse or same-sex partner and dependent children up to age 26. Employees must have primary coverage through Duke or another insurance provider. Your MBA plan includes:

- Hospital admissions, surgeries, outpatient medical care, and ambulance service for emergency medical treatment
- Prescription drugs and replacement medicine for lost prescriptions that are medically necessary
- Medical evacuations in case you require immediate medical attention and adequate facilities are not locally available
- Personal travel of up to seven days when taken in combination with your business trip
- Medical care for you and your family members that are traveling with you

Should something come up, call the number on the CIGNA MBA ID card to reach the customer service team. To learn more please visit http://www.hr.duke.edu/benefits/medical/medical/abroad/index.php

International SOS
Duke University has contracted for travel assistance and evacuation services from International SOS. Note: this is the preferred provider when it comes to evacuation or assistance while you’re traveling abroad. There is additional coverage available for employees, offered as part of an insurance package through Human Resources (note: this is the Accident Insurance noted above). However ISOS offers more defined and tailored services for today’s international traveler and has partnered with CIGNA for seamless coverage if you become ill or injured while abroad. The SOS network of multilingual critical care and aero-medical specialists operates 24 hours a day, 365 days a year from SOS Alarm Centers around the world.

While you are abroad, you should always attempt to activate University staff as instructed during your orientation if you, a staff or student become ill or injured. If you are not able to reach University staff, you should contact ISOS as they will begin to meet your needs immediately as well as notify our on-call staff in the United States. Please be aware that some of the services outlined below which SOS provides have
additional charges (noted with an asterisk). Should you activate a service which has an additional charge, you authorize Duke University to bill you for this charge once we have been informed of the actual amount by ISOS. Please know that such charges may not be billed until after you have returned from your time abroad.

**Services**

- Emergency evacuation (fees may apply)
- Medically-supervised repatriation
- Companion ticket
- Additional travel & accommodation arrangements after medical evacuation (fees may apply)
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission & ID of receiving physician
- Emergency & routine medical advice
- Medical & dental referrals
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee & payment (Fees will apply.)
- Inpatient medical expense guarantee, cost review & payment (Fees will apply.)
- Dispatch of medication & medical supplies (Fees will apply.)
- Legal referrals
- Emergency message transmission
- Translations & interpreters (Fees may apply.)
- Lost document advice
- Ground transportation & accommodations for accompanying family members (Fees may apply.)
- Emergency personal cash advances (Fees will apply.)
- International SOS Clinics
- Security Services
- Security evacuation assistance
- Online travel security information
- Access to security crisis center

If you have any questions about ISOS, please contact the Office of Corporate Risk Management, email: corprisk@duke.edu; online at [http://www.finsvc.duke.edu/insurance/travel/ilos.php](http://www.finsvc.duke.edu/insurance/travel/ilos.php).

**RESOURCES FOR TEACHING/RESEARCH ABROAD**

Through the University-wide Global Administrative Support Initiative, a myriad of policies, procedures and resources have been collected and created that support teaching and research abroad. From loaner iPad programs from OIT and free WiFi in over 100 countries via Duke’s partnership with EduRoam, to tips on what to pack or what entry visa you might need to get into a country: you can find this and more that will help you travel, teach, live and work abroad at [www.global.duke.edu/admin](http://www.global.duke.edu/admin) or email globaltravel@duke.edu

**INTERNATIONAL TRAVEL POLICY**

All faculty traveling abroad with students should be aware of the Duke University International Travel Policy which applies to all undergraduate and graduate/professional students. As part of the policy, Duke University maintains its own Restricted Regions List ([http://global.duke.edu/admin/travelpolicy/rrl.php](http://global.duke.edu/admin/travelpolicy/rrl.php)) and its own Travel Registry. The Restricted Regions List (RRL) is governed by the International Travel
Oversight Committee (ITOC) which is made up of faculty and administrators appointed by the Provost. The policy mandates that all Undergraduate students register their travel plans if they are traveling outside the U.S. on University funds, for University credit or on a Duke sponsored trip. If an Undergraduate wishes to travel to an area on Duke’s RRL s/he must first petition the ITOC for a waiver of the University restriction. It is the responsibility of the faculty member traveling with the student or overseeing their activity, to ensure that the student has received a waiver and registered their trip prior to leaving the U.S. Graduate and Professional students are allowed to travel to areas on the RRL without a petition but must register their travel plans and sign a ‘High Risk Travel Waiver/Release Form’ releasing Duke from liability given the University advises against travel to that destination. Note: Duke’s RRL supersedes the U.S. State Department when considering a destination. Federal Sanctions are embedded in the list and whereas the State Department advises against travel, Duke may not hold that same opinion and travel may be allowed. For more information on the policy or to request a review of a destination by the International Travel Oversight Committee, please visit www.global.duke.edu/admin/travelpolicy