BON VOYAGE!
INTERNATIONAL TRAVEL ON UNIVERSITY BUSINESS
RISK TALK

Michael Beatty
Wendy Lopez

Enterprise Risk Management
AGENDA

• Administrative approval process for foreign travel insurance
• Foreign Travel Insurance
• Available Resources
• KEYNECT UP
• Best Practices
• Safety Tips
• Questions
FOREIGN TRAVEL INSURANCE PROGRAM

- Required for:
  - All students participating in a SF State Study Abroad Program
  - All faculty/staff/students traveling on University business

- Required in order to be reimbursed for travel expenses

- Can only be bound before traveler departs the U.S.

- All paperwork is required to be submitted to ERM 45 calendar days before departure date
REQUIRED DOCUMENTS

1. Request for Authorization to Travel (RAT)
2. Foreign Travel Insurance Program (FTIP)
3. Request for Travel Approval to High-Risk Country

High Risk (if applicable)
## REQUEST FOR AUTHORIZATION TO TRAVEL (RAT) FORM

- **Name**
- **Travel Dates**
- **All travel destinations**
- **Authorization signature from traveler**
- **Authorization signature from Department Chair**
- **Authorization signature from Dean**
- **ORSP: authorization signature from AVP or Director only.**
FOREIGN TRAVEL INSURANCE PROGRAM (FTIP) FORM

- Name
- Travel Dates (must be the same)
- All travel destinations (must be the same)
- Emergency contact name, relationship & email
- Purpose of travel
- Primary accommodations & phone number
- Name of person authorized to approve travel
- Department re-charge number
TRAVELING TO HIGH RISK COUNTRY?

- Will need an additional form to be signed off by the Dean
- Incurs a higher premium
- Thailand recently added to High-Risk Country List
- War Risk Countries require President & CO Approvals:

<table>
<thead>
<tr>
<th>Afghanistan</th>
<th>Iraq</th>
<th>Sudan</th>
<th>Ukraine</th>
<th>Iran</th>
<th>South Sudan</th>
<th>Syria</th>
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</thead>
<tbody>
<tr>
<td>Angola</td>
<td>Central African Republic</td>
<td>Egypt</td>
<td>Israel</td>
<td>Liberia</td>
<td>Oman</td>
<td>Serbia</td>
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<td>Chad</td>
<td>Ethiopia</td>
<td>Ivory Coast</td>
<td>Libya</td>
<td>Pakistan</td>
<td>Sierra Leone</td>
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<td>Bahrain</td>
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<td>Georgia</td>
<td>Jordan</td>
<td>Mali</td>
<td>New Zealand</td>
<td>Somalia</td>
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<tr>
<td>Bosnia &amp; Herzegovina</td>
<td>Colombia</td>
<td>Guinea-Bissau</td>
<td>Kosovo</td>
<td>Niger</td>
<td>Philippines</td>
<td>Sri Lanka</td>
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<td>Burkina Faso</td>
<td>Cote d’Ivoire</td>
<td>Haiti</td>
<td>Kuwait</td>
<td>Nigeria</td>
<td>Qatar</td>
<td>Tajikistan</td>
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<td>Burundi</td>
<td>Cuba</td>
<td>India</td>
<td>Kyrgyz Republic</td>
<td>Northern Ireland</td>
<td>Rwanda</td>
<td>Turkey</td>
</tr>
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</table>
REQUEST FOR TRAVEL APPROVAL TO HIGH-RISK COUNTRY

- Name
- Travel Dates (must be the same)
- All travel destinations (must be the same)
- All lodging addresses and phone numbers
STUDENTS TRAVELING INTERNATIONALLY

- RAT Form
- FTIP Form
- High-Risk Approval Form (if applicable)
- Release of Liability Form
- Medical Consent Form (If under 18 years of age)
TRAVELING IN A GROUP?

- **RAT Form**
  - For every single traveler
- **FTIP Form**
  - Trip Leader only
- **Participant List**
- **Foreign Travel Schedule**
- **High-Risk Approval Form***
- **Volunteer form***
- **Release of Liability Form (students)**
- **Medical Consent Form***
  - If under 18 years of age

* if applicable
## 2018-2019 FTIP Rates

<table>
<thead>
<tr>
<th>Length of Trip</th>
<th>18/19 Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 15 days</td>
<td>$60 / traveler</td>
</tr>
<tr>
<td>16 – 31 days</td>
<td>$75 / traveler</td>
</tr>
<tr>
<td>&gt;31 days</td>
<td>Contact ERM</td>
</tr>
</tbody>
</table>

*High-Risk countries incur higher premiums

*FTIP can cover up to 14 days of personal travel
WHAT’S COVERED?
FOREIGN TRAVEL INSURANCE

✓ Primary Accident or Sickness Expense, Emergency Medical Benefits and Evacuation
✓ General Liability and Excess Auto Liability
✓ Emergency Reunion
✓ Political Evacuations
✓ Trip Cancellation and Trip Interruption Coverage

• Summary of coverage is available on the SF State Risk Management website at:
  http://erm.sfsu.edu/content/foreign-travel
• Foreign Travel Information:
  http://erm.sfsu.edu/content/foreign-travel
WHAT'S NOT COVERED?
FOREIGN TRAVEL INSURANCE

- Personal belongings
  www.lemonade.com

- High Hazard Activities
  Including but not limited to off-road motorcycling, scuba diving, jet, snow or water skiing, sky diving, mountain climbing (where ropes or guides are used), automobile racing, bungee jumping, spelunking, white water rafting, surfing, parasailing
ADDITIONAL RESOURCES

- Provides real-time traveler advisories
- Provides the latest safety and security information for your destination country, helping you make informed decisions about your travel plans
- Helps U.S. Embassy contact you in an emergency (i.e. natural disaster, civil unrest, or family emergency)
- Helps family and friends get in touch with you during an emergency

- Free
- Flexible location sharing
- Group chat
- Invite only
- Set up alerts when Circle members get to their favorite spots
1. Send “SFSUSA” text message to 444999
2. Download V-card
3. Save to Phone Contacts

- Provides contact information for US State Department, SF State Dean of Students, Foreign Travel Insurance Program emergency assistance and claims information
- Allows SF State to send push notification to travelers in areas of concern (natural disaster, terrorist attack, etc.) requesting that the traveler confirm their safety.
- **Important Suggestion:** Edit the contact card to add the emergency phone number (911 in US) of your host institution country
WHAT IF I HAVE PROBLEMS?
FOREIGN TRAVEL INSURANCE PROGRAM

Contact 24-Hour Access:

ACE Travel Assistance Program
+1 (855) 327-1414 Toll Free
Medassist-usa@axa-assistance.us
www.acetravelassistance.net
SAFETY TIPS
BEFORE YOU GO

- **Minimize** the number of valuables you bring:
  - Leave behind social security card, driver’s license, unnecessary credit cards, valuable jewelry, irreplaceable objects

- **Bring**
  - Backup copies of important documents (hard and soft copies)
  - Medication (in original prescribed bottle) and copy of prescription
  - First aid kit
  - Contact information in covered luggage tags and TSA-approved locks

- **Learn**
  - Local customs, key phrases/words, country’s emergency numbers

- **Notify**
  - Credit card company
  - Phone provider

- **Ensure**
  - your loved one(s) have valid passports
  - SF State and your loved ones are aware of your itinerary and lodging information
EMERGENCY PREPAREDNESS

- Be aware of your surroundings
- Have an exit strategy
- Buddy System
- Common sense
- Road Safety
- Keep electronic devices charged
- Backup power source
ADDITIONAL RESOURCES

• Advice for Safe & Health Travel for Students: http://www.cdc.gov/features/studyabroad/

• State Department Students Abroad: http://studentsabroad.state.gov/

• Tips for Safe International Road Travel: http://www.asirt.org/

• DoS International Travel Information: http://travel.state.gov/content/passports/en/country.html

• DoS Travel Website: http://travel.state.gov/

• Dos Background Notes/Country Fact Sheets: http://www.state.gov/r/pa/ei/bgn/

• DoS Tips for Traveling Abroad-Safety Issues: http://travel.state.gov/content/passports/en/alertswarnings.html
Questions?

Enterprise Risk Management
San Francisco State University
1600 Holloway Avenue ADM 260
San Francisco, CA 94132

Phone
(415) 338 2565

Email / Website
riskmgmt@sfsu.edu
erm.sfsu.edu