

## **BUSINESS TRAVEL ACCIDENT INSURANCE**

When traveling on official University business you will be covered worldwide, 24 hours a day, for a wide variety of accidents and incidents while away from the workplace. Effective October 1, 2007, the University has changed the Business Travel Accident insurance to ACE USA.

This new coverage is broader and more generous and is provided at no cost to you, but **you must register at [www.uctrips-insurance.org](http://www.uctrips-insurance.org) all out-of-state and foreign country travel to ensure coverage for each business trip.** Coverage is automatic for business travel within the state and registration is not required for those trips. This coverage includes:

- Benefits for:
  - Accidental Death,
  - Accidental Dismemberment,
  - Paralysis, and
  - Permanent Total Disability
  
- Travel Assistance Services (when business traveler is 100+ miles from home or workplace; security extraction not subject to mileage limitation), such as:
  - Security Extraction,
  - Emergency Medical Evacuation and Repatriation,
  - Repatriation of Remains,
  - Out-of-Country Medical (deductible \$50/occurrence),
  - Loss of Personal Effects (deductible \$25/occurrence), and
  - Other Travel Assistance Services

Coverage is also provided to a spouse/domestic partner and dependent child(ren) when accompanying you on a business trip.

You must register any travel out-of-state or to a foreign country at [www.uctrips-insurance.org](http://www.uctrips-insurance.org). Upon registration, you will receive confirmation of coverage and information to use in an emergency while traveling on University business both domestically and abroad.

The registration will ensure coverage for you while traveling on official University business. Your registration information will serve to verify eligibility to the insurance company in the event you submit a claim, use any benefit, or request travel assistance services.