

AIG WorldRisk Foreign Travel Insurance

Employees traveling outside of the United States are provided coverage under KSU's AIG WorldRisk policy if the following notifications have been made. **Failure to properly notify Risk Management within a reasonable amount of time prior to your departure could forfeit this coverage.**

- Must notify Risk Management of travel dates, destination and travelers
- Notification to Risk Management should be done at the time travel arrangements are made.
- Groups of 15 or more employees flying together must contact Risk Management at least 30 days prior to their departure.
- Depending on your travel destination, further documentation may be requested by the insurance company. Failure to provide requested documentation could result in the forfeiture of coverage.

AIG Worldwide insurance brochure and insurance card are available online at:

<https://www.kent.edu/sites/default/files/worldrisk14-15travelassistcard.pdf>

Failure to notify Risk Management of foreign travel arrangements may result in forfeiture of benefits.

Foreign Auto Coverage

KENT STATE EMPLOYEES RENTING VEHICLES OUTSIDE THE UNITED STATES MUST PURCHASE ALL LOCAL, STATUTORY AND OPTIONAL INSURANCE COVERAGE OFFERED BY THE RENTAL CAR COMPANY, INCLUDING COLLISION DAMAGE WAIVER INSURANCE.

Kent State maintains excess automobile insurance for automobile accidents outside the United States as follows. Risk Management will coordinate any claims:

Who is Covered:

- KSU Employees
- KSU Trustees and Board Members
- Student Employees
- Student Interns
- Student Teachers
- Volunteer Workers

\$1,000,000 Limit

3rd Party Medical \$10,000

Deductible -0-

Foreign Travel Accident and Sickness Coverage

Provides benefits outlined below for non work related injuries. (Work related injuries may be covered under the Workers Compensation coverage. Contact Human Resources if you have work related injury.)

Coverage provided for the following as long as Risk Management was properly notified.

- North American KSU employees (including student employees)
- Family members traveling with KSU employee on KSU business (Risk Management must have names of family members 30 days prior to traveling)
- Alumni traveling on KSU business
- Volunteers traveling with KSU employee on KSU business

No coverage is provided for students, student interns and student teachers. Students must have or must opt out of the Travel Accident and Sickness Coverage offered through the Office of International Affairs.

\$10,000 Covered medical expenses-each insured person per incident

\$250 Deductible per insured person per injury or sickness

Coverage extensions are provided for Accidental Death and Dismemberment, Emergency Medical Evacuation, Emergency Family Travel and Repatriation of Remains. Contact Risk Management if situations arise that require these coverage extensions.

Contact Information

Risk Management

Kent State University
310 Harbourt Hall
Kent OH 44242

Constance Hawke (330) 672-1944

Elaine Ramhoff (330) 672-1949

AIG Worldwide Assist

KSU Policy No. WR10003560

Collect Internationally 01 (713) 260-5539

Within U.S. or Canada (888) 873-8394

Claims should be reported to:

Marsh at:

Kate Kenny (312) 627-6524, kate.kenny@marsh.com

Robert Stratton (216) 937-1367, robert.b.stratton@marsh.com

AIG WorldSource at:

AIG WorldSource – Claims WorldRiskClaimsReporting@aig.com

www.aig.com/wsclaimsreporting