



Foreign Travel Insurance Guidelines for EMPLOYEES

AUTHORITY

On March 7, 2011, the Chancellor's Office implemented Coded Memo RM 2011-03, mandating the purchase of Foreign Travel Insurance. The Foreign Travel Insurance Program (FTIP) is coordinated by Integrated Risk Management. With the exception of student participation in an approved Study Abroad Program, foreign travel insurance shall not be procured from another source. [://www.calstate.edu/risk_management/rm/documents/Foreign_Travel_memo_from_BO_March2011.pdf](http://www.calstate.edu/risk_management/rm/documents/Foreign_Travel_memo_from_BO_March2011.pdf)

PREMIUMS

At this time, premiums are covered through IRM (Integrated Risk Management) for both employees and students traveling on approved University business. The insurance is also available and recommended for purchase by those not traveling on University business (i.e. accompanying family, spouse, etc.).

IRM's ROLE

1. To procure Foreign Travel Insurance for employees and students traveling abroad on **approved** University business. IRM does not approve or coordinate any aspect of your travel. For assistance with authorization and coordination of your travel, please consult your approving authority.
2. In an emergency, IRM will attempt to contact the traveler and/or the emergency contact to confirm safety. IRM is required to provide and update to Alliant. Alliant will take further action as appropriate for the safety for the traveler.

LEVELS OF FOREIGN TRAVEL & AUTHORIZATION REQUIREMENTS

There are three levels of foreign travel: war risk, high hazard and low hazard. **All foreign travel requires the President's approval.** With exception to travel requests to countries listed on the **War Risk list** (as designated by the Chancellor's Office and our insurance carrier); the President will not authorize your travel until insurance has been procured and confirmed by IRM. President approval is required for travel to countries listed on the U.S. State Department Travel Warning website, High Hazard list or War Risk list, including layover destinations. **Chancellor's Office approval is required for destinations on the War Risk list and must be requested 45 days prior to intended travel.** IRM cannot accept or process requests for insurance to countries listed on the **War Risk list** without approval from the Chancellor's office first. Consult your approving authority (Vice President, Dean or Provost) for additional information.

1. Your travel request is **HIGH HAZARD** if you:

Travel to countries listed on the U.S. State Department Travel Warning website, High Hazard list or War Risk list (as designated by the Chancellor's Office and our insurance carrier); including layover destinations:

- a. For travel to countries listed on the **War Risk list**, your travel requires the President to obtain additional authorization from the Chancellor's Office before travel can occur and insurance can be requested by IRM.
- b. The approving authority (Vice President, Dean or Provost) or designee is required to submit the request to the President's office **30 days prior to intended travel** to allow sufficient processing time between the President and the Chancellor's Office. **Insurance cannot be requested without this authorization. The President will not accept rush requests.**
- c. For travel to countries on the **War Risk list**, a copy of the email authorization from the Chancellor's Office **must** accompany your request for foreign travel insurance form along with evidence of approval by the approving authority (i.e. Green travel authorization form or equivalent) and confirmation of enrollment in the *Smart Traveler Enrollment Program* (available only to U.S. Citizens).
- d. Please allow 10 business days for IRM to process your request for insurance.

2. Your travel request is **LOW HAZARD** if you:

Travel to countries **not** listed on the U.S. State Department Travel Warning website, High Hazard list or War Risk list (as deemed high hazard by the Chancellor's Office and our insurance carrier); including layover destinations:

- a. Submit evidence of approval by approving authority (i.e. Green travel authorization form or equivalent) to IRM.
- b. No additional approval from the Chancellor's Office is necessary to request insurance.
- c. The President will review your travel request and confirm proof of insurance before considering final foreign travel approval.
- e. Please allow 10 business days for IRM to process your request for insurance.

INSTRUCTIONS FOR REQUESTING FOREIGN TRAVEL INSURANCE

1. **Incomplete requests cannot be processed and will be returned to the submitting party.**
2. Foreign travel shall be coordinated through the appropriate approving authority (Vice President, Dean or Provost). **IRM cannot authorize or coordinate your travel.**
3. Each traveler (or department travel coordinator) will submit to IRM:
 - a. A completed request for [Foreign Travel Insurance form](#)
 - b. Evidence of approval by approving authority (i.e. Green travel authorization form or equivalent)
 - c. Confirmation of enrollment in the no cost *Smart Traveler Enrollment Program* (<https://step.state.gov/step/>). This program is only available to U.S. Citizens.
 - d. If traveling to a country listed on the **War Risk list** (as designated by the Chancellor's Office and our insurance carrier), authorization from the Chancellor's Office must accompany your request for insurance.
4. IRM will submit your request to Alliant Insurance. Once the coverage is confirmed, the traveler, travel coordinator and the approving authority (Vice President, Dean or Provost) will receive confirmation from IRM, which will include any additional pertinent details.
5. The approving authority (Vice President, Dean or Provost) or designee will submit final travel authorization to the President with a confirmation of the Foreign Travel Insurance.

6. IRM's Foreign Travel Insurance process pertains only to the procurement of the required insurance. Travelers are responsible for following the internal processes/protocols developed by their approving authorities (Vice President, Dean or Provost) and any other applicable CSU travel policies/processes. Please consult your travel sponsor, trip coordinator or approving authority for additional guidance.
7. Any change to the original request requires additional review by IRM as the change could potentially affect the insurance coverage. Please report any changes immediately to IRM (i.e. change of travel dates, change in destinations, layovers in high hazard areas, cancellation, etc.).

EMERGENCY NOTIFICATION

The approving authority (Vice President, Dean or Provost) is responsible for maintaining emergency contact information for the traveler during their designated travel. As mentioned above on page 1, item 2, in an emergency:

1. Alliant Insurance will contact IRM for assistance.
2. IRM will contact the traveler and confirm their safety.
3. IRM will report the status of traveler to the AVP of FAS who will follow the emergency notification protocols.

OTHER RESOURCES

[CSU FTIP Memo](#)

[Campus Foreign Travel Insurance Program Website](#)

[Academic Affairs: International Travel Protocol](#)

[Accounts Payable Travel](#)

[State Department Travel Warnings](#)

[Safe Traveler Enrollment Program \(STEP\)](#) *(Available only to U.S. Citizens)*

[Center for Disease Control Travelers Health](#)

QUESTIONS?

For additional assistance regarding how to request Foreign Travel Insurance, please contact Sue Belt in IRM at (760) 750-4502. Thank you.