



Q&A Summary from June 3, 2020 Fieldwork Toolkit UC Travel & Auto Insurance Webinar

This summary is provided for your convenience. Please consult your Campus Risk Manager for specific questions or situations.

Campus Risk Managers: <https://www.ucop.edu/risk-services/staff-contacts/campus-risk-managers/index.html>

UC Away Travel Registration Portal: <https://ehs.ucop.edu/away>

Important References

Employees: [Travel Benefit Summary](#), [Travel Benefit FAQ](#)

Students: [Travel Benefit Summary](#), [Travel Benefit FAQ](#)

UC Auto Insurance: [FAQs](#), [BUS-46 Use of University Vehicles](#)

UC Travel Insurance

- **How do I register trips and receive travel alerts?**

All trips booked via Connexus/UC Travel are automatically registered. If you are not booking via Connexus and travelling more than 100 miles from campus, register your trip at [UC Away](#) for travel insurance documentation. Shortly after registration, you will receive an email from Worldcue that provides a direct link to a personalized "Trip Brief." If conditions change, or security alerts are issued while you are traveling, you will receive location-specific alerts via email from Worldcue (storm warnings, civil unrest, disease outbreak alert, etc.). Please keep your profile updated with accurate contact information.

- **Does UC coverage include volunteers who are NOT UC students?**

Yes. Volunteers formally registered and working under the direction of UC personnel are eligible for coverage. However, benefit levels are lower than for UC faculty, staff, and students. It is advised that volunteers carry personal travel insurance; if limits are reached on their primary insurance after an incident, a claim may be submitted via your Campus Risk Manager with UC travel insurance serving as secondary coverage.

- **Companions are covered by UC travel insurance, but what about volunteers that do not have the same travel itinerary?**

"Traveling Companion" means a person or persons with whom the insured has coordinated travel arrangements/itinerary and intends to travel with during a UC sponsored business trip. Volunteers may be eligible for some coverage if they are formally registered regardless of their travel itinerary; see above or consult with your Campus Risk Manager.

UC Auto Insurance

- **Are student drivers covered on field trips using University vehicles, how about volunteers?**

Insurance follows the vehicle, so as long as the driver has been given express authorization to drive the vehicle for University business, the auto self-insurance program will cover damage to the UC vehicle or damage caused by the UC vehicle. The student/volunteer must have a valid U.S. driver's license for the class of vehicle being driven.

If vehicles are rented, all drivers and potential back-up drivers must be listed as a driver on the rental agreement. Other campus requirements may apply, please contact your Campus Risk Manager for assistance. Please note, injuries and medical expenses for UC employees, while driving within the course and scope of their employment, are covered by worker's compensation; medical benefits for students or volunteers will depend on their personal health insurance coverage.



- **Does UC coverage of student drivers extend to overseas? e.g., if I rent a car in Uganda and get into an accident- am I covered? Is the vehicle? the other person's injuries and property?**

The UC auto self-insurance program only extends to UC owned or leased vehicles. UC has negotiated agreements with multiple major rental car agencies that include insurance in the cost of the rental to cover damage to the vehicle, property or injuries to third parties.

When renting a vehicle in a foreign country, or in a foreign U.S. territory, the additional insurance Collision or Loss Damage Waiver (CDW or LDW) for vehicle and property damage and Supplemental Liability Insurance (SLI) for bodily injuries, must be purchased directly from the foreign rental agency.

- **Does UC only cover transportation by car, or does it include transportation by motorcycle, small aircraft, or boat?**

The UC auto insurance program does not cover motorcycles (except for UCPD). There are separate insurance programs for small aircrafts and marine vessels which must be arranged in advance; contact your Campus Risk Manager for assistance.

- **Is it generally okay for students to drive themselves in their own cars on field trips? AND is it okay for students to drive other students on these field trips.**

We advise an all-in or all-out approach to field transportation, i.e. coordinate use of University vehicles or rental vehicles and designate drivers as described above OR tell all participants to meet at a site. If meeting at the site, students may coordinate rides among themselves in a student's vehicle. As with all use of private vehicles, the student's private insurance is the primary source of insurance coverage for the automobile.