

Foreign Package Policy Summary

Foreign Workers' Compensation & Employer's Liability:

Coverage A:	Foreign Workers' Compensation
Coverage B:	Employers Liability
Coverage C:	Excess Repatriation Expenses

Classification Of Employee	Coverage A Workers Compensation	Coverage B Employers Liability	Coverage C Excess Repatriation Expenses
U.S. Hires and/or U.S. Citizens	State of Hire Benefits	Covered	Covered
North American Employees (U.S. Hires and/or Citizens and Canadian Hires and/or Citizens)	State of Hire Benefits	Covered	Covered
Third Country Nationals	Country of Hire Benefits	Covered	Covered
Local Hires or Local Nationals	Not Covered (Extra-territorial travel*)	Covered	Not Covered (Extra-territorial travel*)

*Extra territorial travel refers to coverage only while temporarily outside his or her country of permanent work assignment.

Business Operations conducted at or from:

Anywhere in the world within the coverage territory except as restricted or limited by endorsement
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Limits of Insurance

\$	1,000,000	Coverage B: Employers Liability Per Occurrence
\$	250,000	Coverage C: Excess Repatriation Expenses Per Person

AIG can pay in over 130 countries and in a variety of currencies and payment can be made by the local AIG office. If an injured employee has a compensable claim and requires evacuation, coverage for the evacuation is part of the WC claim. Coverage is primary, not contingent. AIG would want to be informed when flights are taken with a group of 5 or more employees on one flight; the International SOS Travel Locator Service will help UT System meet this requirement. Leased employees are covered; temporary employees are excluded. Coverage includes repatriation expenses (\$250,000).

Foreign Commercial General Liability:

Limits of Insurance (Limits are separate per institution)

\$	2,000,000	Master Control Program Aggregate Limit
\$	1,000,000	General Aggregate Limit
\$	1,000,000	Products - Completed Operations Aggregate Limit
\$	1,000,000	Personal & Advertising Injury Limit
\$	1,000,000	Each Occurrence Limit
\$	1,000,000	Damages to Premises Rented to You Limit
\$	10,000	Medical Expense Limit

The "master control" program aggregate only applies to GL claims and only if an underlying local policy applies as primary. Coverage includes a customized (UT specific) GL endorsement providing coverage for students employed or representing UT. Coverage for practicing or participating in any sport or athletic contest is covered excess of the NCAA Catastrophic Injury Insurance Program. AIG will require Office of Foreign Assets Control (OFAC) documents for travel in certain countries (such as Cuba) and ORM will work with the Travel Program Director to put a process in place.

Foreign Business Auto Liability:

Foreign Business Auto Liability Limits of Insurance

\$	1,000,000	Coverage A: Liability Coverage Limit, any one Accident
\$	25,000	Coverage B: Medical Expense Coverage, each Accident Limit

Foreign Business Auto Physical Damage Limits of Insurance

Coverage C: Physical Damage Coverage

Owned Private Passenger Autos		
\$	Lesser of ACV or \$30,000	Each auto
\$	1,000	Each deductible
\$	250,000	Each cause of loss
Owned Autos - other than Private Passenger		
\$	Lesser of ACV or \$30,000	Each auto
\$	1,000	Each deductible
\$	250,000	Each cause of loss
Hired Autos		
\$	Lesser of ACV or \$30,000	Each auto
\$	1,000	Each deductible
\$	250,000	Each cause of loss

Local Mexico Policy:

Mexico Automobile Liability for Rentals and Tourist Auto (\$1,000,000 limit)

Mexico General Liability

All coverages are primary where no local insurance is in place except auto. Premiums are non-auditable.

Notes on Transportation and Vehicle Usage:

Transportation laws vary in every country. Risk avoidance is the best option. Utilization of public transportation or the use of taxis is preferred. For group travel, when chartering transportation, *always* vet the transportation provider in advance of foreign travel and coordinate this activity with the appropriate travel representative with the Institution. Always ask for certificates of coverage to ensure the employee of the charter company is insured while operating the vehicle and that adequate third-party liability coverage is in place to protect passengers of the charter, as well as others. Drivers need to be properly licensed in the country, and have appropriate experience with the vehicle. The charter company should also be able provide information about the maintenance schedules to ensure the vehicle is safe and property maintained.

When renting a vehicle in a foreign country use only reputable rental agencies and remember that the state rental contracts are not in place. Therefore, *always* purchase the local liability coverage offered by the rental agency. The foreign business auto liability coverage listed above will sit as excess over the local underlying policy purchased through the agency.

For trips where University-owned vehicles are driven into Mexico the Local Mexico Policy listed above will apply. Please contact the Office of Risk Management (ORM) at System (512-499-4305) for a vehicle-specific insurance identification card. ORM will need the year, make, model and VIN number of the vehicle for card issuance.