Summary of Insurance Coverage for Employees Working in a Foreign Country
Policy Term 2011-2012

Tulane University maintains several insurance policies applicable to employees that are working in a foreign country. Below are summaries of the coverages provided; coverage is subject to the terms, conditions and exclusions of the policies.

1. Domestic Workers’ Compensation Insurance provides coverage (subject to State Workers’ Compensation laws) for employee’s who suffer work related injury or illness in the course and scope of their employment. This policy provides workers’ compensation coverage for employees that are ordinarily based in the United States but are traveling on university business or “working temporarily” in a foreign country. “Working temporarily” in a foreign country varies according to state law. In Louisiana, an employee ordinarily based in Louisiana is considered to be “working temporarily” in a foreign country if it is for less than 12 months. If the employee is based in a state other than Louisiana he/she should contact the Office of Insurance and Risk Management at least thirty days prior to departure to discuss insurance coverage. The Domestic Workers’ Compensation Insurance includes coverage for work related injury resulting from war risk.

2. Foreign Package Insurance provides coverage for automobile liability, general liability and workers’ compensation for employees (U.S. Citizens, U.S. Residents or third country nationals) working in a foreign country on behalf of the university.

   Automobile Liability insurance provides coverage for the university and employees for liability arising out of injury to a third party or their property due to the negligent operation of a motor vehicle owned, leased or rented by a university employee for university business. The coverage applies to employees working temporarily or permanently in a foreign country. This coverage does not contain war risk exclusion. This coverage is excess of locally required automobile liability coverage. The employee is required to purchase the locally required coverage.

   General Liability insurance provides coverage for the university and employees for liability arising out of the negligent acts or omissions of an employee in the course of his/her work that causes injury to a third party or their property. The coverage applies to employees working temporarily or permanently in a foreign country. This policy would also respond in the event a student is injured and alleges the injury is due to the negligence of the university or its employee’s. This coverage does not contain war risk exclusion.

   Workers’ Compensation insurance provides coverage for employees who suffer work related injury or illness or endemic disease in the course and scope of their work for Tulane in a foreign country. The coverage is meant to apply to employees that are working in a foreign country more than on a temporary basis. For third country nationals the Workers’ Compensation law of the country of hire or the country in which they are working will apply, if any. For U.S. citizens or residents the U.S. state of hire Workers’ Compensation law will apply. The Foreign Package Workers’ Compensation Policy contains a “War Risk” exclusion that excludes coverage for injury or death that arises from war, whether or not declared, invasions, civil war, revolution, insurrection, rebellion, armed conflict, usurped power or hostilities in the following Excluded Countries: Afghanistan, Albania, Algeria, Angola, Armenia, Azerbaijan, Bahrain, Bosnia & Herzegovina, Burundi, Cambodia, Central African Republic, Colombia, Cote d’Ivoire, Cuba,
Democratic Republic of Congo (formerly Zaire), Egypt, Eritrea, Federal Republic of Yugoslavia, Georgia, Guinea-Bissau, India, Indonesia, Iran, Iraq, Kosovo, Kuwait, Kyrgyz Republic, Lebanon, Liberia, Libya, Macedonia, Nigeria, North Korea, Northern Ireland, Oman, Pakistan, Philippines, Qatar, Saudi Arabia, Serbia, Sierra Leone, Somalia, Sri Lanka, Sudan, Syria, Tajikistan, Turkey, United Arab Emirates, Uzbekistan, Venezuela, West Bank and Gaza, Yemen, Zimbabwe. Therefore, employees permanently assigned to these countries who are not covered by Tulane’s domestic workers’ compensation policies will not have workers’ compensation coverage if injured due to War Risk as defined above.

3. Medical Professional Liability Insurance provides worldwide medical malpractice coverage for malpractice claims, including those arising out of clinical trials, brought in a foreign country or claims brought in the United States for care rendered in a foreign country by Tulane Medical students/Residents on approved rotations or by TUMG physicians in the course and scope of their employment with the University.

4. Employment Practices Liability Insurance provides worldwide coverage for the university and its employees for claims related to employment practice errors and omissions.

5. International SOS provides emergency medical assistance, emergency security assistance, emergency personal and travel assistance to employees working in a foreign country. There are dollar limits per person for some services. Prior to departure, the employee must register with SOS at http://pandora.tcs.tulane.edu/sos/login.cfm. There is no cost to the employee or department.

6. Clinical Trial Insurance provides coverage for economic loss to a clinical trial sponsor arising out of Tulane’s errors or omissions while conducting human subject research. Coverage is also provided for defense of administrative proceedings and crisis management expenses resulting from these errors and omissions.

7. Personal health insurers may or may not provide coverage while in a foreign country. Employees should contact their personal health insurer for questions regarding coverage. HTH Insurance may provide coverage for employees whose personal health insurance does not apply in a foreign country or who want to supplement existing health insurance. To see a summary of HTH benefits under the program for Tulane or to enroll in the HTH Worldwide Insurance Program for Tulane directly, click the links for Weekly or Monthly rates and follow the directions if you wish to enroll.

***************IMPORTANT INSURANCE COVERAGE EXCLUSIONS***************

None of the insurance mentioned herein applies in countries that are subject to trade or economic sanctions imposed by the United States that prohibit the insurer from providing insurance or in countries that have laws or regulations that prohibit the insurer from providing insurance. A list of the countries with trade or economic sanctions imposed by the United States can be found on the Treasury Department website http://www.treas.gov/offices/enforcement/ofac/programs/ Some countries require all or certain types of insurance to be in national insurance companies. Consult the Office of Insurance and Risk Management if you plan to travel to, work in, lease an office or lease/purchase a vehicle in any country listed in Treasury Department website. FOR ADDITIONAL INFORMATION REGARDING INSURANCE PLEASE CONTACT THE OFFICE OF INSURANCE AND RISK MANAGEMENT AT 865-5653 or email Andy Schroeder (schrowa3@tulane.edu) or Anne-Gwin Duval (duval@tulane.edu).