

## VI. INSURANCE FOR TRAVELERS

### A. EMPLOYEES

All University employees, including medical residents and fellows engaged by the University in connection with research grants and contracts, are routinely covered 24 hours a day, worldwide, against accidental death or dismemberment while on an official University business trip or while engaged in designated extra-hazardous activities on behalf of the University. In addition, all University employees are provided with Workers' Compensation coverage for work-related injury or illness that occurs during a University-approved and -funded business trip.

For insurance coverage purposes, an official University business trip begins when the traveler leaves his or her residence or headquarters, whichever occurs last, and ends when the traveler returns to his or her residence or headquarters, whichever occurs first.

### B. VEHICLES

For information on insurance coverage requirements for employees who use their private vehicles on University business, see Section VII.C.1.d, Insurance Coverage. Sections VII.C.2.b, Insurance Coverage, VII.C.2.d, Damage to a Rental Vehicle, and VII.C.3.a, University Vehicles, contain information on insurance coverage in connection with rental cars and University vehicles.

Refer to the following web site for more information on automobile and liability insurance coverage for employees traveling on University business:

<http://www.ucop.edu/riskmgmt/autoliability.html>

Questions should be directed to the local Risk Management office.