

# INFORMATION FOR TRAVEL RISK MANAGEMENT

## Worker Compensation Coverage

Worker compensation insurance is extended to employees of the university and provides coverage for individuals that are injured during the performance of job-related duties. These duties may include travel for meetings, events, seminars and other activities that further the mission of the institution. Typically, coverage includes medical treatment and may include lost wages. However, some limitations apply with respect to lost wages. Our worker compensation is managed by the Injured Worker Insurance Fund (IWIF).

Generally, the term “employee”, as it relates to the applicability of the Worker Compensation Act, may be interpreted to include an individual that is compensated to perform certain duties in furtherance of the mission of the university and working under some form of Salisbury University employment contract. According to a recent opinion letter from the general counsel to IWIF, this compensation may also take the form of remuneration of employee expenses for travel, room and board. Coverage may also be afforded to employees if their primary contract is not in force at the time of the trip. For example, a faculty member would be covered as an employee when participating outside their primary contract period, such as the summer months.

### Basics for covered employees:

- Multi-day trips that involve an overnight stay away from the campus are covered 24 hours, 7 days a week with some limitations.
- All claims must be filed in Maryland; this is typically done through Human Resources. Forms for injury reporting are available on the web (<http://www.salisbury.edu/healthsafety/accident>).
- Serious injuries requiring immediate assistance after regular business hours may be called directly to the service provider (IWIF) 24 hours a day, 7 days a week, 365 days a year **(888-410-1400)**.
- When called, IWIF will provide a claim number and an Express Script number to obtain prescriptions without out-of-pocket payment. In addition, they may provide some information regarding patient care.

A recent opinion letter from IWIF general counsel indicated that IWIF should cover work-related international travel injuries. However, this is reviewed on a case-by-case basis and procedures for international travel injury care have not been established. Therefore, international travel medical emergency care insurance should be purchased where needed. International travelers need to contact a provider agency for coverage for emergency medical, evacuation and repatriation to bridge any coverage problems in advance of any trip. A list of providers is included at the end of this document as a resource. These companies typically provide 24 hour customer support and should be contacted directly in the event claims assistance is required.



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## List of Travel Insurance Providers (Liability, Auto, Property & Emergency Medical)

All products: Educators Elite Worldrisk Insurance from AIG ([www.aigworldsource.com](http://www.aigworldsource.com))

Medical only: International SOS ([www.internationalsos.com](http://www.internationalsos.com)) ...used by CP and UMB

Medical only: Medexassist ([www.medexassist.com](http://www.medexassist.com))

Other providers:

Ace insurance

Alliance

XL

Chubb

CNA

Zurich

St. Paul

Lloyds of London