San Francisco State University
We Make Great Things Happen
Student Foreign Travel Insurance Program

Michael Beatty
Risk Manager
Why do I need to have it?

Foreign Travel Insurance Program

- Why do I Need Foreign Travel Insurance?
- What’s Covered?
- What’s Not Covered?
- Forms
- Coverage Costs
- High Hazard and War Risk Countries
- What Happens If I Have a Problem?
Why Do I Need Foreign Travel Insurance?
Foreign Travel Insurance Program

- System-wide directive by Chancellor’s Office

- Every CSU faculty, staff and student is required to purchase coverage through the Foreign Travel Insurance Program

- FTIP provides more comprehensive coverage than traditional travel insurance

- Allows the campus and its partners to provided assistance when needed

- Campus President must approve all travel to “high hazard” countries

- CSU Chancellor White must approve all travel to “war risk” countries”
SF State Foreign Travel 2016-17
Foreign Travel Insurance Program
<table>
<thead>
<tr>
<th>Event Date</th>
<th>Location</th>
<th>Description</th>
<th>SFU Travelers</th>
<th>Event Date</th>
<th>Location</th>
<th>Description</th>
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</table>

**TOTAL** 156
What’s Covered?
Foreign Travel Insurance Program

- General Liability and Excess Auto Liability
- Primary Accident or Sickness Expense, Emergency Medical Benefits and Evacuation
- Emergency Reunion
- Repatriation of Remains
- Political Evacuations
- Trip Cancellation and Trip Interruption
What's Covered?
Foreign Travel Insurance Program

- Coverage is provided for the Study Abroad Program – from the date of your U.S. departure, through the academic program and until your return to the U.S.

- Coverage can be extended for up to 14 days either prior to the academic program term or after the academic program term, or a combination of both. Approval must be obtained from SF State’s Enterprise Risk Management office prior to U.S departure.
What’s Not Covered?
Foreign Travel Insurance Program

- FTIP is not “health insurance” and does not replace the Affordable Care Act (Obamacare) mandate
  - You will still need to satisfy the US Government’s health insurance requirement

- Travel to “High-Hazard” or “War-Risk” countries requires prior authorization

- Personal travel of more than 14 days outside of your Academic Program dates is not covered and you must submit a waiver releasing the University from any liability during your extended personal travel.

Note: Other coverage exclusions may apply. Please consult your insurance coverage summary or Campus Risk Management for more details.
Coverage Cost
Foreign Travel Insurance Program

- 91 – 180 days $265 premium
- 181 – 270 days $325 premium
- 271 – 364 days $500 premium
- More than 364 days Contact Enterprise Risk Management

Note: Travel to High Hazard and War Risk Countries generate higher premiums.
Foreign Travel Request Form

Foreign Travel Insurance Program

Required of all travelers

• Emergency Contact Info
• Academic Program Dates
• Travel Dates
• Side trips
High Hazard Country Request Form

Foreign Travel Insurance Program

High Hazard Travel

- Longer processing time
- Higher premiums
- Requires pre-approval by SF State President
Personal Travel more than 14 days

- No insurance coverage
- Must complete and sign Personal Travel Release Form
War Risk Countries
Foreign Travel Insurance Program

Africa:
- Angola
- Botswana
- Burundi
- Cameroon
- Central African Republic
- Chad
- Comoros
- Congo, Democratic Republic of the
- Congo, Republic of the
- Côte d’Ivoire
- Djibouti
- Egypt
- Equatorial Guinea
- Eritrea
- Ethiopia
- Gabon
- Gambia
- Ghana
- Guinea
- Guinea-Bissau
- Kenya
- Lesotho
- Liberia
- Libya
- Madagascar
- Malawi
- Mali
- Mauritania
- Mauritius
- Morocco
- Mozambique
- Namibia
- Niger
- Nigeria
- Reunion
- Rwanda
- São Tomé and Príncipe
- Senegal
- Seychelles
- Sierra Leone
- Somalia
- South Africa
- South Sudan
- Sudan
- Swaziland
- Tanzania
- Togo
- Tunisia
- Uganda
- United Republic of Rwanda
- Western Sahara
- Zambia
- Zimbabwe

Asia:
- Afghanistan
- Armenia
- Azerbaijan
- bangladesh
- Bhutan
- Brunei Darussalam
- Cambodia
- China
- China, Hong Kong Special Administrative Region
- China, Macao Special Administrative Region
- Christmas Island
- Cyprus
- Czech Republic
- Denmark
- East Timor
- Estonia
- Fiji
- Finland
- Georgia
- Germany
- Ghana
- Greece
- Hungary
- India
- Indonesia
- Iran
- Iraq
- Ireland
- Israel
- Italy
- Japan
- Jordan
- Kazakhstan
- Kiribati
- Kuwait
- Kyrgyz Republic
- Laos
- Latvia
- Lebanon
- Lithuania
- Luxembourg
- Macao Special Administrative Region
- Maldives
- Malaysia
- Maldives
- Malta
- Malaysia
- Mongolia
- Montenegro
- Nepal
- The Netherlands
- New Zealand
- Nicaragua
- North Korea
- Norway
- Oman
- Pakistan
- Palau
- Panama
- Papua New Guinea
- People’s Republic of China
- Palestinian
- People’s Democratic Republic
- People’s Republic of Korea
- Philippines
- Poland
- Portugal
- Qatar
- Romania
- Russian Federation
- Saint Kitts and Nevis
- Saint Lucia
- Saint Vincent and the Grenadines
- Samoa
- Saudi Arabia
- Senegal
- Seychelles
- Sierra Leone
- Singapore
- Slovak Republic
- Slovenia
- Solomon Islands
- Somalia
- South Africa
- South Africa
- South Sudan
- Spain
- Sri Lanka
- State of Palestine
- Sudan
- Suriname
- Sweden
- Switzerland
- Syrian Arab Republic
- Tajikistan
- The Gambia
- The Maldives
- Thailanad
- Timor-Leste
- Tonga
- Tunisia
- Turkey
- Turkmenistan
- Tuvalu
- Ukraine
- United Arab Emirates
- United Kingdom
- United Nations Trust Territory of the Trusteeship
- United States of America
- Uruguay
- Uzbekistan
- Vanuatu
- Vietnam
- Venezuela
- Vietnam
- Yemen
- Yugoslavia

Oceania:
- Australia
- Australia
- Australian Capital Territory
- Brazil
- Brunei Darussalam
- Cambodia
- China
- Christmas Island
- Cuba
- Czech Republic
- Denmark
- East Timor
- Estonia
- Fiji
- Finland
- Grenada
- Greece
- Hungary
- India
- Indonesia
- Ireland
- Italy
- Japan
- Jordan
- Kazakhstan
- Kyrgyzstan
- Laos
- Latvia
- Lebanon
- Lithuania
- Luxembourg
- Malaysia
- Malta
- New Zealand
- Nigeria
- Oman
- Pakistan
- Palau
- Papua New Guinea
- People’s Republic of China
- People’s Democratic Republic
- People’s Republic of Korea
- Philippines
- Portugal
- Qatar
- Romania
- Russian Federation
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- Saint Lucia
- Saint Vincent and the Grenadines
- Samoa
- Saudi Arabia
- Singapore
- Slovak Republic
- Sri Lanka
- South Africa
- Sri Lanka
- Slovenia
- Solomon Islands
- Somalia
- South Africa
- South Africa
- South Sudan
- Spain
- Sudan
- Suriname
- Sweden
- Switzerland
- Syrian Arab Republic
- Tajikistan
- The Gambia
- The Maldives
- Thailanad
- Timor-Leste
- Tonga
- Tunisia
- Turkey
- Turkmenistan
- Tuvalu
- Ukraine
- United Arab Emirates
- United Kingdom
- United States of America
- Uruguay
- Uzbekistan
- Vanuatu
- Vietnam
- Venezuela
- Vietnam
- Yemen
- Yugoslavia
What if I have problems?
Foreign Travel Insurance Program

Contacts for 24-Hour Access:

- ACE Travel Assistance Program
- +1 (855) 327 – 1414 toll free
- Medassist-usa@axa-assistance.us
- www.acetravelassistance.net
What if I have problems?
Foreign Travel Insurance Program

- Enterprise Risk Management website: [erm.sfsu.edu](http://erm.sfsu.edu)
- ERM Study Abroad Insurance website: [erm.sfsu.edu/content/foreign-travel-study-abroad](http://erm.sfsu.edu/content/foreign-travel-study-abroad)
- Campus contact during normal business hours
  - Enterprise Risk Management
    - (415) 338 - 2565
- In an Emergency
  - Michael Beatty, Risk Manager
    - (415) 338 – 1124
    - mbeatty@sfsu.edu
Questions?

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Phone
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Email / Website
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erm.sfsu.edu