Baylor University
University Compliance and Risk Services

Medical, Property & Liability Insurance Information for Employees & Students Traveling Abroad

Most Americans travel to foreign countries and return home without experiencing any negative incidents or emergency situations while they are abroad. Even if problems or emergencies are not expected, Baylor employees and students must plan for certain contingencies in order to recover if such events occur. In order to plan for responses to possible emergencies, it is important for Baylor employees and students to know about all resources available to them. Armed with the knowledge and understanding of resources provided by Baylor University, students and employees can make better decisions related to personal safety and financial assurance. To this end, University Compliance and Risk Services, in cooperation with the Human Resources Department, has provided the following information regarding medical coverage and claims issues, emergency assistance, personal property, and liability insurance coverage.

A. Employee Medical Coverage

1. Baylor University’s international health coverage through ACE American Insurance Company and International SOS is available to all faculty, staff, and students. ACE American Insurance Company and International SOS medical benefits are available worldwide and can be accessed by calling the Baylor University Medical and Travel Security 24-Hour Global Hotline at +1-312-894-0095.

When you need health care outside the U.S., follow these steps:

- Always carry your Baylor University Medical and Travel Security 24-Hour Global Hotline card. Call +1-312-894-0095 to request assistance, schedule an appointment, ask for a referral to the nearest medical facility, document a medical or security incident while traveling.

- If you need emergency medical care, go to the nearest hospital. Call the Baylor University Medical and Travel Security 24-Hour Global Hotline at +1-312-894-0095.

- If you need non-emergency inpatient medical care, you must call the Baylor University Medical and Travel Security 24-Hour Global Hotline at +1-312-894-0095. The Service Center will facilitate hospitalization at an International SOS approved worldwide hospital or make an appointment with a doctor. It is important that you call the Baylor University Medical and Travel Security 24-Hour Global Hotline in order to obtain access to inpatient care without incurring upfront payment of medical services. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.

- To ensure continuity of Baylor University’s response to international incidents and emergencies, spouses and dependents of Baylor University faculty and staff are required to obtain coverage through ACE American Insurance Company and International SOS while on Baylor University sponsored travel. Please contact the Center for Global Engagement to arrange for coverage at (254) 710-2657.
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Claims filing and payment information:

- To submit a claim while traveling internationally, please contact the Baylor University Medical and Travel Security 24-Hour Global Hotline at +1-312-894-0095.
- To submit a claim after your return to the United States, please fill out an incident report form.

B. Employee & Student Emergency Assistance Service

Effective in 2016, Baylor University entered into a direct contract relationship with WorldAware to provide worldwide emergency travel assistance and evacuation services to employees, students, and others authorized to travel as part of Baylor approved travel related to a Baylor sponsored program or project outside the United States.

Services provided include Medical Assistance (Through International SOS), Security Assistance, and Travel Assistance (Through WorldAware). A wallet size membership card can be obtained by calling the Center for Global Engagement at (254) 710-2657. We ask that all authorized travelers save the Baylor University Medical and Travel Security 24-Hour Global Hotline number in the mobile devise they intend to use during the authorized travel. It is admissible for students, employees and other authorized travelers to provide this information to appropriately concerned parents, spouses, and similar persons to be maintained throughout the duration of the travel event.

1. Accessing International SOS Program Services

To ensure a prompt response when calling the Baylor University Medical and Travel Security 24-Hour Global Hotline, you should be prepared to provide the following:

- Your name, location, age, sex, and nationality
- The program with which you are associated:
  i.e., Baylor University program in ____
- The telephone number from which you are calling (in case you are disconnected)
- Your relationship to the person needing assistance (if the person calling is not you.)
- Name, location, and telephone number of the hospital or clinic (when applicable)
- Name, location, and telephone number for the treating doctor, and where the doctor can be reached (when applicable)
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2. Program Benefits

☐ Emergency evacuation
☐ Medically-supervised repatriation
☐ Companion ticket
☐ Additional travel and accommodation arrangements after medical evacuation
☐ Repatriation of mortal remains
☐ Medical monitoring
☐ Inpatient admission and identification of receiving physician
☐ Emergency and routine medical advice
☐ Medical and dental referrals
☐ Outpatient referrals
☐ Outpatient case management
☐ Claims assistance
☐ Legal referrals
☐ Emergency message transmission
☐ Translations and interpreters
☐ Lost document advice
☐ International SOS Clinics
☐ Security Services
☐ Security evacuation assistance
☐ Online travel security information
☐ Access to security crisis center

Should you have any questions, please do not hesitate to contact the Assistant Director of Emergency Management and Global Preparedness at (254) 710-8210, jared_bickenbach@baylor.edu or Baylor Compliance and Risk Service’s Insurance Program Manager at (254) 710-4586 jamie_gibson@baylor.edu

C. Property Losses

Loss of property owned by Baylor University is either covered by conventional commercial insurance or a special fund managed by University Compliance and Risk Services. Insurance coverage for certain high value equipment owned by Baylor University may be desirable; departments should contact University Compliance and Risk Services at (254) 710-4586 when transporting high value Baylor University property overseas.

There is no coverage under Baylor University’s insurance program for loss of property not owned (property of others) by the University. Employees should review their respective homeowner’s insurance policies to ascertain availability of insurance coverage for personal property damaged, lost, or stolen while traveling abroad. Students should consult with their parents in order to determine if coverage is available under their parents’ homeowners’ insurance policy or their renter’s insurance policy, if available.

To report loss of University owned property contact Baylor’s Insurance Program Manager at (254) 710-4586, at jamie_gibson@baylor.edu, or fax at (254) 710-6256.