

FACULTY RISK

For YOU and your family, preparing for the unexpected

REGISTER WITH *S.T.E.P.* Smart Traveler Enrollment Program, on-line process

*Merk (Students are also told to do this.) Use the U.S. Department of State website to register.

BRING CLAIM FORMS: You should collect all the information you need for the form while you are receiving service. Know how to file a reimbursement claim with your insurance company including all the documentation you need from your health services.
Not all plans follow the same procedures. Some carriers, especially HMOs have very strict

IF you must use university funds to cover costs (for you or for students) because no other arrangements can be made to satisfy the immediate situation (personal credit card, ATM cash, payment arrangement), repayment to the University is required as soon as you have returned to the U.S. You should not for your travel.

ALWAYS seek guidance from all insurance companies involved before or as soon as possible when high level medical care (even if it seems minor at first) is needed or when emergency travel MAY be required.

MEDICAL EVACUATION (emergency travel related to medical condition) and REPATRIATION OF REMAINS COVERAGE

PRIOR TO ACTION: (in a case) by calling the insurance company. If the group purchased CISI, use that first. Otherwise, use the Willamette University (employees and students) coverage for these services through the WU Foreign Travel policy. You may wish to acquire a higher level of coverage for these services for yourself by purchasing a travel insurance policy.

TRAVEL INSURANCE- to consider purchasing on your own

Each individual has unique needs and abilities (and finances) to cope with unexpected events while traveling.

Travel insurance policies often include coverage for the following:

- trip cancellation;
- loss/damage/theft of baggage and personal effects;
- limited accident/illness coverage;
- medical evacuation and repatriation of remains coverage;
- personal liability coverage.

Often personal belongings are covered in renter s/ homeowner s insurance policies. Check this out before you leave! Your insurance broker can tell you if you can purchase a rider on your existing insurance for personal liability, coverage of possessions, extra travel insurance, etc. that work while you are abroad. BRING WITH YOU ALL CONTACT INFORMATION FOR ALL INSURANCE THAT COVERS YOU.

PERSONAL VEHICLE RENTALS ABROAD

Use public or privately contracted transportation services when conducting program related business and spending time with students. If you rent a vehicle on your own (-mq0.00rLqTf-(3)1(3ur)JT4.000009