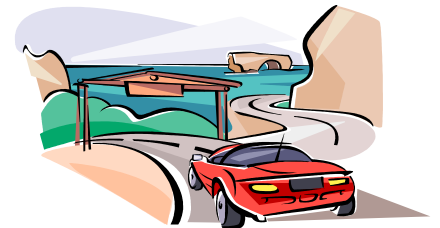


# Risk Management & Insurance Travel Guidelines



**2012 Travel Arrangers Education Day**  
**James B. Henry**  
**Center for Executive Development**  
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# Risk Management & Insurance

## ❖ Primary Mission:

- To reduce the adverse effect of accidental loss to individuals and to protect the assets of the University.

## ❖ Services Include:

- Coordination & management of property & liability insurance
- Review of contractual risk transfers & hold harmless agreements
- Consultation regarding exposures to risk
- Administration of claims
- Financial management of insurance programs

# Risk Management Travel Topics

- ❖ FrontierMEDEX - Evacuation Assistance
- ❖ HTH - International Health Insurance
- ❖ Charter Buses
- ❖ Charter Aircraft
- ❖ Automobile Usage
- ❖ Driver Requirements
- ❖ Automobile Accident Reporting

# FrontierMEDEX

- ❖ 24/7 emergency medical, security and travel assistance including medical evacuation, repatriation and personal assistance services.
- ❖ Provided at no charge for all faculty, staff, students and volunteers traveling outside of the U.S. on approved MSU travel.

# FrontierMEDEX Services

- ❖ Medical Assistance
  - ❖ Travel Assistance
  - ❖ Worldwide Destination Intelligence
  - ❖ Medical Evacuation & Repatriation
  - ❖ Security & Political Evacuation Assistance
- ❖ Note: Hospital or medical expenses of any kind or nature are not covered. Please refer to the program brochure for specific coverage and exclusions.

# FrontierMEDEX

## ID Cards & Program Documents

- ❖ Hard copies are available at: Olin Travel Clinic, University Travel Office and Risk Management Office
- ❖ Unlimited supply on-line: go to <https://medexassist.com> click on "MEDEX Group", click on "Member Center Log-In", click on "Create User", input MSU ID number (2254016), accept "User Agreement", create user name and password. From this point you can read about the services provided and print cards and brochures.
- ❖ If you would like to purchase comparable coverage for a travel companion, please contact FrontierMEDEX directly at 1-800-537-2029 or [www.medexassist.com](http://www.medexassist.com).

# How to Use FrontierMEDEX Services

- ❖ If you have a medical or travel issue, call FrontierMEDEX for assistance. The toll free number is located on the back of the identification card.
- ❖ Provide your name, your company or group name, the FrontierMEDEX ID number shown on your ID card, and a description of your situation. FrontierMEDEX will provide direction for the best course of action or resolution of your medical or travel situation.
- ❖ If the condition is an emergency, you should go immediately to the nearest physician or hospital and then contact FrontierMEDEX.

# HTH Worldwide Insurance

- ❖ International health insurance
- ❖ Available to all MSU international travelers:
  - If travel is arranged through OSA, participation is mandatory and provided as part of the program cost. Please see the OSA website for additional information.  
[http://studyabroad.isp.msu.edu/studenthandbk/predeparture\\_health/health\\_insurance.html](http://studyabroad.isp.msu.edu/studenthandbk/predeparture_health/health_insurance.html)
  - If travel is not arranged through OSA, participation is available for a fee to individuals traveling for both inbound and outbound travel.

# HTH Services

- ❖ Medical Expenses
  - ❖ Accidental Death & Dismemberment
  - ❖ Medical Evacuation
  - ❖ Repatriation
  - ❖ Bedside Visit and/or Emergency Reunion
- ❖ Note: Please refer to the program brochure for specific coverage and exclusions.

# HTH ID Cards & Program Documents

- ❖ ID cards are issued for each participant by HTH upon enrollment.
- ❖ To enroll participants, a University department must complete a roster and submit to RM & I along with an University account number.
- ❖ Risk Management staff facilitates the enrollment with HTH and provides an ID card to the department.
- ❖ Brochures are available by contacting RM&I

# How to Use HTH Services

- ❖ In the event of an emergency, go immediately to the nearest physician or hospital without delay and then contact HTH.
- ❖ If your condition is not an emergency, please contact HTH first.
- ❖ HTH will then take the appropriate action to assist and monitor the medical care until the situation is resolved.

# Charter Bus

- ❖ The following local bus companies are approved to provide charter bus services for Michigan State University.
  - Dean Trailways of Michigan / Lansing, Michigan
  - Indian Trails, Inc. / Owosso, Michigan

If a University department wishes to obtain the services of a charter bus company not listed previously, please visit the following U.S. Department of Transportation website to ensure the bus charter company has a “satisfactory” rating. The following are instructions to utilize the website:

Go to: <http://www.fmcsa.dot.gov/safety-security/pcs/Index.aspx>

Under the blue box labeled For Consumers, click the 2<sup>nd</sup> Icon titled: Select the Right Vehicle and a Safe Company for Your Trip.

Step 1: Click on the type of bus that fits your needs.

Step 2: Enter either the zip code or the State and Carrier Name. Click on Find Carriers.

Step 3: Click on the Basic Status Detail.

The individual carrier detail will appear. Scroll to the bottom of the page and look for “satisfactory” under Safety Rating.

If the charter bus company does not have a "satisfactory" rating, the department must complete the Charter Bus Company Qualification form and submit it to the Risk Management and Insurance office for review before use of the charter bus company.

# Charter Aircraft

- ❖ If an University department wishes to use the services of a charter aircraft company, they must ensure that the company is listed on the Approved Aircraft Charter Companies for MSU Travel.
- ❖ The approved list is located on both the RM & I and MSU Travel websites.
- ❖ If the aircraft company does not appear on the approved list, the company must complete the qualification process.

# Charter Aircraft Qualification Procedures

- ❖ Complete the Aircraft Charter Company Qualification form which can be found on both the RM & I and MSU Travel website.
- ❖ Provide a certificate of insurance evidencing limits of \$10 million & naming Michigan State University & its Board of Trustees as additional insured.
- ❖ Provide the FAA Air Carrier Certificate.
- ❖ Submit the 3 items listed above to RM & I
- ❖ If approved, the company will be listed on the Approved Aircraft Charter Companies for MSU Travel.

# Automobile Usage

- ❖ The responsibility for enforcing these requirements rests with the department.
- ❖ A driver of an University owned vehicle must have a valid unrestricted U.S. driver's license and have a satisfactory driving record.
- ❖ If traveling one-way more than 400 miles or more than 7 hours, the driver must have an authorized relief driver.

- ❖ Driving time should not be longer than 10 hours per day and should not be between the hours of midnight and 4:00 am.
- ❖ Drivers are expected to operate vehicles in accordance with state laws and regulations.
- ❖ Individuals not on MSU business, such as family members, are not permitted to travel in University owned vehicles.

# Privately Owned Vehicles

- ❖ Individuals using privately-owned vehicles on University business are responsible for obtaining insurance to cover their legal responsibility. The University's Auto Liability insurance is excess of the owner's personal coverage.
- ❖ The University does not carry physical damage insurance on privately owned vehicles.

# Rental Vehicles

- ❖ Employees are encouraged to use National Car Rental or Enterprise Rent a Car whenever possible. MSU is part of a Big Ten Agreement which includes insurance for physical damage to the rental vehicle and auto liability at no additional charge.
- ❖ If you do not rent from National or Enterprise, physical damage insurance is not included, nor does the University carry it for rental vehicles. The renter would be responsible for the repair of any damages.
- ❖ Insurance costs on domestic automobile rentals are not reimbursable from the University.

- ❖ Because of unique laws in foreign countries, the liability and collision coverage should be purchased from the rental agency when traveling outside of the U.S. and Canada.
- ❖ Insurance costs on foreign automobile rentals are reimbursable from the University.

## 12-15 Passenger Vans

- ❖ Use of 12 to 15 passenger vans is restricted to a 15-mile campus radius. Travel on freeways and expressways is prohibited.
- ❖ 12-15 passenger van drivers must hold a Commercial Driver's License (CDL) with passenger endorsement.
- ❖ Rental expense for 12-15 passenger vans from outside agencies is not reimbursable.

# Driver Requirements

- ❖ Employees must complete the Employee Driver Certification form annually in order to drive an University vehicle. The form is to be maintained in the department office.
- ❖ Our office recommends all faculty, staff, and employed students' motor vehicle records be checked on an annual basis.
- ❖ Non-employed students may not drive an University vehicle without a review of the individuals driving record and approval of the Dean or Chair of the department.
- ❖ University owned vehicles may not be driven by volunteers.

# Satisfactory Driving Record Criteria

- ❖ Valid U.S. driver's license, which is not suspended, restricted, revoked, expired, cancelled or surrendered.
- ❖ Less than 3 convictions for moving violations within the past 36 months.
- ❖ No convictions for operating a vehicle while under the influence of alcohol or drugs, leaving the scene of an accident, failure to report an accident, driving with a suspended license or reckless driving within the past 36 months.
- ❖ No convictions for obtaining a vehicle unlawfully, possessing a stolen vehicle, or using a vehicle in a crime or in connection with an unlawful act.

# Automobile Accident Reporting

- ❖ Contents of the Automobile “Accident Kit”:  
(located in the glove box of the vehicle)
  - What To Do When an Accident Happens
  - Automobile Accident Report
  - Michigan No-Fault Certificate of Insurance
- ❖ Report the accident to the appropriate authorities. If on campus, contact DPPS. If off-campus, contact the nearest police authority. Refer to the “Accident Kit” for further instructions for “What To Do When an Accident Happens”.
- ❖ The driver of the university owned vehicle, or an authorized representative of the department, must complete the Automobile Accident Report, obtain a supervisor’s signature, and forward it to MSU Risk Management on the day of the accident or as soon as practical.
- ❖ Accidents involving injuries to employees must also be reported to MSU Workers Compensation.

# More Information

❖ MSU RM&I web site: <http://ctrl.msu.edu/CORMI/Default.aspx>

❖ RM&I Forms web site:

<http://ctrl.msu.edu/Download.aspx?id=RiskManagement>

❖ MSU Travel web site: <http://ctrl.msu.edu/COTravel/Default.aspx>

❖ Contact information:

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