

# Foreign Travel Insurance Program

For the General Requirements to Purchase and Obtain Foreign Travel Insurance, please see the [Foreign Travel Insurance Program Administrative Guideline](#).

The Foreign Travel Insurance Program (FTIP) provides the following excess coverage during travel in a foreign country:

- Accidental Death and Dismemberment \$100,000
- Emergency Medical Benefit Employee/Student \$10,000
- Emergency Medical Evacuation 100% of Covered Expense
- Repatriation 100% of Covered Expense
- Primary Medical Expense - \$250,000 Employee/Student/Spouse/Dependent
  - Dental Treatment - \$1,000 Maximum -----Injury Only
  - Alleviation of Pain - \$500 Maximum
  - Emergency Medical Treatment of Pregnancy - \$2,000 Maximum
- Emergency Reunion
  - \$5,000 Benefit Maximum
  - \$300 Daily Benefit Maximum (10 Days Maximum Number of Days)
- Trip Cancellation - \$2,500 Benefit Maximum (Reimbursement of non-refundable covered expenses paid for trip up to Benefit Maximum if prevent from taking trip as a result of documented injury, sickness, or death).
- Trip Interruption Benefit - \$2,500 Benefit Maximum (Reimbursement of cost for one- way economy air/or ground transportation ticket, up to benefit maximum, if participant's trip interrupted as a result of a death of a family member or unforeseen injury or sickness of participant's family member.

FTIP also provides critical coverage for other uninsured exposures for the university including primary general liability, contingent automobile liability, employer's responsibility coverage voluntary compensation, employer's liability, primary and workers' compensation for faculty and staff.

Note that additional premiums apply for high-hazardous/war risk countries or trips for more than 30 days. Please contact Risk Management for a quote or additional information.

FTIP also includes the following travel services:

## **Assistance Services**

Provides assistance for emergency medical, travel, personal and security services 24-hour coverage, from the time the participant leaves until they return.

## **Pre-departure Information**

Immunizations, medical exams and treatment, visa requirements, weather and travel hazards.

## **Insurance Coordination**

Coordination of insurance and medical forms.

## **Evacuation and Repatriation**

Coordination of emergency medical evacuation and repatriation.

### **Travel Medical Emergency Services**

Assistance in obtaining local medical care, monitor quality and cost of hospital treatment, confirm travel medical expense insurance, guarantee payments to providers, and maintenance of contact between personal and local physicians.

### **Legal Assistance**

Coordinate assistance from local attorneys, embassies, and consulates, and maintain communication with family of traveler (faculty/staff/student/volunteer).

FTIP is provided as a package insurance program, including all coverage and services for a premium based upon factors including travel destination, number of participants, number of days of travel and activities during travel.

Please view the procedure for [Procurement of Foreign Travel Insurance](#).

In addition to the FTIP Insurance Program, faculty/staff are responsible to ensure that the following documents are completed and distributed as required by CSU regulations and CSU Long Beach processes:

### **Release of Liability**

Department or area shall keep the original copy for a minimum of one (1) year from the end date of travel.

### **Voluntary Medical Disclosure and Assumption of Risk**

Original is to be kept and stored by the department or area in a locked cabinet given this information is considered Level 1 data. A confidential copy should be accessible for the duration of travel by the responsible participating faculty or staff member. This copy is to be shredded upon completion of the travel. The original shall be kept for one (1) year after the completion of the travel.

### **FTIP Participant List**

Original or electronic copy is sent to Risk Management per the terms of the Administrative Guideline and a confidential copy is kept for the duration of the travel by the responsible participating faculty or staff member.

Once travel is approved and FTIP insurance is purchased, Risk Management will provide Travel Assist cards. The responsible participating faculty or staff member will distribute the Travel Assist card to the participants prior to travel.

If you have any questions, please contact Risk Management via email at [Insurance-FTIP@csulb.edu](mailto:Insurance-FTIP@csulb.edu) or contact the Risk Manager at ext. 52396.

## **Additional Resources**

- [Foreign Travel Warnings and Information](#)
- [Safe Traveler Enrollment Program](#)
- [Travelers' Health Kit](#)
- [CSULB Center for International Education](#)
- [Field Trip Guidelines](#)