

UC Davis Policy and Procedure Manual

Chapter 370 Risk Management

Section 10, Student Off-Campus Trip Insurance

Date: 2/10/97

Supersedes: 11/11/88

Responsible Department: Risk Management

Source Document: Business and Finance Bulletin BUS-23, Insurance Coverage for Students Engaged in Off-Campus Activities

I. Purpose

This section summarizes policy contained in Business & Finance Bulletin BUS-23 regarding accident and sickness insurance coverage for registered students participating in University-sponsored activities off campus and procedures for reporting claims.

II. Policy

Each currently registered student is automatically covered by \$10,000 Accidental Death & Dismemberment Insurance and \$5,000 Sickness/Accident Medical Insurance when actively participating in an off-campus activity scheduled, sponsored, and supervised by the University, or being transported between the activity and campus by or under the sponsorship or arrangement of the University.

A. Eligibility

1. Eligible students

All students who are currently registered and who are participating in an off-campus activity scheduled, sponsored, and supervised by the University are covered under the terms of the policy. These students include:

- a. Athletes and other students (e.g., student managers, band members, yell leaders) participating in athletic events off campus.
- b. Students participating in University-sponsored activities such as concerts, tours, performances, or club events.
- c. Students participating in departmental activities, including field trips, that are directly connected with the student's academic program.
- d. Students participating in the Education Abroad Program when traveling to and from the home campus to the foreign student center (alternate home campus) and while participating in off-campus activities scheduled, sponsored, and supervised by the alternate home campus. This policy also covers students who are being transported to and from such activities by sponsorship or arrangement of the alternate home campus.

2. Ineligible students

Ineligible students include:

- a. Students who attend an off-campus event as spectators.
- b. University Extension students.
- c. Medical interns and residents.
- d. Students who are not currently registered, unless special approval has been obtained from the Property & Liability Unit.

B. Terms of policy—accidental and sickness medical expenses

1. Benefits payable under this policy are provided on a primary basis until the student can reasonably be transferred to her/his home campus or residence. Once the student has been transferred, the benefits provided by Cowell Student Health Center (CSHC) or any collectible group insurance then become primary, and this coverage provides benefits on an excess basis.
2. If an eligible student is disabled as a result of sickness or injury covered under this policy, and because of this disability cannot continue as a registered student, coverage will continue to the limits of this policy or cessation of the disability, whichever comes first.
3. A written notice of claim must be forwarded to Property & Liability within 14 days following the occurrence or commencement of a covered loss. A completed Proof of Loss form and bills must be submitted within 90 days after the date of the accident or onset of illness.
4. In case of death or accidental dismemberment, Property & Liability should be contacted immediately.
5. In case of accidental death, indemnities will be paid to the student's spouse, children, parent(s), or estate, in that order.
6. This policy does NOT cover:
 - a. Dental treatment, except treatment made necessary by injury to sound natural teeth.
 - b. Eyeglasses.
 - c. Pregnancy.
 - d. Expenses incurred more than one year after the onset of sickness or date of accident.
 - e. Suicide or attempted suicide.
 - f. Loss caused by or resulting from declared or undeclared war.
 - g. Loss caused by or resulting from service in the military or of any country.

III. Procedures

| Responsibility | Action |
|-------------------------------------|---|
| Person in charge of traveling group | 1. Promptly reports any accident or illness to head of sponsoring department in writing. 2. In the event of potential claim, notifies Property & Liability by telephone. |
| Sponsoring department | 3. Forwards written report and supporting invoices, if any, to CSHC with cover letter stating circumstances of accident/illness. |
| CSHC | 4. Completes Proof of Loss form; forwards form and supporting documentation to Property & Liability. |
| Property & Liability | 5. Processes claim. |

IV. Further Information

Further information may be obtained from the Property & Liability Unit, 752-9200.

V. Reference

Business & Finance Bulletin BUS-23, Insurance Coverage for Students Engaged in Off-Campus Activities, 2/1/87; revised 2/15/89, 12/15/89.