



The University of Vermont

Policy V. 5.25.2

Responsible Official: Vice President  
for University Relations and  
Administration

Effective Date: March 22, 2012

---

# Travel Accident Insurance

---

## Policy Statement

The University of Vermont shall carry an Accidental Death and Dismemberment policy covering employees, trustees and post-doctorate fellows who travel on UVM business.

## Reason for the Policy

To provide benefits to employees, trustees and post-doctorate fellows, in addition to workers' compensation benefits, for accidents related to business travel.

## Applicability of the Policy

This policy applies to all University of Vermont faculty, staff, trustees and post-doctorate fellows.

## Policy Elaboration

Insurance coverage extends to employees while riding as a passenger in, or boarding or alighting from any land or water conveyance, or riding as a passenger in, or boarding or alighting from any civil aircraft, while on business of the University and is subject to various exclusions.

The Beneficiary of this policy is pre-designated so that proceeds are paid in the following order of preference:

1. The surviving spouse/civil union/domestic partner, otherwise,
2. The surviving child or children in equal shares, otherwise,
3. The surviving parents in equal shares, otherwise,
4. The surviving brothers and sisters in equal shares, otherwise,
5. The Executor or Administrator of insured's estate.

Any requests for a change in beneficiary differing from the order above, should be made to the UVM Department of Risk Management and Safety.

## Definitions

*On UVM business:* is defined as “while on assignment by or at the direction of UVM for furthering its business interest for periods of 180 days or less, but shall not include any period of vacation or leave of absence.”

## Procedures

See Policy Elaboration

## Forms

Employer’s First Report of Injury form

[http://www.uvm.edu/~riskmgmt/?Page=otj/otjinjuryreporting.html&SM=otj/otjinjuryreporting\\_submenu.html](http://www.uvm.edu/~riskmgmt/?Page=otj/otjinjuryreporting.html&SM=otj/otjinjuryreporting_submenu.html)

## Contacts

Questions related to the daily operational interpretation of this policy should be directed to:

Department of Risk Management and Safety  
(802) 656-3242

The Vice President for University Relations and Administration is the official responsible for the interpretation and administration of this policy.

## Related Documents/Policies

Travel Policy

<http://www.uvm.edu/~uvmppg/ppg/travel/travel.pdf>

## Effective Date

V. 4.1.15.1 Approved by the President on October 22, 2006

V. 4.1.15.2 Approved by the President on March 22, 2012