



The State University
of New York

To: Presidents, State-operated campuses

From: Joseph B. Porter *JBP*
Senior Vice Chancellor for Legal Affairs, General Counsel
and Secretary of the University

Grace Wang *GW*
Interim Provost and Vice Chancellor for Research and Economic Development

Date: October 19, 2017

Re: **Important Information Regarding International Travel with Students
and International-Related Insurance Policies**

Enclosed are two important documents relating to international travel with students and international-related insurance policies.


1. Procedure on International Travel with Students

The attached procedure on International Travel with Students, finalized on March 10, 2017, was created to provide guidance to SUNY faculty and staff who travel abroad with students. It also sets forth basic requirements for such travel to ensure that we are undertaking our best efforts to mitigate safety risks and provide students with academically-enriching experiences. This procedure was reviewed and approved by the SUNY Enterprise Risk Management Committee for these purposes. Although the procedure was implemented last Spring, we wanted to bring it to your attention in order to coordinate compliance on your campuses. The procedure can also be found on SUNY's website at the following address:
http://www.suny.edu/sunypp/documents.cfm?doc_id=859.

2. Memorandum to Presidents on International-Related Insurance Policies:

The attached insurance memorandum is an updated version of a memo that was previously issued in 2011 when SUNY purchased general liability insurance coverage for faculty and staff who travel overseas. The memo has been revised to include details on our current general liability insurance relating to international travel and to provide information on other insurance coverage in the international education program area, including health insurance required of SUNY students studying abroad as well as international students who enroll at SUNY institutions. The Office of General Counsel and the Office of Global Affairs collaborated on the revised memorandum to provide you the most up-to-date information possible.

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Please share these documents with the appropriate offices on your campuses.

Thank you for your attention to these important matters.

Enclosures

CC: Chancellor Kristina M. Johnson
Chancellor's Cabinet
Government Relations
Office of General Counsel Attorneys and Staff



MEMORANDUM

Date: October 19, 2017
To: Chief Academic Officers
Chief Business Officers
Senior International Officers
From: Office of General Counsel
Office of Global Affairs
Subject: SUNY International-Related Insurance Policies

This memorandum summarizes key provisions of coverage of the **Global Activities Insurance Policies** (Section 1), which have been in effect since 2011, and generally provides insurance coverage to SUNY employees who travel overseas within their scope of employment and specifically provides kidnap and ransom coverage for employees, students, and their relatives and guests. This memorandum also highlights key elements of other SUNY international-related insurance policies, including the **International Students and Scholar Health Insurance Policy** (Section 2. A) and the **Clinical Affiliation Policy** (Section 2. B).

Policy	Beneficiaries	Enrollment	Available to	Paid by
General Liability	Employees (faculty and staff)	Automatic	State Operated Campuses	Campus
Educators Legal Liability	Employees (faculty and staff)	Automatic	State Operated Campuses	Campus
Kidnap and Ransom <i>This coverage is not to be communicated outside the campus – see Section 1</i>	Employees (faculty and staff), students, their relatives or guests	Automatic	State Operated Campuses	Campus

International Students and Scholar Health Insurance – Inbound and outbound	Students, faculty, scholars and staff members	Mandatory - Requires individual enrollment	Mandatory for State Operated Campuses and optional for Community Colleges	Beneficiary
Clinical Affiliation	Students	The clinical or internship program must be registered in the policy (See Section 2.B.)	State Operated Campuses	Campus

SECTION 1 – GLOBAL ACTIVITIES INSURANCE POLICIES

Formerly called the Overseas Insurance Program

The information in this document updates the Memorandum to Presidents of the State-Operated Campuses and follow up Memo to CAOs, CBOs, and SIOs sent in the Fall of 2011 (copies attached for your reference).

A. Key provisions of coverage

The Global Activities Insurance Policies provide the following types of coverage:

1. **General Liability Coverage:** This policy covers commercial general liability, contingent automobile liability (for rented or leased vehicles) and employer's responsibility (primarily medical and repatriation coverage for medical emergencies and political unrest). **This policy applies to SUNY employees.**
2. **Educators Legal Liability:** This covers Directors and Officers liability and employment practices liability, such as claims of discrimination, wrongful termination, sexual harassment and breach of contract. **This policy covers SUNY employees.**
3. **Kidnap and Ransom Coverage:** This covers the reimbursement of some costs and expenses arising out of a kidnapping or a threat thereof of employees, students and their relatives or guests. Significantly, the policy provides access to the services of the Ackerman Group, a security consulting-crisis response firm. **This policy covers SUNY employees, faculty, staff, and students, their relatives or guests as well.** Information on this policy can be shared internally, to staff and faculty, but should not be public in any way, including the campus website.

Enrollment is automatic for SUNY employees from State Operated Campuses and System Administration. (See the accompanying FAQs for additional details of coverage). Coverage for all three policies is available worldwide with the exception of countries excluded under each policy. Also, there are other countries where because

of United States trade embargo or sanctions, the services that faculty, staff and others are entitled to under the policies through ACE Europ Assistance may be suspended, limited or curtailed in certain circumstances. (See accompanying FAQs for additional information and an excluded country list)

B. Claims Administration

The following processes should be put in place:

- Each campus must update their designate, a Global Activities Insurance Policies contact who will be responsible for notifying claims and will serve as liaison with SUNY System and the New York State Office of General Services Bureau of Risk & Insurance Management ("OGS"). The name of the designated person, along with title, email address and phone number must be sent to Michelle Bourassa (Michelle.bourassa@suny.edu) in the Office of Global Affairs at System Administration, by October 31, 2017.
- The name and information of this contact should be communicated to faculty and staff prior to their travel overseas.
- Campuses will also instruct their travelling employees to immediately contact this campus designee upon the occurrence of an incident (motor vehicle accident, kidnapping, death or bodily injury, medical emergency, political unrest necessitating repatriation or other).

Additionally, the following information and services that are available under the policies:

- In the Event of a Kidnapping: The Chubb Executive Protection Package, provides employees, students and their relatives or guests immediate response from The Ackerman Group Inc. In the event of a kidnapping, they may immediately contact The Ackerman Group (305.865.0072, day or night) and identify themselves as Chubb Insured. Please see attachment entitled RISKNET™.
- In the Event of a Medical or Political Emergency: Employees must Call Europ Assistance® USA for Medical and Political Evacuation Emergencies, for Emergency Travel, Legal and personal Assistance Services and for Concierge Services. The Call Europ Assistance® USA is (800) 766-8206 (if calling from U.S. or Canada) or if calling outside the U.S. and Canada, the following number should be utilized: IDD + 800 0200 8888. Please see attachment Executive Assistance® Services or go to the web site: www.aceexecutiveassistance.com (Login id: acepremier Password: 7kilt6).
- In the case of all other incidents, employees must contact the State Office of General Services (OGS) Bureau of Risk, Insurance & Fleet Management at BRIM@ogs.ny.gov, who will in turn notify Cool (the insurance broker) to report the claim.
- Campuses must submit all written claims, demands for financial compensation or legal papers as soon as possible to OGS at BRIM@ogs.ny.gov with a copy to your campus counsel. OGS will in turn notify Cool, the SUNY Insurance Broker to report the claim.

C. Policy Cost and Payment

Annually SUNY System Administration procures the policies, with the assistance of the New York State Office of General Services, Bureau of Risk, Insurance & Fleet Management. Since the 2011-12 Financial Plan, campuses have been notified that the cost of the insurance premium will be allocated to campuses based on each campus's proportion of System-wide full-time faculty. Campuses may want to have internal discussions about allocating the cost among departments or other units on the campus, but should be aware that this is not a study abroad expense; the insurance benefits all SUNY employees who travel abroad, whether engaged in research, conferences, educational programs, or study abroad activities.

D. Questions and further information

Please direct any further questions about the Global Activities Insurance Policies to Sandra Casey, Deputy General Counsel, at 518-320-1843 or Sandra.Casey@suny.edu or to James Pasquill, Director of International Programs, at 518-320-1410 or james.pasquill@suny.edu

SECTION 2 - OTHER INTERNATIONAL-RELATED INSURANCE POLICIES

A. International Student and Scholar Health Insurance program (ISSHI):

- This policy provides health insurance, medical and security evacuation, and repatriation coverage for inbound students, faculty and scholars and outbound students, and faculty. This policy is also available for SUNY employees traveling internationally.
- The policy is mandatory for international students and scholars and study abroad students, unless a waiver is granted.
- Participants must affirmatively enroll in the ISSHI policy individually for the entire period of the overseas program. Coverage is not automatic as it is with the Global Activities Insurance Policies discussed above in Section 1. Each campus has a designated ISSHI insurance administrator(s) who can assist with enrollment.
- The policy is mandatory for all state-operated campuses and available for Community Colleges. Community Colleges must opt-in to receive the benefits of the ISSHI policy.
- This policy may in some instances overlap with benefits under the Global Activities Insurance Policies. (See accompanying FAQs for additional information)

Please direct any further questions about the International Student and Scholar Health Insurance (ISSHI) program to James Pasquill, Director of International Programs, at 518-320-1410 or james.pasquill@suny.edu

B. Clinical Affiliation Policy: (Domestic and International)

- This policy is SUNY's liability insurance for students in clinical and other specified affiliation programs in both domestic and international settings.

- Students are not enrolled for this policy individually, instead, clinical and internship programs must be included in the policy for participants to have coverage.
- For programs to be included in this policy, the following criteria must be met:
 1. The student must receive academic credit for the clinic/internship;
 2. The clinic/internship must be supervised by a faculty member;
 3. There must be an affiliation agreement in place between the SUNY campus and clinic/internship site;
 4. The affiliation site must request/require insurance; and
 5. The internship is covered under a discipline recognized by SUNY's insurance carrier. See attached document.

Please direct any further questions about the clinical and other specified affiliation programs to Fred Mathews at the Office of Academic Health and Hospital Affairs, System Administration, at Fred.Matthews@suny.edu.

Attachments: Global Activities Insurance Policies FAQs document - Updated
Memo to Presidents from August 11, 2011
Memo to CAOs, CBO, and SIOs from 2011

Cc: Vice Presidents, Administration
Vice Presidents, Academic Affairs
Directors/Deans, International Education
Chancellor Johnson
Chancellor's Cabinet
All Attorneys, Office of General Counsel

FAQS ABOUT SUNY GLOBAL ACTIVITIES INSURANCE POLICIES
("SUNY EMPLOYEE POLICIES")

- 1. Are part-time (P/T) SUNY employees traveling on university business during the semester covered?**
Yes, the policies do not distinguish between full and part-time employees.
- 2. Are SUNY employees, such as P/T employees or faculty on 10 month contracts travelling on SUNY business during periods when they are not paid (i.e. summer) covered during that time period?**
Yes. The criteria for coverage are: SUNY employee on SUNY business.
- 3. Are unpaid students or other workers who are traveling on SUNY business covered?**
Volunteer workers are covered by the ACE Commercial General Liability Policy including the Employers Responsibility and repatriation coverage. It would be advisable to have some documentation reflecting that the individual is a volunteer in a State University-sponsored activity.
- 4. Are full-time Research Foundation (RF) employees covered by this policy?**
No, but the RF maintains international insurance for its employees traveling for all RF business activities. Contact Judy Burns, at the RF with questions on this coverage. Judy can be reached at judv.burns@rfsunv.org, or by phone at 518-434-7000.
- 5. Which policy applies if a SUNY faculty member on a 10 month contract is traveling over the summer period and his/her salary is paid from the RF (and possibly travel expenses as well)?**
The RF International coverage would apply if their salary is paid from a valid RF sponsored program funded through the RF. The SUNV employee policies would apply only if they are on SUNY business.
- 6. Is a faculty member traveling during a regular academic semester and on the SUNY payroll during that time covered by SUNY or the RF where their travel is paid under an RF research grant?**
The RF insurance coverage applies only if the travel is related to a valid and active RF sponsored program. Otherwise, SUNY employee policies would apply if purpose of travel is SUNY business, which can include faculty research.
- 7. Are graduate assistants paid by the RF covered by the RF insurance if their overseas travel for research or conferences is funded in part by the RF?**
If they are active on a valid RF sponsored program they would be covered under the RF insurance program. Attendance at conferences would be covered activities if related to an RF sponsored program.

8. Are SUNY employees hired in foreign countries to work in those countries covered even if they are not authorized to work in the U.S.?

As long as they are considered SUNY employees they are covered for SUNY-related activities. The so-called Voluntary Compensation Coverage (Employer's Responsibility) which is like workers compensation provides benefits according to the law of the country of origin.

9. Are SUNY or RF employees who mix business with pleasure, for example doing some tourism after making a scholarly presentation at a conference, covered by their respective employers' policies?

Neither the SUNY nor RF policies cover employees for liability or voluntary compensation while engaging in personal activities even if another portion of travel was employer-related. However, ACE Europ Assistance services (repatriation) are available if the personal travel does not exceed fourteen consecutive days and is incidental to the travel on business.

10. Is the spouse of a President who has been designated as a SUNY Associate covered while accompanying his or her president-spouse on SUNY business?

Yes. Volunteers for SUNY, which includes SUNY Associates, are covered if they are traveling on SUNY business. In addition under the ACE Europ Assistance program, spouses and children or other companions of the employee are eligible for repatriation services.

11. Are employees of separately incorporated affiliated entities, e.ig. ASCs or Foundations, covered?

They are not covered by the SUNY Employee policies.

12. Are there countries excluded from the Global Activities Insurance Policies' coverage?

Yes. The coverage is world-wide with two exceptions: the kidnap and ransom coverage excludes certain higher-risk countries and the ACE Europ Assistance coverage identifies certain countries where availability of assistance may not be guaranteed. A list of so-called excluded provided by ACE Europ Assistance is below. These lists are not intended to be neither exhaustive nor all-inclusive of situations in which there maybe coverage exclusions, nor is the intended to be a determination of coverage. It may be possible to provide indirect assistance in certain countries (e.g. Cuba) so employees can call to determine what assistance is available. This policy specifically excludes most coverages in the following countries: Afghanistan, Algeria, Angola, Bahrain, Bosnia & Herzegovina, Burundi, Cambodia, Central African Republic, Colombia, Cote d'Ivoire, Cuba, Democratic Republic of Congo, Egypt, Ethiopia, Guinea-Bissau, Haiti, India, Indonesia, Iran, Iraq, Israel, Kosovo, Kuwait, Kyrgyz Republic, Lebanon, Liberia, Libya, Mali, Niger, Nigeria, North Korea, Northern

Ireland, Pakistan, Peru, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Turkey, Uganda, Venezuela, West Bank and Gaza, Yemen, Zimbabwe.

The Kidnap and Extortion coverage specifically excludes: Afghanistan, Algeria, Angola, Brazil, Chad, Chechnya, Colombia, Cuba, Democratic Republic of Congo, Georgia, Haiti, Indonesia, Iran, Iraq, North Korea, Liberia Libya, Mali, Mauritania, Mexico, Nepal, Niger, Nigeria, Pakistan, Peru, Philippines, Saudi Arabia, Sri Lanka, East Timor, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Trinidad & Tobago, Venezuela, Yemen, Zimbabwe.

13. Who must approve evacuations for political emergencies under the ACE Europ Assistance Program?

All services and payments must be arranged and pre-approved by EuropAssistance and iJET Intelligent Risk Systems through consultation with ACE. No SUNY approvals are necessary. The brochure accompanying the Memorandum from 2011 (attached) provides the Europ Assistance contact information which is the first step in obtaining assistance. Europ Assistance will get approval from ACE.

14. Is there an overlap between the evacuation and repatriation coverage from the Global Activities Insurance Policies and the International Student and Scholar Health Insurance Program (ISSHI)?

Overlap	ACE Europ Assistance	ISSHI
Coverage of Medical Cost	The repatriation program does not cover medical costs (hospital and doctors' charges) incurred in foreign countries	It provides medical costs associated with a medical evacuation
Evacuation due to natural disasters	It does not currently provide coverage for natural disasters	It provides coverage for natural disasters
Political emergency evacuations	It covers political emergency evacuations on a reimbursement basis	It pays certain non-medical evacuation costs up front
Enrollment	Automatic at no cost to employees	Must be purchased by SUNY employees as needed


 <p>Category: Academic Affairs</p> <p>Responsible Office: <u>Office of Global Affairs</u></p>	<p>Procedure Title: International Travel with Students</p> <p>Document Number: 8952</p> <p>Effective Date: March 10, 2017</p> <p>This procedure item applies to: State-Operated Campuses</p>
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Table of Contents

[Summary](#)

[Process](#)

[Forms](#)

[Related Procedures](#)

[Other Related Information](#)

[Authority](#)

[History](#)

[Appendices](#)

Summary

SUNY employees who wish to travel with students must first obtain permission from their campus' leadership. Such permission will be contingent on the employee meeting a minimum level of training and preparedness required by their individual campuses.

Process

I.Purpose

The purpose of this procedure is to ensure that employees traveling abroad with students are appropriately trained and equipped to do so. International travel is incredibly enriching for students. Given different cultural norms, language barriers, and safety standards, such travel does, however, pose unique risks. No amount of planning or resources can eliminate the risks. However, when students travel with SUNY faculty or staff, there is an expectation that reasonable preparations have been made to promote the safety and success of the trip.

All University activities and programs are subject to this procedure, including Study Abroad Programs, as defined in SUNY Procedure, [Study Abroad Programs: Financial Procedures, Doc. No. 7010](#). Study Abroad Programs also remain subject to existing policies and procedures governing review and approval by the Office of Global Affairs, on behalf of SUNY System Administration.

II.Process

Each SUNY campus shall create and maintain local policies and/or procedures governing employees traveling internationally with students. Such policies shall require that any employee traveling internationally with students for any university-related purpose must first obtain approval from the President or his/her designee. At a minimum, such approval should be made contingent upon the following:

- The employee has completed a training program;
- The employee is aware of the SUNY Clery and Title IX Procedure for International Programs;
- The employee has adequate communications equipment and information in order to allow him or her to readily communicate with the students and campus leadership;

- The employee and students have been advised as to the proper insurance coverage and procedures;
- The employee has an approved emergency action plan;
- The employee and students have reviewed relevant health and safety information for the country or countries that they plan on visiting;
- The employee has secured reliable in-country language assistance, if necessary;
- The employee has a budget and adequate financial resources to accomplish the goals of the trip safely.

Campuses may develop other criteria for approval in order to ensure equivalent preparation and attention to safety. However, campuses should adequately demonstrate the reasons for any significant departure from these minimum expectations when granting employees the ability to accompany students to foreign locations.

Though not addressed by this procedure, campuses should also consider maintaining policies addressing domestic travel with students.

Definitions

International – Any country other than the United States.

Employee – Any State University employee, officer, domestically-based agent, or domestically-based partner.

Student – Any student enrolled at a State University of New York campus full or part time in any program, class, or activity.

Approval – Written authorization by a campus president or designee.

Training Program – An educational program created or procured by a campus to educate employees on the challenges associated with traveling with students (e.g., medical care, student code or legal violations, financial considerations, emergency procedures, etc.).

Emergency Action Plan – A written plan describing how the traveling group and leaders will handle various unexpected emergency scenarios such as natural disasters, illnesses, injuries, political unrest, terrorism, abduction, kidnapping, assault, etc.

Forms

There are no forms relevant to this procedure.

Related Procedures

Study Abroad Programs: Financial Procedures

SUNY Clery and Title IX Procedure for International Programs

Other Related Information

Standards of Good Practice for Education Abroad, Forum on Education Abroad.

Comprehensive Information for Students Traveling Abroad, U.S. Department of State, Bureau of Consular Affairs.

Sample Student International Travel Preparedness Checklist, U.S. Department of State, Bureau of Consular Affairs.

International Travel with Students Emergency Action Plan - See appendices below for samples.

Authority

NYS Education Law §353, Title 1, Article 8, Education.

NYS Education Law §355 (1)(a), Title 1, Article 8, Education

8 NYCRR §§328.2 &328.3

History

There is no history relevant to this procedure.

Appendices

Sample Health and Safety Information for Students

- University at Albany
- Binghamton
- New Paltz

Study Abroad Emergency Plan - Sample 1 from Potsdam

Study Abroad Emergency Plan - Sample 2 from New Paltz