

Insurance Coverage for Bates College Fall Semester Abroad Programs

Insurance falls into four broad categories: (1) personal health, (2) liability including automobile accident liability and collision, (3) rental vehicles, and (4) emergency assistance.

1. Personal Health Insurance The faculty health insurance policies provided by the College through Cigna provide coverage in most circumstances in most countries. Faculty should contact their insurance provider to confirm insurance abroad if they receive insurance through a different policy. Similar to students, the faculty should take the telephone and policy numbers of their health insurance policy and their primary physician with them. (Be sure to take the regular long-distance numbers since toll-free numbers do not apply from abroad.)

Bates students are required to have comprehensive health insurance coverage, either through Bates or their family. The Bates plan applies to study abroad. Claim forms and other information may be obtained from the Cross Insurance web pages: <http://www.crossagency.com/bates> If needed, you can call Doris Ducharme, the insurance coordinator in the Health Center, tel. 207-786-6199, for advice on the insurance process. Students with their own insurance must confirm that it applies abroad. Students provide the name of their insurance company, policy number, and telephone number on the Student Information and Health Form. Companies that provide policies specifically for study abroad are listed on that form.

In most cases, it is necessary to pay for medical expenses out of personal or course funds and then to seek reimbursement through the injured individual's insurance company. The key to successful reimbursement is thorough documentation, with the patient's name, date, procedure(s), administering physician, clinic or hospital address, payment, and exchange rate on every bill. (Payments by credit card confirm the payment, date, and exchange rate.)

2. Liability insurance The College's General Liability and Foreign Liability Insurance policies cover Bates employees participating on College-sponsored activities. These policies are also purchased through Cross Insurance. Coverage includes general liability, automobile liability, and employment related injuries. The automobile coverage requires that the faculty member purchase automobile liability equal to the "compulsory insurance requirements" of the country. This minimum should always be purchased. Conversely, there are countries that have no specific minimum automobile liability coverage limit. In this instance or if you are in doubt, you should purchase \$500,000 auto liability coverage. Students are covered under the automobile liability provisions of this policy only if an emergency exists which prevents a college employee from driving.

3. Rental Car Insurance It is generally best to rent buses with drivers or travel by public transportation. However, if renting a car or van abroad, you should purchase compulsory local coverage (as noted above) and physical damage insurance (collision and comprehensive). To ensure protection under the College's policy, include the College's name and address (2 Andrews Road, etc.) on the rental contract, along with your name. The College's Foreign Liability Policy includes "Hired Auto Physical Damage" insurance which provides up to \$50,000 for any one accident or \$50,000 in any one policy period of physical damage to the rental vehicle in the event of an accident. Employees of the College are considered insured drivers. Students may drive only if an emergency exists which prevents the hired driver or college employee from driving. When renting in the United States, you should decline insurance coverage for Damage Waiver, Personal Accident Insurance, and Supplemental Liability Protection.

If an accident occurs, the first priority is everyone's safety. As soon as time allows, email security@bates.edu with information on the accident including the extent of any injuries and the damage, the time, date and location, name of the driver, name and contact information for the rental car company, and the name of the law enforcement agency handling the situation. The accident must be reported to the local authorities as a report will be required from them if a claim is filed.

4. Emergency Assistance. Students and faculty are covered by an Emergency Assistance policy while studying and conducting Fall Semester Abroad Programs. These Emergency Assistance organizations maintain a worldwide network of health professionals, hospital contacts, and rescue teams. Services include financial guarantees to hospitals for emergency care, identification of physicians and hospitals, emergency consultation and if needed, evacuation for the patient and one family member to a recommended location, and a visit by a friend or family member to an employee who is alone and hospitalized for more than seven days. The policy also provides for the repatriation of remains. In addition, the policy provides assistance in locating legal representation abroad and in replacing lost documents. Insurance is assured only if the faculty member or student is pre-approved by the appropriate provider below, when this is possible.

For faculty, "Executive Assistance Service" is provided through [Europ Assistance USA](#) through their call center which is operates 24/7. If calling from the United States, the number is 1-800-243-6124; if abroad, the number is +202-659-7803. The Bates plan number is: 01-SP-585.

For students, the emergency assistance policy depends on the company that provides their health insurance policy. We recommend that students put the numbers that apply to them in their wallet and/or cell phone so they will have it with them if an emergency occurs. Call collect from abroad, if needed.

- For students enrolled in the Bates College Student Insurance Plan or the Bates Insurance Plan for International Students, emergency assistance is provided by FrontierMEDEX, Global Emergency Services through a call center open 24/7. If calling from the United States, the number is 800-527-0218; if abroad the number is +410-453-6330. Students need to provide information on their insurance card. The email address is: operations@frontiermedex.com The website is: www.uhcsr.com/frontiermedex
- For students not enrolled in a Bates College health insurance plan, "Executive Assistance Service" is provided through Europ Assistance USA through their call center which operates 24/7. If calling from the United States, the number is 1-800-243-6124; if abroad, the number is +202-659-7803. The Bates plan number is: 01-SP-585.

If in doubt, assume that the student is covered by the Europ Assistance USA policy that also covers faculty. If assistance is needed, try to obtain pre-approval from the policy that is going to be used. Notify Dean Sawyer of the situation as soon as the situation allows.