

International Travel



COVERAGE FOR FOREIGN TRAVEL RISKS

Many schools and towns offer foreign exchange programs, educational overseas trips for students, and faculty sabbaticals abroad. While offering tremendous educational value, foreign travel exposes the sponsoring institution to many risks that you may not be aware of.

SUPERIOR COVERAGE AROUND THE WORLD

CIRMA is pleased to offer its Liability-Auto-Property members an outstanding program provided by AIG. This **free** program (no direct cost to members) offers broad international coverage, and provides the convenience of limits, premiums, and coverage payments in U.S. currency.

The AIG package provides protection for school and town groups that are traveling abroad. Coverage has been

tailored to suit the needs of public entities and their foreign travel programs. *Please Note: There are some excluded areas and activities; please consult your CIRMA team for a list of excluded areas before you plan a trip.*

A QUICK TOUR OF YOUR RISKS AND COVERAGE

AIG combines several foreign commercial insurance products into one comprehensive program. The five coverages listed below cover exposures many educational and municipal institutions face and are included in the program:

Foreign Commercial General Liability

- ✓ Covers lawsuits brought in foreign countries and lawsuits brought into the United States.

Foreign Voluntary Workers' Compensation

- ✓ Covers employees traveling or working overseas, providing state-of-hire benefits for U.S. nationals.
- ✓ Provides endemic disease and excess repatriation expense coverage.

Travel Accident and Health

- ✓ Provides foreign travel and accident insurance.
- ✓ Covers emergency medical and sickness expenses, 24-hour travel assistance, legal assistance, and lost passport/lost luggage services.

Foreign Commercial Auto Liability

- ✓ Covers hired, non-owned autos abroad, excess of local compulsory insurance.
- ✓ Provides local claim service and defense.

Kidnap and Ransom/Extortion

- ✓ Covers foreign events, including ransom demands, kidnapping, personal extortion, wrongful detention, and hijacking.
- ✓ Covers expenses incurred in negotiating release.

Terrorism

No exclusion for terrorism.

International Travel Insurance

DON'T ASSUME

Many institutions think their U.S. policy covers them overseas. But most U.S. policies have limited coverage or no coverage outside the United States, Canada, or U.S. territories. Even foreign coverage endorsements added to U.S. policies can be inadequate—general liability policies don't always cover lawsuits filed in foreign courts. AIG coverage provides superior coverage for schools traveling abroad.

UNEXPECTED RISKS

The legal consequences of an accident are *not* the same the world over. Local laws and practices follow their own unique traditions and values—which, to a visitor's eyes, can result in unexpected or harsh penalties. There are documented accounts of U.S. nationals being arrested, serving prison time, and paying huge fines for seemingly minor infractions. In such circumstances, you need a local service network to resolve

claims. AIG provides the claims capabilities and expertise you'll need, with access to a local service network.

“Don't assume that your group will be covered abroad.”

International Travel coverage is available to all CIRMA Liability-Auto-Property Pool members and applying is easy! For more information, email Colleen White, Senior Underwriter, at cwhite@ccm-ct.org.



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Please Note: All coverages are subject to the terms and conditions of the policy. CIRMA endeavors to accurately describe the benefits of this coverage in its literature.