

Department of Risk Management

How to Prepare for Foreign Travel

All University sanctioned travel must be approved. See: The CSUSB Travel Office's "Procedures for the Approval of Academic Travel" for details.

University Risk Management processes <u>foreign travel insurance</u> for all University approved foreign trips as a cost effective and prudent method of providing for financing of the specialized risks related to foreign travel. The Foreign Travel Insurance Program (FTIP) is designed to provide automatic coverage for faculty, students and others while traveling abroad. Program coverage for the University is primary and with no deductible thereby protecting the existing University insurance programs from increased claims and filling the "deductible gap." Program coverage for faculty, students and staff meets or exceed common limits and provides primary coverage if the student has no health insurance. The insurance coverage under the FTIP exceeds regular travel insurance available from travel agencies or other insurance retailers which do not protect the University.

Academic Field Trips to foreign countries take on liability in addition to that normally associated with domestic field trips. Documenting your discussions with students on the hazards of the trip is essential so, whenever possible, instructions to students should be put in writing. See the Risk Management website for information on <u>International Academic Field Trips</u> (30 days or less).

For insurance coverage please contact the **Risk Management Department** (909) 537-3939.