Domestic & International Travel Guide





Created by: ORU Risk Management

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The "Domestic & International Travel Guide for ORU Employees" provides quick information pertaining to faculty, staff, consultants, advisors, or volunteers of Oral Roberts University while traveling inside or outside the United States on a business, missionary or education trip on behalf of ORU. For those traveling <u>with</u> ORU students please refer to the "<u>Domestic & International Travel</u> <u>Guide for Trips with ORU Students</u>".

REMINDERS

- All travel participants are expected to follow the Honor Code while traveling on an ORU sponsored trip.
- ORU reserves the right to cancel all school sponsored trips at any time without prior notice. In the event a school sponsored trip is canceled, ORU is not responsible for deposits, pre-payments and/or others costs associated with the travel.
- Trip cancellation insurance is not provided by the University. Individuals are required to purchase trip cancellation insurance as all ORU sponsored travels are subject to cancellation without notice.

While there is no way to guarantee the total safety and security of each individual during domestic or international travels it is the goal of the Risk Management department for you to be prepared for an emergency as much as possible. To clarify the process and make things as simple as possible the travel emergency preparedness process is defined on the following pages.

Domestic Travel

Domestic travel is defined as all travel within the continental USA that requires an overnight stay. The Risk Management office does not require notification regarding domestic travels.

Auto Rentals

If your trip requires a rental car contact the Risk Management office for the auto insurance information card. ORU's auto policy covers rental of cars while traveling on ORU related business. The auto policy information card will be emailed or internally mailed to you.

Guests

All guests while traveling on ORU sponsored trip(s) are required to complete the <u>Volunteer Release</u> form. Submit the original signed Release form(s) to the Risk Management office.

International Travel

International travel is defined as all travel outside the continental USA. ORU purchases travel assistance coverage for all employees who are traveling internationally on ORU business. To ensure coverage Risk Management must be notified of all international travels three (3) weeks prior to departure.

Travel assistance coverage is not provided for countries on the <u>US Department of the Treasury</u> sanctions list. Some countries are not covered by ORU's policies even if they are not on the sanctions list. You will be notified by Risk Management if the country or countries you are traveling to is or are not covered.

Step 1:

- The employee submits to Risk Management the <u>International Travel Form</u> located on the Risk Management website.
- If ORU's travel assistance coverage is not available for the country specified on the form Risk Management will notify the employee.

Step 2:

- Risk Management will email or send internally all travel assistance cards to the employee. (For more information on the travel assistance cards refer to the Travel Assistance Cards section of this Guide.)
- If no non-ORU employees are traveling on the trip no other information is required to Risk Management.

 If non-ORU employees are traveling with the employee Risk Management will email or send internally the <u>International Travel Fee form</u>, <u>Volunteer Release</u>, and the AIG Assistance Services brochure. (Form more information refer to the Non-ORU International Travel Assistance Coverage section of this Guide.)

Step 3:

• The employee submits the <u>International Travel Fee form</u> and fees to Student Accounts as per instructions on the form.

International Travel Assistance Cards

The following is a brief overview of the two travel assistance cards provided to ORU employees and their travel assistance coverage. Please contact Risk Management or the contact information listed on the travel assistance cards if more details are required.

Travelers Global Companion Card

- Workers Comp claims
- Repatriation
- Excess rental car insurance

ACE Travelers Assistance Card

- Medical referrals for sickness or medical emergencies
- Accident Death & Dismemberment Coverage

International Car Rental Insurance

Employees are required to purchase the car rental agency's insurance for international trips. ORU's auto policy provides excess insurance on international car rentals. In other words, all claims will be filed first with the primary insurance (the purchased car rental's insurance) and any items not covered by the primary insurance will be filed with ORU's auto policy, second.

Personal Medical Coverage

Those participating in ORU's medical insurance plans have coverage for all medical emergencies and

life or limb threatening situations while traveling internationally. Employees may be held responsible for claim charges that are above what is considered reasonable and customary. Those participating in non-ORU medical insurance plans should contact their insurance provider for clarification on their policies and procedures.

Non-ORU Employee International Travel Assistance Coverage

For non-ORU employees who are traveling with an employee on ORU related business the following items are required:

- International Travel Fee Form and fee
- Volunteer Release

The International Travel Fee Form is to be completed as per the instructions on the form and submitted with the fee to Student Accounts. The international fee provides the non-employee international travel assistance to include Worldwide Travel Assistance, Personal Security Services, Medical Assistance, VIP Personal Assistance Services, and Emergency Travel Assistance. Risk Management will email or send internally the travel assistance information to the employee upon receipt of the International Travel Form from the employee.

The International Travel fee is \$1.50/day per person, payable to ORU, and submitted to Student Accounts accompanied with the <u>International Travel Fee Form</u>.

A <u>Volunteer Release</u> form signed by the non-employee must be submitted to Risk Management prior to departure.

For more information or questions regarding the information in this Guide please contact Marleen Jones in the Risk Management office at 918-495-7560 or visit the Risk Management intranet website by clicking <u>here</u>.