

# University of California Your Safety is our Top Priority









# **Overview of UC Travel Program**

Travel Insurance	Risk Management Services	Technology
Blanket coverage for faculty, students, regents, other college participants and traveling companions.  • 24-Hour Business Travel	<ul> <li>Custom location risk assessments for international campus and study abroad locations</li> </ul>	<ul> <li>Crisis hotline and security assistance center to secure immediate assistance while traveling</li> </ul>
<ul> <li>24-Hour Business Travel Accident Protection (100+ miles from home or work)</li> <li>Global Medical Expense Benefits while traveling outside the U.S.</li> <li>Travel-related non-medical benefits including Lost Baggage, Personal Property, Trip Cancellation and Trip Delay Benefits.</li> </ul>	<ul> <li>On the ground security assistance in the event of a potentially life-threatening situation while traveling</li> <li>Emergency Medical Services including medical referrals, payments, emergency transportation, evacuation or repatriation</li> <li>Trip Information Services</li> </ul>	<ul> <li>A secure, web-based system for tracking global threats, accessing location based risk intelligence and other travel related information</li> <li>Automated security alerts for travelers</li> </ul>

#### **Insurance Overview - Business Travel Plan**

#### What's covered?

Accident Benefits - AD&D, paralysis, permanent total disability benefits. In addition, there is an emergency medical benefit available (class 1 only i.e. registered UC students) to cover out-of-pocket emergency medical expenses your health insurance may not cover. (Note: You must be 100+ miles away from home or work in order for coverage to apply, coverage)

Out of Country Medical Benefits including emergency medical and trip-related benefits:

- Medical Expense
- Emergency Medical Guarantees
- Emergency Medical Evacuation
- Security Evacuation Benefits for Political Evacuation & Natural Disasters
- Repatriation of Remains

- Emergency Reunion
- Emergency Hotel Convalescence
- Trip Cancellation
- Lost Baggage
- Personal Property
- Trip Delay

#### **Insurance Overview - Business Travel Plan**

#### Who's eligible for coverage under the Business Travel Plan?

- All employees, administration, traveling companions & professors emeritus, Regents and Regents Designates.
- While traveling on business for UC.
- Coverage begins at the start of the trip and ends upon return to home or work. Includes personal deviations.

## **Responding to Travel Emergencies**



## Register University Trips

If you booked your travel through Connexxus agencies, BCD Travel, UC Travel Center or Short's Travel.

Your travel itinerary will automatically be registered with Worldcue.

http://ermsp.ucop.edu/uctrip Know Before you Go

If you did not book your travel through the UC Travel Center

Register your Travel through Away: <a href="https://obs.ucon.odu/away">htt</a>

Check your email for your "welcome email" which includes your insurance card. Carry this card with you on your trip. Also be sure to complete your travel profile on iJET/Worldcue, including updating your emergency contact information.



TRAVEL

UnitedHealthcare Global Assistance
U.S. & Canada 1-800-527-0218

Outside the U.S. Call Collect 1-410-453-6330
e-mail: assistance@uhcglobal.com
www.uhcglobal.com

UHCG GROUP ID FOR FACULTY: 363381

UNIVERSITY OF CALIFORNIA Policy Number: ADD N04223810

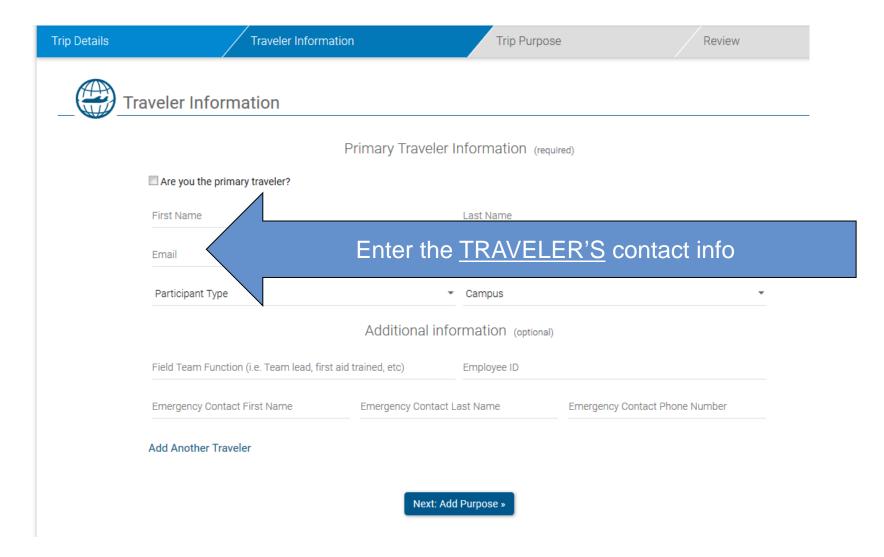
For claims inquiries: ACE Accident & Health Claims P O Box 5124 Scranton, PA. 18505-0556

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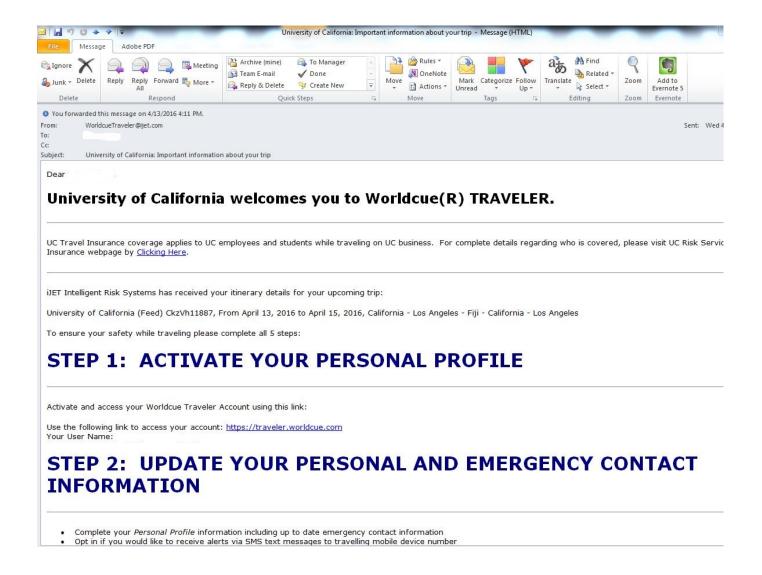
Phone: 1-800-336-0627

7:30 am to 4:00 pm Monday - Friday EST

## Away Site https://ehs.ucop.edu/away



#### Welcome Email: Activate Your Account



# Update Emergency Contact Info in Worldcue/Complete Your Profile

- Profile: cell phone number and additional email addresses
- Traveling Info: contact information while at your point of destination-address of hotel, travel cell phone, etc
- Emergency Contact: Primary and traveling emergency contact (e.g. host name).



## WorldCue App



Hotline Button: Use this button to connect with the University of California's 24x7 Hotline Center in the event of an incident.

Crisis Button: Use this button if you need immediate assistance during a dynamic security event and cannot speak on the phone. Defer to the Hotline button if you can.

Check-in Button: When asked by your campus, use this button to communicate your safety during a dynamic security event (i.e. terrorist attack, tornado, tsunami, shooting).

# **Auto Self-Insurance Program**



Presented by Laila DeBerry, UC Berkeley Risk Manager



# **How We Pay for Insurance**

■ The University is **self-insured**. That means we pay the first \$5 million of most claims out of our own funds.

At Berkeley, the GAEL

(General, Automobile, Employment Liability)
charge of \$1.55 per \$100 of payroll pays for the
University's self-insurance programs.

Auto insurance is paid for through the GAEL charge and by direct charges to departments that own vehicles.





# **Auto Liability Program**

The University's self-insurance program covers all department-owned or leased vehicles registered with Fleet Services.

#### The program covers:

- Damage to the UC vehicle
- Damage to other vehicles and property
- Injuries to others
   Note: (injuries to employees are covered by Workers' Compensation when working within the course and scope of employment)



# Who Can Drive a University Vehicle?

- Anyone approved by the vehicle custodian. Drivers can be:
  - Faculty
  - ☐ Staff
  - ☐ Students \*
  - ☐ Formal Volunteers
  - Non-Affiliates (including consultants)
- \* Student use of UC vehicles is allowed only if the vehicle custodian has given express authorization AND the use of the vehicle is for official University business.



# **Insurance Program Deductible**

- The deductible for damage to the UC vehicle is \$500 per occurrence.
- If two departments are involved, only the "at-fault" unit will be charged the deductible.





## **Rental or Loaned Vehicles**

- Rental vehicles and vehicles loaned (not leased) to the University are NOT covered by the University's automobile self-insurance program.
- UC has negotiated rental agreements with major national companies (Hertz, Enterprise, National, Dollar and Thrifty) which include insurance with the cost of the rental.
  - The rental can be booked through the UC Travel Connexxus portal
     OR-
  - Directly through the rental agency's online portal with the use of the UCID number.



# Driving a personally owned car on University Business

- Primary insurance... Your auto insurance policy.
- **If your vehicle is** *damaged...the Department* (not the self-insurance program) *may* pay the first \$500 or your deductible, whichever is less.
- **If someone else's vehicle or property is damaged...** Coverage is provided by your auto insurance policy.
- If someone else is injured... Coverage is provided by your auto insurance policy.
- **If you are injured**...Workers' Compensation covers injuries incurred in the course and scope of your employment.



# **Questions?**