

University Insurance Programs

Foreign Travel Liability Insurance Program

The university requires Foreign Travel Liability Insurance coverage for students, faculty and staff participating in an approved Short Term Study Abroad (STSA) program as described in the [Guidelines for the Creation of Short Term Study Abroad Programs](#).

The Foreign Travel Liability Insurance Program (FTLIP) administered by Safety and Risk Management (SRM) provides the following excess insurance coverage during travel in a foreign country.

- Accidental Death and Dismemberment \$100,000
- Emergency Medical Expense \$25,000 (\$50 deductible)
- Emergency Medical Evacuation \$1,000,000
- Repatriation Included

In addition to the health and accident insurance provisions, FTLIP provides critical primary coverage for other uninsured exposures for the University including general liability, automobile liability, and workers' compensation for faculty and staff.

FTLIP also includes the following travel services:

- **Assistance Services** – Provides 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, maintenance of contact between personal and local physicians
- **Legal Assistance** - Coordinate assistance from local attorneys, embassies, and consulates, maintain communication with family of student

FTLIP 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. FTLIP premiums for approved STSA course participants who are CSU Long Beach students, faculty or staff will be paid centrally by the Office of Safety and Risk Management.

Obtaining Coverage

FTLIP coverage is available through SRM. Requests for FTLIP coverage require a **minimum lead time of ten (10) business days prior to the date of departure**. This minimum period does not include holidays or campus closures. The CSULB faculty or staff member responsible for the STSA program shall ensure a request for FTLIP coverage is made.

The request for coverage is initiated by sending a completed [FTLIP Participant List](#) to SRM. This list must include all individuals, including faculty and staff, who are participating in the foreign travel. Revisions to the FTLIP Participant List should be limited, but may be made as necessary up to the date of travel.

Program faculty or staff are responsible to ensure that the following documents are completed and distributed as required by CSU regulations and CSU Long Beach processes:

- [Air Travel Notification & Release and Hold Harmless Statement](#): Department or area shall retain the original documents for a minimum of one (1) year from the end date of travel.
- [Medical Disclosure and Assumption of Risk](#): Original is to be kept by the department or area and a confidential copy is kept for the duration of the travel by the responsible participating faculty or staff member. This copy is to be shredded upon completion of the travel. The original needs to be kept for one year after the completion of travel.
- [FTLIP Participant List](#): Original sent to SRM and a confidential copy is kept for the duration of the travel by the responsible participating faculty or staff member. This copy is to be shredded upon completion of the travel.

Upon receipt of the completed FTLIP Participant List, SRM staff will submit a request for coverage to the insurance program administrator. Once coverage is confirmed, SRM will provide Travel Assist Cards for each STSA participant, which will be sent to the responsible faculty or staff member for distribution to the participants prior to travel. For quick reference, SRM will prepare and provide a country specific FTLIP Emergency Card to the responsible faculty or staff member.

Application of Coverage FTLIP

FTLIP only covers CSULB students, faculty and staff when the participant is physically in their FTLIP travel-designated foreign country. It is therefore recommended that all participants maintain health insurance coverage for the period of travel not covered by FTLIP (travel in the United States, during actual air travel, and including any travel outside of the FTLIP travel-designated foreign country) and for continuation of necessary medical care upon return to the United States that was initiated during the foreign travel. It is recommended that participants who are not a student, faculty or staff member maintain individual health insurance and obtain emergency medical, evacuation and repatriation coverage for the duration of their foreign travel.

FTLIP coverage is not required nor provided for travel in the U.S. possessions or territories. Sanctioned and embargo countries and high risk countries, MUST BE reported and additional underwriting information WILL BE required before coverage can be approved. FTLIP does not cover high risk activities such as, but not limited to, hang gliding, scuba diving, and white water rafting.

FTLIP coverage does not provide Trip Interruption Insurance.

Resources

- [Foreign Travel Warnings and Information](#)
- [Travelers' Health Kit](#)
- [CSULB Center for International Education](#)
- [CSULB Academic Field Trip Information](#)
- [FTLIP Summary of Coverage](#)