

Weber State University Field Trip Insurance Information

Weber State University carries accidental reimbursement insurance for all registered students who participate in field trips sponsored by the university. (A reimbursement policy means that participants pay medical expenses at the time they are needed and the insurance company reimburses the participant.)

How much does field trip insurance cost me?

Beginning July 1, 1996, there is no cost to students or to departments.

What are the coverage limits?

The coverage limits are: \$25,000 accidental death with no deductible and \$10,000 medical expenses due to an accident that happens during a covered field trip with \$100 deductible.

What other coverages are included?

Emergency evacuation for emergencies due to an accident that occurs at least 100 miles away from the university. Repatriation of remains if accidental death occurs outside the U.S.

Are field trips outside the United States covered?

Yes, field trips to foreign locations are covered if such trips meet all the requirements.

What are the requirements?

The field trip must be sanctioned by Weber State (scheduled and supervised by a professor or other authorized employee of Weber State).

What are the responsibilities of the field trip director?

The field trip director must ensure the trip meets the following requirements: a) It is SANCTIONED (approved and authorized) by an authorized Weber State employee. b) It is SCHEDULED ahead of departure date. The authorized Weber State employee must have on file a list of trip dates including participants names and whether participants are Class I (university insured), Class II (self-paid insured), or uninsured. c) It is SUPERVISED by an authorized Weber State employee (participants are in the employee's CARE, CONTROL, and CUSTODY of the trip director.)

The trip director must ensure he/she has access to emergency services in all areas to be visited. (Such as taking along a cellular telephone or some other means of accessing emergency services if the trip is to remote areas far from telephone services.) The field trip director must ensure that participants submit signed Statements of Understanding/Release and that they understand when they are insured and when they are not insured during the trip. (Only activities directly supervised are covered.) The trip director must know how to request emergency evacuation or repatriation services from Weber State's insurance carrier.

What kinds of activities are insured?

Only field trip activities under the direction of an authorized Weber State employee are covered. Travel to and from field trip locations is covered only when travelers are under the direction of an authorized Weber State employee.

What kinds of activities are not insured?

The following circumstances or events are not covered by Weber State's blanket field trip policy: illness, coach camps, athletic events or practices, fraternity or sorority events, travel to or from field trips while not directly supervised (in the same caravan) by an authorized Weber State employee.

How do I submit a claim?

Obtain medical services for the injury.

Pay the \$100 deductible.

Contact Weber State's Department of Public Safety at extension 7547 for a claim form.

Submit the completed form and applicable medical bills directly to the insurance company identified on the claim form. (After you have paid the \$100 deductible, the insurance company will pay 100% of medical expenses up to \$10,000.)

What conditions must be met for emergency evacuation coverage to apply?

The injury or illness must be due to an accident. (Food poisoning or other non-accidental medical problems are not covered.)

The victim must be 100 miles from "home". (The insurance company considers Weber State's campus "home".)

The field trip director considers the injury is life-threatening.

Can I obtain field trip insurance for others who are going with me on the field trip? If so, how do I obtain it?

If the field trip director allows you to take a guest along to participate, your guest must, do the following before the field trip begins:

Complete, sign and submit to the trip director a Statement of Understanding.

Pay Weber State's cashier for the coverage.