



OFFICE OF COMPLIANCE SERVICES  
UVM.EDU/POLICIES

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## POLICY

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**Title: Travel Accident Insurance**

### Policy Statement

The University of Vermont shall carry an Accidental Death and Dismemberment policy covering employees, trustees and post-doctorate fellows traveling on UVM business.

### Reason for the Policy

To provide benefits to employees, trustees and post-doctorate fellows, in addition to workers' compensation benefits, for accidents related to business travel.

### Applicability of the Policy

This policy applies to all University of Vermont faculty, staff, trustees and post-doctorate fellows.

### Definitions

On UVM Business Is defined as "while on assignment by or at the direction of UVM for furthering its business interest for periods of 180 days or less, but shall not include any period of vacation or leave of absence."

### Procedures

Insurance coverage extends to employees while riding as a passenger in, or boarding or alighting from any land, air or water conveyance, or riding as a passenger in, or boarding or alighting from any civil aircraft, while on business of the University and is subject to various exclusions.

Benefit amounts include:

- \$150,000 maximum for accidental death or dismemberment
- \$ 50,000 maximum for medical evacuation and repatriation costs

In the case of Loss of Life, the Beneficiary of this policy is designated so that proceeds are paid in the following order of preference:

1. The surviving spouse/civil union/domestic partner, otherwise
2. The surviving child or children in equal shares, otherwise,
3. The surviving parents in equal shares, otherwise,

4. The surviving brothers and sisters in equal shares, otherwise,
5. The Executor or Administrator of insured's estate.

Any requests for a chan