



University of California – Operating Abroad

The Office of Risk Services within the Financial Management Department of the UC Office of the President has arranged foreign liability insurance for the University's operations outside the USA. The primary goals of purchasing this centrally controlled insurance program are to protect the University and adhere to local insurance laws, while allowing the University faculty and staff to engage in research and educational endeavors abroad with minimal insurance procurement administration and costs.

Before starting any project abroad, there are several items you need to take into consideration.

Foreign General Liability

- **Are you signing a lease for office or research space?**
- **Are you purchasing any office or research space?**
- **Are you entering into any contracts or agreements with foreign host country institutions, organizations, entities, or government agencies?**
- **Are you establishing any long term (over 90 days) or on-going projects?**

If you answer "Yes" to any of the above, UC may be required to procure a general liability policy in the country where you are operating, in order to be compliant with local insurance laws and regulations. UCOP Risk Services has partnered with a global insurance carrier who has the capabilities to issue a general liability policy in most countries abroad, thereby facilitating and minimizing the administration for UC.

- **Are you conducting any clinical trials abroad and being required to provide the insurance coverage for the trial?**

If you answer "Yes", UC may be required to procure a Human Clinical Trial liability policy to adhere to the insurance laws and regulations of the country where you are conducting the trial. Each country has its own compulsory liability insurance requirements for Human Clinical Trials.

Foreign Automobile Liability

- **Are you acquiring a long-term leased automobile or purchasing an automobile?**

If you answer “Yes”, you will need to either purchase the compulsory automobile liability insurance from the automobile leasing company or from a local insurance market. Automobile liability insurance is compulsory in almost every country and UC and/or you could face severe penalties and fines if you do not purchase this insurance coverage.

Foreign Workers' Compensation & Foreign Employer's Liability

- **Are you hiring any local nationals to work for you as an employee?**

If you answer “Yes”, UCOP Risk Services and our insurance broker, Marsh Risk & Insurance Services, will need to evaluate whether the workers' compensation and employer's liability benefits in the country where you are hiring the employee are part of a government social scheme or require the purchase of an insurance policy. Workers' compensation is compulsory insurance coverage in most countries, and employer's liability insurance is required in several countries.

- **Are you hiring anyone as an “independent contractor”?**

If you answer “Yes”, you will need to use the same methodology employed in the USA to evaluate the tasks of the “independent contractor” in establish whether this person would be deemed an employee. If you are unsure of this methodology, you will need to contact UCOP Risk Services.

If you have any questions regarding this coverage or need any assistance operating abroad, please contact your local risk managers. Their contact information can be found at these links:

Campus: <http://www.ucop.edu/riskmgt/crmdir.html>

Medical Center: <http://www.ucop.edu/riskmgt/hrmdir.html>

Or you may contact UCOP Risk Services directly by calling: 510-987-9832 or emailing Shaudreya Waterman at shaudreya.waterman@ucop.edu.