



# OLD DOMINION UNIVERSITY

## University Policy

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### Policy #5101

### EDUCATION ABROAD INTERNATIONAL INSURANCE POLICY

**Responsible Oversight Executive:** Provost and Vice President for Academic Affairs  
**Date of Current Revision or Creation:** November 11, 2019

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#### A. PURPOSE

The purpose of this policy is to ensure that all participants in education abroad programs maintain adequate levels of comprehensive international insurance coverage.

#### B. AUTHORITY

[Code of Virginia Section 23.1-1301, as amended](#), grants authority to the Board of Visitors to make rules and policies concerning the institution. Section 6.01(a)(6) of the [Board of Visitors Bylaws](#) grants authority to the President to implement the policies and procedures of the Board relating to University operations.

#### C. DEFINITIONS

Education Abroad Programs – Education Abroad Programs comprise credit and non-credit programs, engaged in by students, that take place outside of the United States, including: study, internship, work, volunteer, research, conferences and/or service-learning programs, that are in any way affiliated with Old Dominion University and/or its faculty/staff. All students and faculty/staff who are traveling with them are included in this policy.

Comprehensive International Insurance Coverage – For purposes of this policy, comprehensive international insurance is coverage that equals or exceeds the following.

- \$500,000 in Medical Coverage per Covered Injury or Sickness
- No Medical Annual Limit
- \$0 Deductible per Covered Injury or Sickness
- Worldwide Coverage – No Excluded Countries
- \$20,000 Accidental Death & Dismemberment
- \$100,000 in Repatriation of Remains
- \$250,000 in Emergency Medical Transportation and Evacuation
- 24/7/365 Worldwide Emergency Services and Security Assistance
- Emergency Reunion Benefit
- Mental Health Coverage

- Emergency Dental Coverage
- Prescription Drug Replacement Coverage
- \$100,000 in Political, Military, and Natural Disaster Evacuation Coverage
- Home Country Coverage up to 30 Days upon Return to the United States
- Administered as Primary Coverage

#### **D. SCOPE**

This policy applies to all students, employees, employees of affiliated organizations who are paid through the University, and community members participating in education abroad programs that are administered, coordinated, sponsored or affiliated with Old Dominion University and/or its faculty/staff. Students include all persons admitted to the University who have not completed a program of study for which they were enrolled; student status continues whether or not the University's programs are in session. Employees include all staff, administrators, faculty, full- or part-time, and classified or non-classified persons who are paid by the University. Affiliated organizations are separate entities that exist for the benefit of the University through an operating agreement and include the Foundations, the Community Development Corporation, and the Alumni Association. Community members include all persons participating in any education abroad program who are not officially enrolled in or paid by the University.

This policy does not apply to participants in travel abroad programs or activities that are not affiliated with Old Dominion University and the University holds no liability for these programs. This policy also does not apply to employees traveling abroad unrelated to an education abroad program.

#### **E. POLICY STATEMENT**

Old Dominion University requires that all students, employees, employees of affiliated organizations who are paid through the University and community members participating in Old Dominion University education abroad programs be covered by comprehensive international insurance for the duration of their programs.

Old Dominion University employees who sponsor, administer, or coordinate education abroad programs are required to include comprehensive international insurance coverage for all participants within their programs.

#### **F. PROCEDURES**

Individuals participating in Old Dominion University education abroad programs should contact the Office of Study Abroad to facilitate compliance with this policy. The process entails completing an international insurance application form and purchasing coverage through the Office of Study Abroad.

Students participating in education abroad programs are required to demonstrate comprehensive international insurance coverage for the duration of their programs or purchase the ODU-contracted international insurance coverage ("ODU Plan") through the Office of Study Abroad. If the education abroad program's insurance policy does not meet ODU standards, students are required to purchase the ODU Plan. Evidence of comprehensive international insurance coverage must be provided at least 30 days in advance of the commencement of the education abroad program.

**G. RECORDS RETENTION**

Applicable records must be retained and then destroyed in accordance with the [Commonwealth's Records Retention Schedules](#).

**H. RESPONSIBLE OFFICER**

Senior International Officer, International Programs

**I. RELATED INFORMATION**

[Old Dominion University Travel Guidelines](#)

[Beyond Duty: Standards of Insurance Management in Study Abroad Programmes](#)

