



PERMANENT MEMORANDUM 4 TRIPS COVERED BY STUDENT TRAVEL ACCIDENT INSURANCE

POLICY DIGEST

Monitoring Unit: Office of Risk Management

Initially Issued: December 5, 1990

Last Revised: August 10, 2005

I. PURPOSE

This policy is to set up procedures for the purchase of student travel accident insurance, the reporting of trips, and the payment of premiums.

II. POLICY

Policies for securing approval for all student trips and the reporting of accidents shall be written by the head of each campus. Such policies shall include a segment that in the event of an automobile accident, whether in a University owned or privately owned vehicle, a report shall be made to the campus Director of Public Safety and Risk Management.

The University assumes no liability in the case of injury to a student as a result of an accident while on a student trip. Therefore, for protection of the student, the student travelers should be covered by travel accident insurance. Certain approved student trips must be covered by the LSU Student Travel Accident Policy. Other approved student trips may be covered at the option of the student traveler and/or sponsor.

- A. Travel **must** be covered by the University's trip travel accident insurance policy for all University sponsored events and whenever a University faculty or staff member controls the time, route, and mode of travel. University includes the official student government organizations. The following examples must be covered:
 - 1. All or part of a class travels as a group to a professional society meeting, symposium, conference or field trip, the subject of which relates to the course work under study.
 - 2. Travel by individual or nonclass group when travel is to represent the University. Coverage is provided whether travel expense is paid by the University, individual, or other.
 - 3. Whenever the travel costs for the student or students are to be paid or reimbursed by the University.
 - 4. All classes, trips or tours arranged by or sponsored by any segment of the university. High school 4-H students or cheerleaders attending university sponsored clinics or summer camps, are examples of covered events.

B. Other University related travel **may** be covered by the trip travel accident insurance at the option of the student traveler and/or sponsor, if approved by the Office of Public Safety and Risk Management, provided it was applied and paid for in advance of the trip. The following may be covered:

1. Travel by an individual or individuals who travel to satisfy a class requirement when the individual(s) determines the time, route, and mode of travel.

Examples:

- a. Education student travels to John F. Kennedy High School (New Orleans) to do their practice teaching, this is their class meeting.
 - b. Social Welfare student satisfied course requirements by traveling to perform field work.
 - c. Home Economics student visits fabric shop.
2. Travel by individuals or groups purporting to represent the University or student organizations when time, route and mode of travel are not controlled nor expenses paid nor reimbursed by the University.

Examples:

- a. Officers of Pershing Rifles make inspection trips to University of Southern Mississippi.
- b. Representatives of Panhellenic Council attend conference of sororities.
- c. LSU intramural rugby team travels to play a team at Mississippi State.

C. University sponsored trips generally should be made in public conveyances, either University vehicles or public carriers. Privately owned automobiles may be used when other means of transportation are not reasonably available or as safe and dependable as the private vehicle.

For convenience and to save on cost, insurance coverage is put out for bids system wide as necessary by the purchasing department of Louisiana State University and A & M College. The coverage provided herewith is primary. It pays first regardless of other insurance. There is no policy deductible and no sub-limit or coverage limitations for prescription drugs and chiropractic service. The current insurance rate is ten cents (\$.10) per traveler per day for \$5,000 coverage for accidental death while traveling in a privately owned or University automobile or public carrier, including scheduled airlines. The policy will provide up to \$2,500 of medical expense indemnity for nonfatal accidents, which covers the services of a physician or surgeon, registered nursing care, hospital expenses, X-rays and ambulance service. There is no pre-existing condition benefit. The policy terms are available to the student for review and control the terms of coverage.

The policy does not cover participation in or practicing for intercollegiate athletic activities. The universities should have separate policies to cover NCAA athletic programs.

The sponsors of covered trips shall be responsible for the execution of the arrangements for the trips in accordance with the policies stated herein and shall submit the request for coverage through proper channels, to the central campus office. They should list the participants, destination, and dates of travel. If necessary, they should collect the premium from each student and make remittance to a central campus office. Members of the University faculty and staff making covered trips should also be listed and thus covered by trip accident insurance at the same rates.

The [Requesting Coverage for your Travel/Activity forms](#) may be used for each request.

The campus central office personnel collect the premiums from the sponsors, compile and report the data for all trips, and pay the System for the cost of the trips quarterly. The reporting to the System is done electronically, by e-mail, using the attached format. ([trptrvex.xls](#)) Payment is made to the LSU System at the time of the report or shortly thereafter.

The System personnel compile the campus data and send it to the insurer. The insurer bills the System based on reports of covered trips reported. The insurer is paid quarterly by the LSU System.