

# UNIVERSITY of HOUSTON

## DEPARTMENT OF RISK MANAGEMENT

4302 University Drive, Room 22 • Houston, Texas 77204-2009 • [riskmgt@Central.uh.edu](mailto:riskmgt@Central.uh.edu)

### UH Employee Foreign Travel Accident

Coverages	Limits
<b>Coverage applies to:</b> Foreign travel coverage applies to all employees of the University of Houston System. (Also includes student travelers on behalf of UHD and Bauer only) (Described as "Class III" in the policy)	
Accidental Death/Dismemberment Benefit – Maximum	\$250,000
Accident Medical Expense – Maximum / Per Accident	\$100,000
Bereavement and Trauma Counseling Benefit – Maximum per Session / Maximum # of Sessions	\$150 / 10
Catastrophe Cash Benefit – Maximum	\$25,000
Coma Benefit – Maximum	\$5,000
Emergency Evacuation with Family Travel Benefit	\$250,000
Paralysis Benefit – Maximum	\$50,000
Rehabilitation Benefit – Maximum	\$50,000
Repatriation of Remains – Maximum	\$250,000
Seat Belt and Air Bag Benefit	\$50,000
Sickness Medical Expense Benefit – Overall Sickness Medical Expense Maximum	\$50,000
Aggregate Limit	\$2,500,000

#### Covered Activities

While participating in University of Houston sponsored, scheduled, and supervised activities while travelling internationally. This includes direct and uninterrupted travel to and from such activities.

#### Foreign Package Policy

There are additional coverages available to University of Houston employees who travel internationally for business purposes, including but not limited to:

- General Liability
- Hired Car Liability/Hired Car Physical Damage
- Crisis Response Coverage

**Contact Risk Management with questions about insurance limits, coverages, exclusions, and limitations.**



Travel Guard®

**INSURE TRAVELERS. MANAGE RISK. PREPARE FOR DISRUPTION.**

## Global Travel Assistance Services for Educational Organizations

Traveling requires attention to a number of unique details. A study from the Forum on Education Abroad shows that mitigating health and safety risks is a fundamental goal of all stakeholders in education abroad.<sup>1</sup> You are covered with travel accident insurance along with travel assistance services to help you with travel mishaps or emergencies during your trip; this insurance coverage is provided by your educational organization. Whether it's a medical emergency, flight delay or lost luggage, we are here 24 hours a day, 7 days a week to support you.

Please detach the card below and carry it with you during the course of your trip.

For the travelers of  
University of Houston



Travel Guard®

HIGHER EDUCATION ID CARD

Policyholder: University of Houston  
Policy Number: 9152881

Toll-Free/Free Phone (within the U.S.): [1-877-832-3523](tel:1-877-832-3523)  
Collect/Reverse Charge (outside the U.S.): [+1-715-295-1194](tel:+1-715-295-1194)  
Email: [assistance@aig.com](mailto:assistance@aig.com)  
[aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)

## 24/7 Assistance Services

### Medical Assistance

From physician referrals to assisting with emergency medical evacuations, we help travelers address their medical needs with expediency and expert care.

- Hospital and provider assistance
- Emergency prescription replacement assistance
- Assistance with the renting and/or replacement of medical equipment

### Travel Assistance

Flight delays, inclement weather, and other travel hassles are an unfortunate reality of travel today. We help keep travelers on the move with a broad range of assistance services, before, during and after their trip.

- Lost/stolen baggage assistance
- Lost passport/travel documents assistance
- ATM locator
- Identity theft assistance <sup>2</sup>
- Emergency telephone interpretation coordination
- Legal/bail bond referrals
- Embassy and consulate information

### Travel Assistance Website and Mobile App

The mobile app contains the below features in addition to a one-touch "Help" button to connect you to Travel Guard and a GPS-enabled healthcare provider directory.

- Travel Security Awareness Training — online instruction modules
- Country reports, city guides, case studies and pre-travel tips
- Ability to subscribe to security email alerts
- In-depth travel health and safety information
- Medical translations tool
- Drug brand equivalency tool

### 24/7 Travel Assistance Services ID Card

#### Contact in the event of:

- Emergencies
- Eligibility verification
- Medical evacuations
- Assistance services
- Benefit plan contact information

To access your 24/7 Assistance Services website, visit [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)

or download the AIG Travel assistance app to your Apple or Android smartphone. Register with your policy number (using numerals only).

Report claims to [AHClaims@aig.com](mailto:AHClaims@aig.com)  
Accident & Health Claims Dept. | PO Box 25987 |  
Shawnee Mission, KS 66225

## Personal Services

### Security Assistance

Through the support of a global network of security consultants, we respond to minor security incidents and life-threatening events.

- Security evacuation assistance with on-the-ground physical response
- Security and safety advisories, global risk analysis and consultation specialist
- 24-hour response services to assist travelers and their families during an incident
- Online access to up-to-date security intelligence
- Risk management consulting
- Risk, vulnerability and threat assessments

### VIP Personal Assistance Services

Travelers also receive 24/7 concierge and personal assistance services.

- Ground transportation coordination
- Event ticketing
- Wireless device assistance

*Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of a filed insurance plan are the responsibility of the policyholder.*

To learn more or access your assistance website services, visit and download the AIG Travel assistance mobile app on Apple or Android, or visit [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)

1. <http://www.tlcorporate.com/2017-business-trends-survey-from-travel-leaders-group-forecasts-steady-growth-for-corporate-travel/>

2. Identity theft services are not available for residents in New York or outside the United States.

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Accident & Health is the marketing name for the domestic benefits division of American International Group, Inc.

University of Houston is separate and unrelated entity.

All insurance products are written by insurance company subsidiaries or affiliates of American International Group, Inc.

Coverage may not be available in all jurisdictions and is subject to actual policy language.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and certificate for details.

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