Risk Management & Insurance
Travel Guidelines

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Risk Management & Insurance

- **Primary Mission:**
  - The mission of the Office of Risk Management and Insurance is to provide support for education, research and outreach while reducing the risks associated with those activities and minimizing the impact of losses on individuals and 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

- 24/7 International Assistance
- HTH Worldwide Insurance
- Charter Buses
- Charter Aircraft
- Automobile Usage
- Driver Requirements
- Automobile Accident Reporting
24/7 International Assistance

- Contact the 24/7 International Assistance line at 517-353-3784.

- This number is answered by the MSU Department of Police & Public Safety.

- DPPS will triage the call and contact the most appropriate individual to return the call and provide direction and/or assistance.
HTH Worldwide

Michigan State University’s international health insurance provider that includes coverage for:

- Medical expenses
- Accidental death and dismemberment
- Medical, natural disaster & political evacuation
- Repatriation

This coverage is available for both outbound international travel (departing from the United States) as well as inbound travel to the United States.
Outbound International Travel

- Students participating in a MSU Study Abroad Program through the Office of Study Abroad (OSA) are automatically enrolled in HTH Worldwide Insurance. For additional information, review the OSA website at

http://studyabroad.isp.msu.edu/studenthandbk/predeparture_health/health_insurance.html
For all other non-Office of Study Abroad individuals traveling on an approved MSU travel authorization, following are the required steps for departments to take in order to put coverage into effect:

- (1) complete a pre-trip travel authorization for each non-study abroad international traveler

- (2) register the trip in the International Travelers Abroad Database at: http://www.isp.msu.edu/information-resources/international-travel/travel-database/

Note: The coverage for any one trip is limited to a maximum of 180 days.
GeoBlue

- The HTH Worldwide health insurance product for non-study abroad international travelers is called “GeoBlue Traveler”.

- For more information regarding the coverage, access the GeoBlue website at www.geo-blue.com and click on “Register” (the MSU Group Access Code is: QHG9999MSUBT).

Website Features
- Using This Site
- Coverage & Benefits
- Print ID Card(s)
- Translation Tools
- Health & Wellness Information
- Find Doctors and Hospitals
- File Claims
- Mobile App
If travelers would like to purchase separate travel coverage at their own expense for an accompanying spouse and/or dependents that are not traveling on an approved MSU travel authorization, they can obtain a quote through HTH Worldwide at

www.hthtravelinsurance.com

or

1-888-243-2358.
Evacuation & Repatriation

- Evacuation
  - Medical
  - Political/Civil Unrest
  - Natural Disaster

- Repatriation
  - The process of returning a person to their home country should they become deceased while traveling abroad.
Inbound International Travel

- Available for a fee to all individuals traveling to the U.S. on an approved MSU travel authorization.

- To enroll participants, a University department must complete a roster and provide a University account number via email to riskmgmt@msu.edu. Risk Management staff will facilitate the enrollment with HTH and provide an ID card to the department.

- For more information regarding the coverage, please review the brochure.
HTH Worldwide Contact Information

- Collect:  +1-610-254-8771
- Toll Free within the US:  1-800-257-4823
- customerservice@geo-blue.com
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 an 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: https://ai.fmcsa.dot.gov/SMS/

- Click on the search box under the heading “Check Motor Carrier Safety and Performance Data”
- Type in the vendor’s full or partial name
- Once the vendor is located, click on the US DOT#
- The individual carrier detail will appear. In the center section under the heading “Safety Rating & OOS Rates”, look for a “satisfactory” rating.

If the charter bus company does not have a "satisfactory" rating or does not appear on the above website, refer to the Risk Management website for detailed instructions for review of your chosen charter 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 and is 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 and staff motor vehicle records be checked on an annual basis.

- Students may not drive an University vehicle without a review of the individuals driving record. Refer to new policy effective 9/1/15.

- University owned vehicles may not be driven by volunteers.
Requesting a Motor Vehicle Record

- Departments can obtain State of Michigan motor vehicle record reviews through the RMI Office. To request, complete the [Michigan Driver Record Request Form](mailto:). If you have multiple requests, complete an [Excel spreadsheet](mailto:). Submit all requests to the Office of Risk Management and Insurance at [riskmgmt@msu.edu](mailto:).

- If a driver is licensed in a state other than Michigan, the department may submit a copy of the driver’s out of state motor vehicle record for review.

- Detailed instructions can be found in [Section 35](mailto:) of the Manual of Business Procedures under Driver Requirements.
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: [www.rmi.msu.edu](http://www.rmi.msu.edu)
- MSU Travel web site: [www.ctlr.msu.edu/COTravel/default.aspx](http://www.ctlr.msu.edu/COTravel/default.aspx)
- Contact information:

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