



## POLICY

**Title:** Travel Accident Insurance

### Policy Statement

The University of Vermont shall carry an Accidental Death and Dismemberment policy covering employees, trustees and post-doctorate fellows traveling 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.

### 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

Insurance coverage extends to employees while riding as a passenger in, or boarding or alighting from any land, air 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.

Benefit amounts include:

- \$150,000 maximum for accidental death or dismemberment
- \$ 50,000 maximum for medical evacuation and repatriation costs

In the case of Loss of Life, 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 [risk.management@uvm.edu](mailto:risk.management@uvm.edu).

## Contacts

<b>Questions concerning the daily operational interpretation of this policy should be directed to the following (in accordance with the policy elaboration and procedures):</b>	
<b>Title(s)/Department(s):</b>	<b>Contact Information:</b>
Department of Risk Management and Safety	(802) 656-3242

## Forms/Flowcharts/Diagrams

- [Employer's First Report of Injury form](#)

## Related Documents/Policies

- [Travel Policy](#)

## Regulatory References/Citations

- None

## Training/Education

Training will be provided on an as-needed basis as determined by the Approval Authority or the Responsible Official.

## About This Policy

<b>Responsible Official:</b>	Chief Safety and Compliance Officer	<b>Approval Authority:</b>	President
<b>Policy Number:</b>	V. 3.18.3	<b>Effective Date:</b>	April 16, 2019
<b>Revision History:</b>	<ul style="list-style-type: none"><li>• V.5.25.2/V.4.1.15.2 approved March 22, 2012</li><li>• V. 4.1.15.1 approved October 22, 2006</li></ul>		

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*University of Vermont Policies and Operating Procedures are subject to amendment. For the official, approved, and most recent version, please visit UVM's [Institutional Policies Website](#).*