COLLEGE OF MICRONESIA-FSM

INTERIM POLICY: Mandatory Travel Insurance

Mandatory Travel Insurance

Date Adopted: 6 April 2022

Date Ending: 5 April 2023

Date Reviewed:

Definitions:

Interim Policy/Procedures: Temporary policy and procedures not subject to the normal policy development and approval process to address a limited term emergency situation.

A. Mandatory Travel Insurance

Employees when approved for college travel will apply for travel insurance using the college elected plan prior to travel. The college expects all employees to adhere to this policy when traveling on behalf of the college and on approved college related travel.

B. Coverage

The travel insurance plan will cover the basic travel benefits allowed and within budget that include these:

- ✓ Trip Cancellation
- ✓ Trip Interruption
- ✓ Trip Delay
- ✓ Missed connection
- ✓ Baggage and Personal effects
- ✓ Baggage Delay
- ✓ Travel Medical Expense
- ✓ Emergency Evacuation & Repatriation of Remains
- ✓ Accidental Death and Dismemberment

C. Limitation:

The college will pay for the premium per travel when duly approved through the college procedures per Board Policy No. 2302 and Board Policy No.5350 and travel where the college covers the payment for the travel itself.

When an employee is paid by an external agency to travel for business relating to that agency, the paying agency will pay for the travel insurance for the college employee for the duration of the trip preferably using the same plan elected by the college.

Individual travelers are highly encouraged to purchase a travel insurance at their own expense for

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all personal and other travel not approved by the college and not for college business.

See Interim Procedure: Mandatory Travel Insurance