

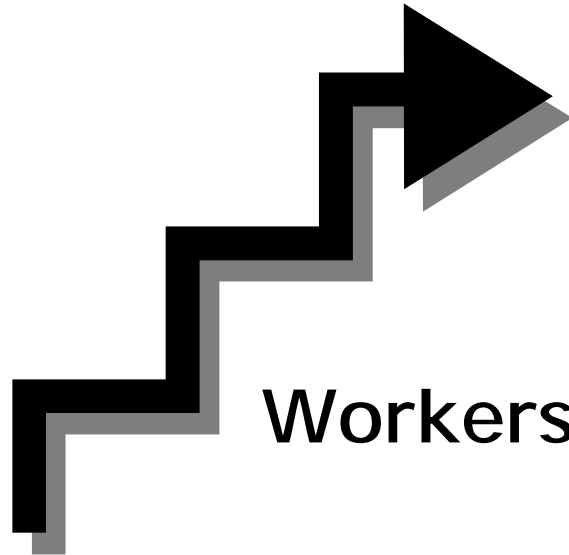
# Travel Regulation Training Workshop

## *Insurance Issues*

November 1 and 2, 2001

Ruth A. Unks, Risk Manager

# Insurance Issues



MCCCD Vehicles

Personal Vehicles

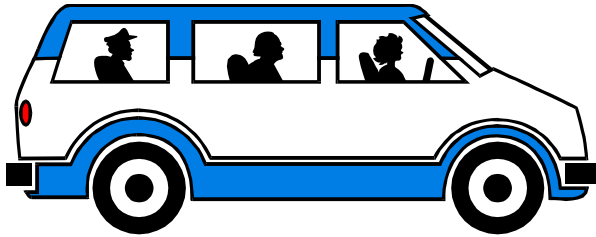
Rental Vehicles

Workers' Compensation Insurance

Health Insurance

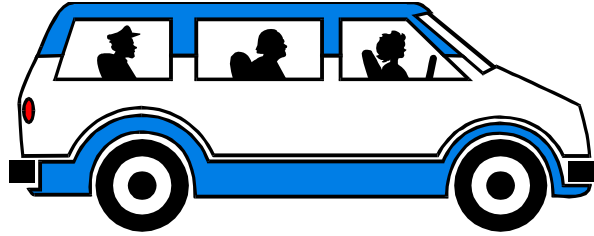
International Travel

Student Travel



# District Vehicles

- MCCCD provides automobile insurance coverage to *authorized* drivers.
- MCCCD pays the first \$100,000 of vehicle liability claims.
- Report all third-party claims *immediately* to Risk Management.
- Don't admit liability; refer claimant to risk manager.



## District Vehicles

- Whenever possible, use District vehicles.
- Passengers must be on official district business. The District's insurance covers all passengers.
- Personal property in vehicles is not covered.



## Personal Vehicles

- Driver must show valid proof of minimum statutory insurance limits.
- Personal insurance is primary. (MCCCD liability insurance is excess if acting within course and scope of employment.)
- MCCCD does not pay for physical damage to personal vehicles.



## Rental Vehicles

- Must be authorized by department head and must be advantageous to MCCCD.
- Currently: “The employee’s personal insurance is expected to cover driver liability, comprehensive, and collision damage to the vehicle. . .”



## Rental Vehicle Insurance Committee

Dr. Solley appointed committee to review rental vehicle language.

### Two issues to consider:

1. Employee renting vehicles for use at out-of-town conferences or events.
2. Employee using vehicles to transport students (field trips, athletic events).

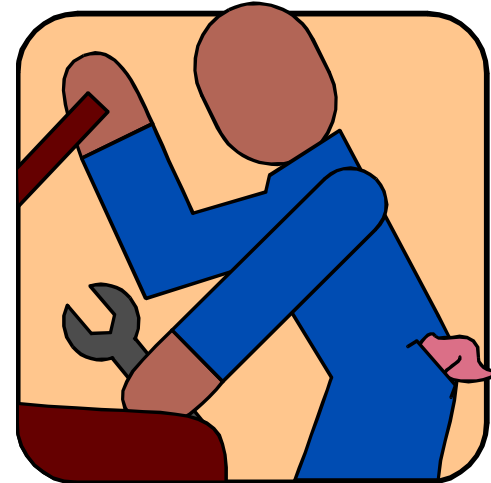


## Rental Vehicle Administrative Regulation: *Next Steps*

Committee to make recommendations on:

- Self-insurance (deductible?)
- Purchase of auto insurance policy (deductible?)
- Credit card
- Rental agency agreement
- Collision Damage Waiver (CDW)
- Employee is responsible

# Workers' Compensation



- Covers employees who suffer a work-related illness or injury.
- Includes travel in District vehicles.
- Provides for full payment of medical expenses and loss of salary. (Refer to MCCCD policy for complete details.)
- All injuries must be reported and forms completed within 24 hours from time of injury.

# Health Insurance



## Blue Cross/Blue Shield

Plan covers employees for non-work related illness or injuries.



# International Travel

- Travel outside the U.S. must be approved by either the Chancellor or his designee.
- Check with U.S. State Department for recent travel advisories.



# **International Travel**

- **Workers' compensation and health insurance cover employees.**
- **May have to pay the provider directly and get reimbursed upon return to the U.S.**



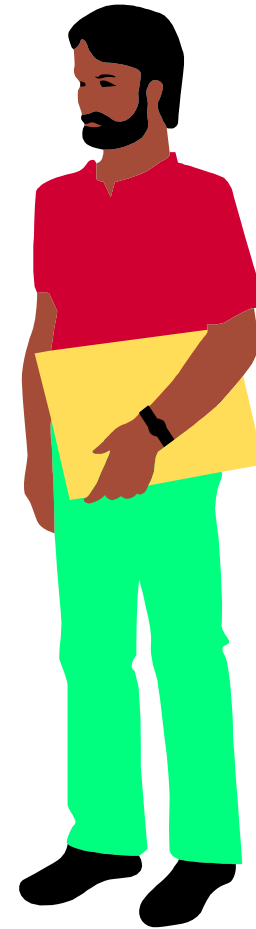
# International Travel

CNA provides travel assistance through  
Worldwide Assistance Services.

- Medical evacuation and repatriation coverage
- Emergency travel arrangements
- Emergency cash/medical payments
- Legal assistance/bail

# Student Travel

Out-of-country travel for students must be approved by the vice chancellor for academic services/student development.



# Student Travel



## Student Insurance: **Tripster** Policy

- College sponsored/supervised/approved trips
- Sickness benefit available for overnight trips
- Medical evacuation/repatriation for out-of-country trips
- College vans/cars only; personal autos in a caravan



# Questions?

Thanks for your participation!  
If you have any further questions,  
Please contact:

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