



UNIVERSITY OF CENTRAL FLORIDA

Risk Management

PO Box 163500
Orlando, FL 32816

Travel Insurance Frequently Asked Questions

STUDENTS

Am I covered under this insurance? What do I need to do to get coverage? Yes, students are covered under this policy if you are on a university sponsored trip outside of the United States. This can include a study abroad program, a trip where you are receiving credit hours towards your degree, or a trip with a faculty member or staff on university business. For coverage to be effective, you **MUST** register through the Travel Registry. To do so, please visit the [UCF Global, Study Abroad Office](#).

While on my Study Abroad program, I plan on going snorkeling, one weekend with a few locals, am I covered? Yes, under this policy you are covered, up to 10 days, for side trip(s) that you take which are not part of the university sponsored trip.

On your website it says that this insurance is for those traveling outside of the United States. If I am traveling to Puerto Rico, would that be considered traveling outside of the United States? No, the policy excludes coverage for travel within the United States, its territories and possessions, which includes the continental United States, Alaska, Hawaii, Puerto Rico, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, American Samoa, U.S. Virgin Islands, Midway Island, Wake Island, Palmyra Island, Howland Island, Johnston Island, Baker Island, Kingman Reef, Jarvis Island, Navassa Island, and other U.S. islands, cays, and reefs that are not part of any of the fifty states.

Will I have coverage if I visit a country or region within a country which has been issued a Governmental advisory either by the United States or the host country? Yes and No. Your medical expenses will be covered unless they are a result of an act of war or other exclusion. However, you will not have coverage for security evacuation due to political or military issues, but there is still coverage for evacuation due to a natural disaster event. The university can still coordinate your evacuation because of a political or military issue, through ACE Travel Assist, if needed, but that would result in a cost to the faculty, staff or student evacuated.

My Registered Student Organization (RSO) would like to plan a trip to another country to further our knowledge of their culture, so when we come back, we will be able to spread our organization's mission of promoting awareness and celebration of that culture. Would our trip be covered under this policy? No, only university sponsored educational trips are covered and trips conducted by Registered Student Organizations are not considered sponsored by the university, either financially or operationally. There may be a possibility to add your trip to the policy; however, there would be at a cost to your organization. For further questions, please contact Risk Management at 407-823-0206.

For spring break this year, I have signed up for Volunteer UCF (VUCF) Alternative Break Program, will I have coverage? Yes, the university has endorsed the policy to cover faculty, staff and students participating in VUCF. Participants will still need to register through the Travel Registry for coverage to be effective.



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Will I have coverage if I contract an infection or disease while overseas? Will I have coverage once I return back to the United States? Yes, you are covered for any sickness you contract while overseas and medical coverage is sought overseas. Once you arrive back in the United States, you are provided limited benefits to continue your treatment; however, this benefit is only provided for a certain number of days once you return home and have a separate limit. So be sure to review the [Benefits Summary](#) for exact deadlines. Once the benefits expire, then you will need to use your Personal Health Insurance to continue treatment, if needed.

I just got back from my trip to Pompeii, Italy, as part of the field excavation team for my thesis and while I was over there I injured by hand. The cut to my hand was severe enough that I required stitches at the local clinic. I did not use the insurance and instead paid for it myself. Can I be reimbursed? Yes, this is considered a covered university sponsored trip and your medical treatment is covered. To file a claim, please contact Risk Management (Blake.Lovvorn@ucf.edu), but in the meantime, gather your itemized bill(s) from treatment as they will be required to file a claim. If you do not have a bill, you will need to contact the facility where treatment was sought and request an itemized bill. Please note, that many countries including the United States require a signed medical authorization from a third-party to request an itemized bill on your behalf.

I am visiting my home country, Austria, to attend a conference. I will be traveling on an Austrian passport. Am I covered while traveling in my home country? No, the insurance benefits do not apply while traveling in a country for which you hold a passport. However, if you also hold a U.S. passport, you can complete a Home Country Declarations Form. This form names the U.S. as your home country for insurance purposes and makes coverage possible. Please contact Risk Management (Blake.Lovvorn@ucf.edu) or International Health and Safety (intlsafety@ucf.edu) to complete form.

I have registered with another university, such as University of Florida or University of Texas, to do their study abroad program; however, I have completed the transient form and it has been approved by all required parties. Would I have coverage? No, although your transient form is approved, the credits are not guaranteed to be accepted by the university until final review after your program, thus this would not be considered an UCF sponsored trip.

The university overseas where I am completing my study abroad program allows students to register and/or participate in sports clubs. To better integrate myself with the university and culture, I would like to join one of these clubs. I am injured participating in the club, will I be covered? Yes, injuries sustained while participating in a club or intramural sport is covered.

Does this policy include coverage if I need to cancel my trip or an emergency arises at home and I need to leave mid-way through my travels? Also, is there coverage for lost, delayed or stolen baggage? No, this policy does not provide trip cancellation or interruption coverage, or coverage for lost, delayed or stolen baggage; however, there are several companies which offer these benefits. The [US Travel Insurance Association](#) (UStiA) can provide a starting point for finding a company that offers these benefits.



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FACULTY/STAFF

What do I need to do to get coverage? For coverage to be effective, you must register your trip through the Travel Registry. To do so, please visit the [UCF Global, Study Abroad Office](#).

I would like to take a few students with me to assist with my research project. Are they also covered under this policy? Yes, those students and/or any volunteers from other organizations or other universities would be covered as long as they complete a [Volunteer Services Agreement](#). This agreement is not required if the students are already employed by the university in some capacity.

On your website it says that this insurance is for those traveling outside of the United States. If I am traveling to Puerto Rico, would that be considered traveling outside of the United States? No, the policy excludes coverage for travel within the United States, its territories and possessions, which includes the continental United States, Alaska, Hawaii, Puerto Rico, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, American Samoa, U.S. Virgin Islands, Midway Island, Wake Island, Palmyra Island, Howland Island, Johnston Island, Baker Island, Kingman Reef, Jarvis Island, Navassa Island, and other U.S. islands, cays, and reefs that are not part of any of the fifty states.

I would like to have my assistant register myself and my group traveling to another country to give a presentation at the Mathematics Conference. Can my assistant register for all of us? No, currently the system is designed so that each individual person must login using their NID and password, which cannot be shared, so each faculty/staff member must register individually. We are looking at the possibility of allowing assistants to register on behalf of other faculty/staff, but for the immediate future that function is not available. If/When it becomes available, we will update the website.

As part of my academic research, I need to travel to another country to conduct field studies. Is that considered a university sponsored trip? Yes, as a member of the faculty, it is expected that you continue to further the knowledge in your respective field, as such, any travel related to that research outside of the United States is considered university sponsored. This can also include conferences, speeches and other trips which you may take to stay current in your respective field, assuming it is approved by your supervisor, i.e., the Chair of your Department or the Dean of the College.

For spring break this year, I have signed up for Volunteer UCF (VUCF) Alternative Break Program, will I have coverage? Yes, the university has endorsed the policy to cover faculty, staff and students participating in VUCF; however, this endorsement was made on the Student Policy. So faculty and staff participating or managing the VUCF trip will be covered under the Student policy, not the Faculty/Staff Policy. The benefits are identical, but faculty and staff will need to bring the [Student Travel Assistance Card](#) with them.



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My application for sabbatical has been recently approved and I have been awarded a two semester sabbatical starting in the fall. During my sabbatical I plan on conducting research in the jungles of another country for 4 months; will I have coverage? Yes, university approved sabbaticals are covered under the policy for the entire sabbatical, but only while traveling outside of the United States.

I am visiting my home country, Austria, to attend a conference. I will be traveling on an Austrian passport. Am I covered while traveling in my home country? No, the insurance benefits do not apply while traveling in a country for which you hold a passport. However, if you also hold a U.S. passport, you can complete a Home Country Declarations Form. This form names the U.S. as your home country for insurance purposes and makes coverage possible. Please contact Risk Management (Blake.Lovvorn@ucf.edu) or International Health and Safety (intlsafety@ucf.edu) to complete form.

I have recently returned from a conference in another country and while there, I came down with a stomach flu which required me to stay in the hospital over-night. I did not use the Travel insurance, but instead paid for it with my P-Card. Can the university, i.e., my Department, be reimbursed? Yes, this is considered a university business trip, covered under this policy. To file a claim, please contact Risk Management (Blake.Lovvorn@ucf.edu), and gather your itemized bill(s) from treatment. The bills and/or medical records should be originals from the facility and in the language of that country; no translations.

Will I have coverage if I contract an infection or disease while overseas? Will I have coverage once I return back to the United States? Yes, you are covered for any sickness you contract while overseas and medical coverage is sought. Once you arrive back in the United States, there are two different coverages which will then take over treatment: (1) Workers Compensation, if the sickness occurred while on a university sponsored trip, or (2) your personal Health Insurance, if the sickness occurred while on a personal deviation.

Does this policy include coverage if I need to cancel my trip or an emergency arises at home and I need to leave mid-way through my travels? Also, is there coverage for lost, delayed or stolen baggage? No, this policy does not provide trip cancellation or interruption coverage, or coverage for lost, delayed or stolen baggage; however, there are several companies which offer these benefits. The [US Travel Insurance Association](#) (UStiA) can provide a starting point for finding a company that offers these benefits.