

UHS Insurance Update

International Travel Insurance

Drones

April 13, 2023

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UHS Purchased Insurance Policies

State Sponsored

- Automobile
- Directors & Officers/Employment Practices
- Property
- Builder's Risk
- Fine Arts

UHS Direct Purchased

- Foreign Package
 - *General Liability*
 - *Workers' Compensation*
 - *Automobile Liability*
- **Foreign Travel Accident**
- **Drones**
- Hull (Boat) liability
- Commercial Crime
- Blanket Accident (UHS scheduled camps)
- Medical & Professional
- Media Professional
- Medical Professional
- Leased Premises (required by contract only)
- Special Events Liability (scheduled events only)
- NCAA and NAIA Athletics



International Travel Insurance

Effective March 1, 2023, the University of Houston System has partnered with On Call International to provide services and benefits while traveling internationally for *all* UHS employees and students.

The program will provide services including, but not limited to:

- Pre-trip planning
- Telephone advice
- Full-scale medical and security evacuations



Key features of the program

- Medical, travel, and security assistance, including insured evacuation services
- International medical expenses coverage
- Coordination of emergent and non-emergent medical care

Travelers can make a collect call, send an email, live chat, or text On Call from anywhere in the world 24 hours a day to request assistance regardless of the nature or severity of the situation.

BENEFIT TABLE	LIMITS PER INSURED PERSON
Medical Evacuation and Repatriation	\$500,000
Repatriation of Remains or Burial	\$100,000
Security Evacuation	\$100,000
Emergency Travel Expenses (Reunion)	\$12,500 when in hospital for more than 3 days
Bereavement Reunion	\$5,000
Return Home due to Felonious Assault	\$5,000
Emergency Travel Expenses due to Felonious Assault	\$5,000
Return of Dependent Children	\$2,500
Return of Traveling Companion	\$2,500
Emergency Bail Bond	\$1,500
Catastrophe Coverage	100% of customary costs up to \$1,000
Search and Rescue	100% of customary costs up to \$10,000
Loss Of Personal Belongings	Up to \$1,000, \$100 maximum per article
Loss of Checked in Luggage	\$500
Luggage Delay	\$200
Lost Documents or Money	\$200
Trip Interruption	\$5,000
Travel Delay	\$2,500 (subject to daily limit of \$500/day, time limit of 12 hours)
Pre-Trip Cancellation	\$2,500
Quarantine	Up to \$5,000 combined single limit (CSL)

BENEFIT TABLE	LIMITS PER INSURED PERSON
Medical Expenses and Hospitalization	\$500,000 per Insured Person
Prescribed Medicines by a doctor or specialist	Maximum of 60 days per subscription
Pre-existing condition Clause	Treated as any other condition up to a maximum of \$20,000 per lifetime
Mental Health Disorder	Up to a maximum of \$20,000
Continuing Medical Charges	\$10,000
Home Country Extension (Incidental Trips)	\$10,000
Accidental death or disablement	Dependent on Class
Personal Liability Physical injury and property damage	\$100,000

WHO: All students, faculty, staff, alumni, chaperones, and volunteers

WHERE:

- International travel outbound from the US* and other countries
- International Travel to one's country of origin, as long as the traveler does not principally reside there at time of departure
- domestic (US*) travel 100 miles from home
- *US is the 50 states and DC for the purpose of this program

WHEN: All related programs or assignment plus up to 7 Incidental Travel Days before and after

Authorized Operations Contact (AOC)

Individuals from the university who should be contacted in the event of an international emergency involving a traveler.

- First and primary point of contact for On Call, but
 - ***Only if there is a medical or security emergency for an international traveler***
- Authorized to make a financial expenditure on UH's behalf, but
 - ***Only if there is a billable service being requested by the traveler***
- May be contacted by On Call 24 hours a day, but
 - ***Only if there is an incident with the traveler***

Information Only Authorized Operations Contact

- Someone who has a “need to know” about medical or security emergencies
- Will not receive phone notifications
- Will be included on all email notifications and updates throughout a case

Each department/college should name individuals who would be contacted if there is an incident with a traveler from their department/college. Email Ally McDonald in Risk Management to advise who the AOC or Information Only AOC is no later than April 30th, 2023



While traveling

If travelers need medical care, encounter a travel problem, suffer a medical emergency, or are impacted by security crisis anywhere in the world, we strongly encourage them to take advantage of services available through On Call.

If there is a critical incident alert issued for a traveler's reported location, if it is a high or extreme risk then certain contacts at the University of Houston will also be automatically notified.

- Dependent upon the nature of the incident, the traveler may receive a text, email, and/or a notification from the App with a request for a check-in to acknowledge whether they are safe or require assistance.
- It is important they acknowledge the message as soon as possible so On Call can prioritize where help is needed and coordinate a quick and efficient response.

Call collect from anywhere in the world: **+1 978-651-9213**

Call toll-free US / Canada: **1-833-808-0236**

24/7 Live Chat: www.oncallinternational.com/chat/direct

Email: mail@oncallinternational.com

Text Only: **+1 844-302-5131**

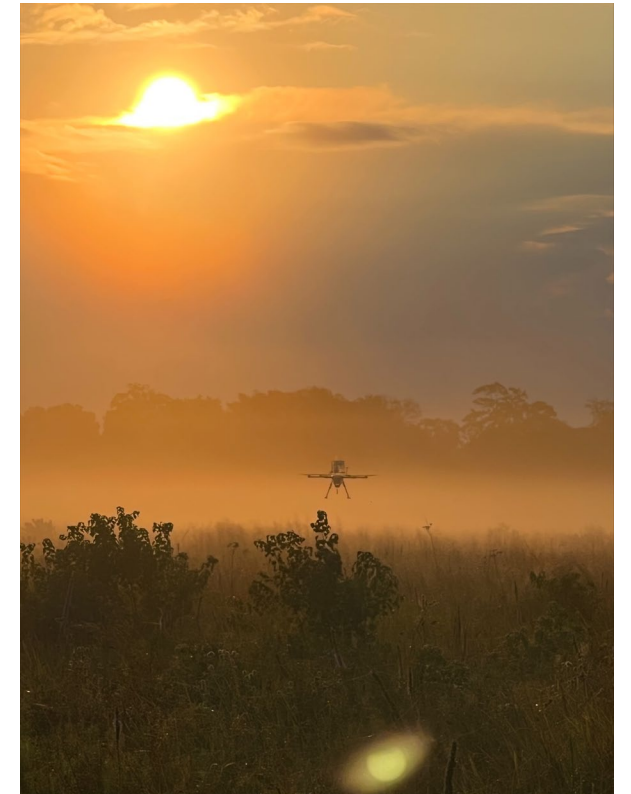


S.A.M. on Drones (01.F.02)

- New UHS policy that regulates the operation of drones on UH properties
- An application is required with requested documentation
 - Two different applications – one for UHS employees and one for vendors

Drone Insurance

- Liability insurance is **required** for all UHS owned drones.
 - Sovereign Immunity will not cover fully for motor driven equipment/vehicles, and may not in other states.
- UHS RM purchased a drone policy to ensure our owned drones are covered for liability only while in the US.
 - All drones need to be reported to UHS RM
- If outside the US there may be limited or no coverage for drones.
 - Contact UHSRM if travelling internationally with a drone
- Physical Damage coverage is available, but the drone must be scheduled with UHS RM and there is a higher premium to pay.
 - Contact UHSRM for a quote if physical damage is needed



Contact

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Questions?

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Thank you