

University of Delaware Travel Accident Insurance

The University of Delaware carries travel accident insurance which provides accidental death and dismemberment (ADD) benefits for covered individuals while traveling on University business. In addition to the ADD benefits, this policy also provides worldwide travel assistance services while the insured individual is traveling on University business at least 100 miles from home. This program provides 24 hour toll free emergency services to aid the traveler to access emergency assistance.

The ADD principle amount of insurance for covered individuals is as follows:

- Employees: \$50,000
- Full time students: \$1,000

ADD insurance will pay the full principle amount in the event of accidental death or a major dismemberment, which would include the loss of both hands, both feet, the sight in both eyes or an injury resulting in quadriplegia. The loss on one hand, one foot, one eye or an injury resulting in paraplegia or hemiplegia would provide benefits between three-quarters and one half the insured's principle amount, depending upon the severity of the injuries. Lesser injuries, as defined within the policy, would provide benefits or twenty-five percent of the insured's principle amount.

The worldwide travel assistance services includes the following:

- **Emergency Personal Services**
 - Sending and Receiving Emergency Messages - Emergency messages can be relayed to and from friends, relatives and business associates.
 - Emergency Travel Arrangements - If appropriate, airline, hotel and car rental reservations can be changed.
 - Emergency Cash - Up to \$250 can be advanced, upon satisfactory guarantee of reimbursement.
 - Locating Lost or Stolen Items - Assistance will be provided in locating and replacing lost or stolen luggage, documents and personal possessions.
 - Legal Assistance/Bail - An attorney will be located and up to \$5,000 bail bond will be advanced where permitted by law, with satisfactory guarantee of reimbursement.

- Interpretation/Translation - Telephone translation or locate interpreters will be provided for all major languages.
- **Emergency Medical Assistance**
 - Medical Referrals - Refers traveler to local physicians, dentists and medical facilities.
 - Medical Monitoring - During the course of a medical emergency, professional case managers, including physicians and nurses, will make sure the appropriate level of care is maintained, or determine if further intervention, medical transportation or possible repatriation is needed.
 - Medical Evacuation - If medically necessary and properly approved, covered individuals can request to be transported under proper medical supervision to a different hospital or treatment facility or be repatriated to his/her place of residence for treatment. Such expense would be covered to a limit of \$50,000.
 - Traveling Companion Assistance - New travel arrangements can be made for any traveling companion who is delayed due to a medical emergency.
 - Dependent Children Assistance - In case of emergency hospitalization, arrangements will be made to have children under 16 returned home, with a qualified escort if necessary.
 - Visit by a Family Member or Friend - If traveling alone and hospitalization is needed for 10 consecutive days, travel arrangements will be made for a family member or friend to visit.
 - Emergency Medical Payments - Up to \$5,000 can be advanced to cover on-site medical expenses upon satisfactory guarantee of reimbursement.
 - Return of Mortal Remains - In the event of death while traveling, arrangements will be made and expenses paid to return the remains of the individual to his/her place of residence for burial.
 - Replacement of Medication and Eyeglasses - Arrangements will be made to fill a prescription that has been lost, stolen or used up, subject to local law, whenever possible.
- **Pre-Trip Information**
 - VISA, Passport, Inoculation and Immunization Requirements
 - Cultural Information
 - Temperature and Weather Conditions

- Embassy and Consular Referrals
- Foreign Exchange Rates
- Travel Advisories

- **Emergency Travel Assistance Telephone Numbers***
 - From inside the United States and Canada: 1 800 368 7878
 - From other locations: 202 331 1596 (call collect)
 - From Mexico: 95 800 368 7878
 - From Germany: 0800 817 6080
 - From France: 0800 90 1570
 - From UK: 0800 89 4035
 - From Australia: 800 553 303
 - From Italy: 167 870 820

*To access service one would need to tell the operator that they were traveling on University of Delaware business and that the **policy number is 44 ETB-110241**.