

International Travel Insurance

(from: <http://www.massachusetts.edu/treasurer/internationaltravelinsurance.html>)

The insurance package provides coverage and services to: the University's Students when participating in University sponsored and approved international study abroad programs; as well as to University Trustees, Faculty, Staff and Volunteers while on approved international travel for University business.

The University Treasurer's Office recommends that each campus establish written procedures for foreign travel. Procedures should include a requirement that authorization to travel should be made in writing prior to the travel. These documents should be kept centrally on each campus and/or made easily accessible.

The University's international travel coverage is intended to provide the first line of service and protection to the University's travelers. Prior to traveling, international travelers should **still** contact their personal health insurance company to make certain they understand what additional coverage they may have in place, or may want to put in place, while traveling abroad. Any additional coverage purchased would be at the traveler's own expense.

Please go to the second page to see a summary of available coverage.

To receive more information on this program and/or to receive the University's International Travel Insurance brochure which includes important policy information, please contact your campus representative.

Campus Points of Contact			
Campus	Faculty Contact	Staff Contact	Student Contact
Amherst	Susan Pearson 413.545-2554	Ruth Yanka 413-545-1581	Erika Schluntz 413-545-5181
Boston	Wanda Alston 617-287-5124	Wanda Alston 617-287-5124	Lurlene Van Buren 617-287-3961 International Program under CCDE Stanley Wanucha 617-287-7941
Dartmouth	Denise Boyer 508-999-8085	Denise Boyer 508-999-8085	Kristen Kalbrener 508-910-6503
Lowell	John Perroni 978-934-3576	John Perroni 978-934-3576	Fern MacKinnon 978-934-4094
President's Office	Matt Wamback 774-455-7588	Matt Wamback 774-455-7588	N/A
Worcester	Benefits Department 508-856-1897	Benefits Department 508-856-1897	Michael Godkin 508-856-3917



Procedures for Reporting a Claim

(from: <http://media.umassp.edu/massedu/treasurer/Procedures%20for%20reporting%20a%20claim.pdf>)

Please contact Matt Wamback, (774) 455-7588 or mwamback@umassp.edu, on any claim for property damage or bodily injuries. Any accident no matter how big or small should be reported. After the report of a claim, the Treasurer's Office will investigate the accident and determine if the University is negligent or not.

Please note that **Campuses do not have the authority to make a payment without approval from the Treasurer's Office.**

- In instances where the University is negligent, any reimbursement for injuries/property damage between the amounts of \$0-\$2,500, the Treasurer's Office has the authority to settle these claims and authorize a campus to make a payment. This is granted under Massachusetts General Laws Chapter 258. Once a campus is instructed to make a payment, checks are usually cut within 3-6 weeks by the campus.
- In instances where the University is negligent, any reimbursement for injuries/property damage between the amounts of \$2,500-\$20,000 the Attorney General's office will need to approve these claims. The Treasurer's office investigates the claim and then submits letters to the AG asking for approval on the settlement. If approval is given, the Treasurer's Office contacts the State Comptroller, and payment is processed. It usually takes 3-6 months to process a payment by the State Comptroller after AG approval. Based on the facts of the case, the Attorney General's Office has the right to deny a settlement.
- In instances where the University is negligent, any reimbursement for injuries/property damage over \$20,000, approval by the Secretary of Finance or Governor's Council is needed. Either party can approve the Treasurer's Office recommendation of payment or deny payment and attempt to settle in suit. The Treasurer's Office still investigates the claim fully. This process could take up to a year to receive approval and settle.

Before any payment is processed, the third party, either individual or insurance company, needs to submit appropriate documentation supporting their reimbursement amount. Once these documents are secured, a release is sent. The third party then needs to sign the waiver releasing the University from any future payment. Claims will not be approved by the Treasurer's Office, Attorney General's Office or State Comptroller, if a signed release and supporting documentation is not part of the claim package.

We recommend that all third parties go through their own insurance company due to the time it takes to process a signal payment and due to the legal waivers that need to be signed. If an insurance company or claimant does not agree with the University's settlement offer, or the University and/or Attorney General denies a claim based on liability, the third party has the right to file presentment with the Attorney's General's Office. **UNIVERSITY of MASSACHUSETTS Treasurer's Office** Amherst · Boston · Dartmouth · Lowell · Worcester ·UMassOnline 333 South Street, Suite 450 I Shrewsbury MA 01545-4176 I Tel: (774) 455-7575 I Fax: (774) 455-7592 I www.massachusetts.edu/treasurer

The procedure for asserting claims against the Commonwealth is set forth in Mass. Gen. L. Ch. 258, section 4.

In the case of public institutions of higher education, the claim letter should be addressed to the Attorney General, One Ashburton Place, Boston, MA 02108.





All medical records and bills which a third party contends are related to the injury, and any other information in support of the claim should be part of the presentment package.

Copies of your correspondence to the Attorney General and any supporting information should also be forwarded to **University of Massachusetts, Treasurer's Office/ Attn: Matthew Wamback, 333 South Street, Suite 450, Shrewsbury, MA 01545-4176.**

The Presentment procedures above should also be followed when a third party is seeking reimbursement for an amount greater than \$2,500.





Summary of International Travel Insurance Effective 5/1/2012

(from: <http://media.umassp.edu/massedu/treasurer/Summary%20of%20International%20Travel%20-%205-1-2011.pdf>)

Foreign Liability Policy:	Limit of Insurance:	Insured:
Foreign Commercial Liability	\$1M per occurrence, \$2M general aggregate	Class 1
Foreign Business Auto Liability and Physical Damage	\$1M in liability per any one accident, and \$25k physical damage for hired autos	Class 1
Foreign Travel Accident and Sickness Policy:	Limit of Insurance:	Insured:
Accident and Sickness Medical Benefit	\$300,000	Class 1, 2, 3
Annual Deductible	\$0	Class 1, 2, 3
Emergency Medical Evacuation/Emergency Family Travel	\$150,000	Class 1, 2, 3
Repatriation of Remains	\$150,000	Class 1, 2, 3
Dental-Accident Injury	Limited to \$250 per tooth per accident	Class 1, 2, 3
Security Evacuation	\$100,000	Class 1, 2, 3
Accident Death and Dismemberment	\$50,000 \$25,000 \$10,000 spouse/\$5,000 children \$300,000 maximum for all insureds any one occurrence	Class 1 Class 2 Class 3
Worldwide Coverage	Yes	Class 1, 2, 3
Pay Claims in Local Currency	Yes, except for OFAC Countries. OFAC Country claims are reimbursed to traveler.	Class 1, 2, 3
Direct to Provider	Yes, except for OFAC Countries. OFAC Country claims are reimbursed to traveler.	Class 1, 2, 3
24-Hour Assistance Services	Provided by AIU Travel Assist	Class 1, 2, 3

