



INTERNATIONAL TRAVEL INSURANCE COVERAGE

an exclusive CIRMA member value+ coverage enhancement.

COVERAGE FOR FOREIGN TRAVEL RISKS

Many schools offer foreign exchange programs, educational overseas trips for students, and faculty sabbaticals abroad. While offering tremendous educational value, foreign travel exposes the sponsoring institution to many risks that you may not be aware of.

SUPERIOR COVERAGE AROUND THE WORLD

CIRMA is pleased to offer its Liability-Auto-Property members an outstanding program provided by the AIG Companies. This program is provided with no direct cost to members, offers broad international coverage, and provides the convenience of limits, premiums, and coverage payments in U.S. currency.

The program offered through AIG Companies provides insurance protection for school groups traveling abroad. Coverage has been tailored to suit the needs of public schools and their foreign travel programs.

A QUICK TOUR OF YOUR RISKS AND AVAILABLE COVERAGE

The program available through AIG Companies combines several foreign commercial insurance products into one comprehensive program. The six coverages listed below cover exposures

many educational institutions face and are included in the program:

Foreign Commercial General Liability

- Covers lawsuits brought in foreign countries and lawsuits brought into the United States.

Foreign Voluntary Workers' Compensation

- Covers school employees traveling or working overseas, providing state-of-hire benefits for U.S. nationals.
- Provides endemic disease and excess repatriation expense coverage.

Travel Accident and Health

- Provides travel and accident insurance while traveling on covered trips.
- Covers emergency medical and sickness expenses.
- Includes 24-hour travel assistance, legal referral assistance, and lost passport/lost luggage services.

Foreign Business Auto Liability

- Covers hired, non-owned autos abroad, excess of local compulsory insurance.
- Provides local claim service and defense.

Kidnap and Ransom/Extortion

- Covers foreign events, including ransom demands, kidnapping, personal extortion, wrongful detention, and hijacking.
- Covers expenses incurred in negotiating release.

Terrorism

- Covers hired, non-owned autos abroad, excess of local compulsory insurance.
- Included for Foreign General Liability, Foreign Business Auto Liability, Foreign Voluntary Workers' Compensation and Employers Liability.

Foreign Business Travel Property

- Covers personal property at any one location and inland transit.

PLEASE NOTE:

There are some excluded areas and activities; please consult your CIRMA team for a list of excluded areas before you plan a trip.

International Travel Insurance Coverage

Don't assume

Many institutions think their U.S. policy covers them overseas. But most U.S. policies have limited coverage or no coverage outside the United States, Canada, or U.S. territories. Even foreign coverage endorsements added to U.S. policies can be inadequate—general liability policies don't always cover lawsuits filed in foreign courts. Coverage offered by AIG Companies may provide superior coverage for schools with students and employees traveling abroad.

Unexpected risks

The legal consequences of an accident are not the same the world over. Local laws and practices follow their own unique traditions and values—which, to a visitor's eyes, can result in unexpected or harsh penalties. There are documented accounts of U.S. nationals being arrested, serving prison time, and paying huge fines for seemingly minor infractions. In such circumstances, you may need a local service network to resolve these unexpected events. AIG Companies can provide the claim capabilities and expertise you may need with access to a local service network.

“Don't assume that your group will be covered abroad.”

This is only a brief description of the coverage(s) available. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

AIG Travel, a member of American International Group, Inc., provides travel insurance and global assistance through innovative product offerings. Travel Guard® is the marketing name for its portfolio of travel insurance and travel-related services. From lost luggage to a medical emergency, our 24/7 multilingual assistance team is always just a phone call away. Through our global service centers and a network of experienced providers, we deliver medical and security assistance to help our customers travel with confidence. AIG Travel is a socially responsible and inclusive organization that meets the diverse needs of leisure and corporate travelers alike. Learn more at www.aig.com/travel or www.travelguard.com, and follow us on Twitter, Facebook, Instagram and LinkedIn.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries or jurisdictions, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

International Travel coverage is available to all schools who are CIRMA Liability-Auto-Property Pool members and applying is easy! For more information, email Colleen White, Senior Underwriter, at cwhite@ccm-ct.org.

This material is intended for informational purposes only, and descriptions of insurance coverage are general in nature and are not to be construed as actual policy language.

This material does not amend, extend, or otherwise affect the provisions or coverages of any insurance policy issued by Connecticut Interlocal Risk Management Agency (CIRMA) or placed with a commercial carrier by CIRMA on the behalf of the CIRMA membership, nor is it a representation that coverage does or does not exist. Coverage depends on the facts and circumstances of each claim or loss, all relevant policy provisions and applicable law. Availability of any coverage referenced in this document depends on underwriting qualifications and Connecticut State and Federal regulations.

© 2021 Connecticut Interlocal Risk Management Agency (CIRMA) all rights reserved.