

Checklist for Students Traveling in the U.S. on a College-Sponsored Trip

A college-sponsored trip includes any domestic travel that is funded (even partially), arranged, and/or credited by the college. The trip could be either through a student organization, academic department, or other office on campus, including independent trips arranged by the traveler but with college assistance as defined above. Trips could take place anytime during the calendar year.

Students traveling on “college-sponsored” trips have an emergency medical assistance insurance benefit through AIG Travel Guard so long as they are traveling at least 100 miles from home. (The benefit is managed by Five Colleges, Inc.)

Students can learn about this benefit on the attached membership brochure and copy of the policy. Important pre-trip steps are provided on the checklist below. Students are responsible for completing the necessary steps and, if they need assistance, to contact the college prior to departure.

- Review the AIG Travel Guard membership brochure and policy (attached). This information is also available [online](https://www.amherst.edu/mm/564566): <https://www.amherst.edu/mm/564566>. Students need to read this information thoroughly to inform themselves of how to contact AIG in an emergency and to learn what types of medical emergencies are – and are not – covered by the benefit. AIG also offers health and safety information that students can access prior to and during travel.
- Students need to register their college-sponsored trip with the [Amherst College Travel Registry](#). Login with your Amherst credentials and click "Register Travel" to register your travel details. This link can also be accessed from <https://www.amherst.edu/mm/564566>.
- Students need to submit a domestic travel waiver (enclosed) to the office associated with their travel, if you have not already done so.
- Students need to contact their parent/guardian and/or health insurance provider to learn if coverage extends to all 50 U.S. states and what, if any, exclusions exist. Students in need of additional coverage can contact travel insurance companies directly or visit a site such as www.insuremytrip.com to compare plans for coverage.
- Students need to identify whom to call in the travel destination should there be an emergency and share this contact information with the trip sponsor. (Where there is no designated trip sponsor, this information needs to be shared with the Office of Student Affairs.) For example, do students have the personal contact information of their direct supervisor (if working for an organization)? Where is the nearest health facility to where the student is staying? Consider completing the emergency information card template on the back of this checklist to keep with you at all times.

Sample emergency card to carry with you at all times

Student Emergency Information Card
Legal Name: DOB: Citizenship: Passport No.:
Host Contact Info
Contact 1: Phone: Email: Contact 2: Phone: Email:
AIG Travel Guard Information
Five Colleges, Inc. Policy No.: 9144090 Toll free in U.S.: 1-877-244-6871 Collect call outside U.S.: +1-715-346-0859
Host Country Emergency Information
911 Equivalent: Nearest clinic:
Amherst College Emergency Information
ACPD: 413-542-2291 Title IX: 413-542-5707



Global Assistance Services

Traveling requires attention to a number of unique details. A study from the Travel Leaders Corporate survey shows that travelers' top concerns are travel logistics.¹ Your college has provided you with travel assistance services to help you with travel mishaps or emergencies during your trip in case you experience anything from a medical emergency to a security issue or even flight delays or lost luggage. We are here 24 hours a day, 7 days a week to support you.



*This insurance only covers the traveler while on the trip, not before or after.

This brochure provides a brief description of your Travel Assistance Service Program. Services are provided only while the covered individual is **more than 100 miles away from their residence** (true, fixed, permanent home or permanent place of assignment) and participating in a College sponsored activity away from the policy holder premises. If on a College trip outside the United States, coverage is not provided in country of residence. For more detailed information on coverage, please call the number on your AIG/Travel Guard card.

Travel Accident/Medical Evacuation/Repatriation \$250K - CALL FIRST!

Please detach the card below and carry it with you during the course of your trip.

For the travelers of
Five Colleges, Inc.



Traveler ID Card

24/7 Assistance Services

Policyholder: Five Colleges, Inc.

Policy Number: 9144090

To access your online website services, visit oig.com/us/travelguordossionce
Register with your policy number (using numerals only).

Assistance Services

AIG® offers a broad spectrum of customer service and account support solutions worldwide. Through our multiple Service Centers strategically located around the globe, we provide an array of services designed to help travelers cope with emergencies and simplify the travel experience.

Expenses for goods and services provided by third parties are the responsibility of the traveler. Five Colleges, Inc. is a separate and unrelated entity.

Medical Assistance

From physician referrals to coordination of medical evacuations, we attend to medical needs virtually anywhere in the world.

- Coordinate medical evacuations
- Locate hospitals and providers
- Coordinate emergency prescription replacement
- Coordinate the renting and/or replacement of medical equipment.

Travel Assistance

Help is just a phone call away. Our assistance coordinators will arrange all your travel affairs and are always connected to the latest travel information.

- Lost/stolen baggage assistance
- Lost passport/travel documents assistance
- ATM locator
- Roadside assistance
- Emergency telephone interpretation coordination
- Legal/boil bond referrals
- Embassy and consulate information

Identity Theft Assistance²

From process education to providing contact information for credit reporting agencies, trained representatives are here to take calls 24 hours a day, 7 days a week.

- Account activity monitoring
- Financial account investigation
- Credit review and fraud detector
- Social Security personal earnings and benefits statement assistance
- Collaborate with law enforcement

Concierge Services

Put your plans in our hands. Our concierges are available 24/7 to respond to virtually any request - large or small.

- Restaurant referrals and reservations
- Event ticketing
- Ground transportation coordination

Travel Guard® ID Card

Toll-Free/Free Phone (within the U.S.): **1-877-244-6871**
Collect/Reverse Charge (outside the U.S.): **+ 1-715-346-0859**
Email: assistance@aig.com

Contact in the event of:

- Emergencies
- Doctor referrals
- Eligibility verification
- Assistance services

Assistance Website

24-hour access to up-to-date security and travel information providing tips for staying safe and healthy while traveling.

- Travel Security Awareness Training - online instruction modules
- Country reports
- Travel alerts

Security Assistance

We're here to help you feel more secure while traveling. With worldwide capabilities, we provide an immediate response for anything from a minor security incident to truly life-threatening events.

- Security evacuation assistance with immediate, on-the-ground physical response
- Security and safety advisories
- 24-hour response services to assist travelers and their families during an incident
- Online access to up-to-date security intelligence

To learn more or access your assistance website services, visit aig.com/us/travelguardassistance.

1. <http://www.tlcorporate.com/2017-business-trends-survey-from-travel-leaders-group-forecasts-steady-growth-for-corporate-travel/>

2. Identity theft services are not available for residents of New York or outside of the United States.

www.aig.com/us/benefits

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Benefit Solutions® is the marketing name for the domestic benefits division of American International Group, Inc.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and certificate for details.

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Bring on tomorrow.

FIVE COLLEGE COMPLIANCE & RISK MANAGEMENT
Travel Accident Insurance & Travel Services Program for Students

Overview of Coverage

Who is covered?	When does coverage apply, or under what circumstances?	Coverage Type	Amount of coverage/ Limitations on coverage
Class VI All active enrolled Domestic (U.S. citizen) Students, who are traveling on sponsored trips on behalf of and/or who are attending sponsored activities (that are not being held on any campus grounds and/or any owned/leased/operated properties), who are not in any other Class.	While participating in a school related activity while away from the Policyholder premises and under the supervision of the Policyholder.	Accidental Death & Dismemberment	\$5,000
		Permanent and Total Disability	No Coverage
		Accident Medical Expense – Excess	\$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports.)
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
Class IX All active enrolled Domestic (U.S. citizen) Students who are traveling outside of the United States on sanctioned Abroad Programs.	24 Hour coverage while outside the U.S. and while enrolled at the college for a study abroad program. Coverage ends upon return to the U.S., or following the end of the term of study for the study abroad program, allowing for reasonable return travel, whichever is earlier.	Accidental Death & Dismemberment	\$5,000
		Permanent and Total Disability	No Coverage
		Accident Medical Expense – Excess	\$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports).
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
Class VII All active enrolled International Students (non-U.S. citizen), while in the United States or traveling on sponsored trips (except such travel to/from or while in the International Student’s own Country of Residence), who are not in any other Class.	24 Hour coverage while in the U.S. OR if on a college sponsored trip abroad or study abroad as long as not in country of origin.	Accidental Death & Dismemberment	\$5,000
		Permanent and Total Disability	No Coverage
		Accident Medical Expense – Excess	\$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports).
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
Class XII All international scholars on an approved J-1-Visa, and outside their country of residence, not in any other Class.	24 Hour coverage while in the U.S. OR if on a college sponsored trip abroad or study abroad as long as not in country of origin.	Accidental Death & Dismemberment	\$5,000
		Permanent and Total Disability	No Coverage
		Accident Medical Expense – Excess	\$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports).
		Seatbelt Benefit	10% of Principal sum to a maximum of \$25,000.
Accident Medical Benefit is excess of any other collectible insurance, including student health insurance, sports injury insurance, auto, or other insurance whether the Policyholder is the insured or a third party.			

Policy Provisions

Policy Provisions	
Incurral Period	Defined loss must occur within 365 days of the accident
Aggregate Limit	\$1,500,000 for any one accident
Accidental death or dismemberment defined as loss of:	Percentage of Coverage
Life	100%
Both hands or both feet or sight in both eyes (loss of sight defined as complete and irrecoverable loss of sight)	100%
One hand and one foot	100%
Speech & Hearing in both ears	100%
Either Hand or foot and sight of one eye	100%
Either hand or foot	50%
Sight of one eye	50%
Thumb & index finger on same hand	25%
Exposure to elements as a result of accident	Considered cause of loss; benefits calculated as listed above.
Disappearance	Benefits payable after one year of disappearance
Reduction Schedule (AD&D only)	
Age (Trustees, Employees)	Percentage of Coverage
70-74	82.5%
75-79	57.5%
80-84	37.5%
85+	20%
Age (Other)	Percentage of Coverage
70-74	65%
75-79	45%
80-84	30%
85+	15%

Exclusions

Benefits will not be paid if the cause of the death or injury is a result of :

- Self–inflicted wounds, suicide, attempted suicide
- War or act of war
- Injury in the armed force
- Commitment of a felony
- A loss suffered when insured is legally intoxicated will be reviewed for attempted suicide, suicide and may be denied
- Piloting an aircraft
- Boarding, alighting from aircraft engaged in extra hazardous aviation activity or policyholder owned aircraft
- A loss suffered when insured is voluntary taking illegal or nonprescription drugs will be reviewed for attempted suicide, suicide, and may be denied
- Ordinary Travel to and from school
- Bona fide leaves of absences or vacations (*except as otherwise provided; see notes below*)
- Sickness or disease except infection to any accidental wound (*except for acute illness; only in respect to repatriation or medical evacuation*)
- Medical or surgical treatment of sickness or disease
- Hernia of any kind

Additional Notes and Definitions

Notes on Exclusions

Students who are on a study abroad program between terms will be covered unless they return to the US or country of origin. If students arrive in the country for the study abroad program for personal travel prior to the program inception, coverage will begin when the term starts. Students will be covered for return travel from a study abroad program but if the student does not return to the US within a reasonable period (usually 1 to 3 days), then the coverage will cease as of the end of the school term.

Coverage for **accident medical expenses excludes sports activities**. Insured must suffer the injury within 180 days of accident which caused the injury and the benefit is payable for charges incurred only within 52 weeks after the date of the accident causing that injury.

Key Definitions

Permanent Total Disability: Unable to perform the material and substantial duties of any occupation for which qualified by reason or education, experience, or training.

Age Limit: Age 70 (not coverable after age 70)

Disability Period: 12 months

Qualifying Period: 365 days after the accident

Seatbelt Benefit: Additional benefit if insured suffers an accidental death while operating or riding as a passenger in a registered automobile while wearing a properly fastened original factory installed seatbelt. Must be documented in the official report of the accident or certified by the investigating officer. **Note:** Exclusions of the policy apply.

Students who are traveling overseas may wish to purchase an “International Student ID Card”, which may also offer many similar travel service benefits, medical evacuation and repatriation coverage in addition to student discounts. It should be recommended to students that they inform their parents of any benefits associated with such cards so that additional services or benefits may be accessed in the event of an emergency.

Travel Assistance

Travel assistance services shall correspond with the Group Travel Accident Coverage. To review your specific coverage circumstances, refer to the *Overview of Coverage* table (page 1 and 2 of this document). Travel must be 100 or more miles away from the eligible persons place of permanent assignment or residence. Exclusions and limitations of the Travel Accident Policy apply to benefits available under this coverage. **Only Medical Evacuation and Repatriation provide any financial resources to the insured.** All other services are “assist” only, using the insured’s own resources.

Medical evacuation and repatriation services must be directed by AIG Travel Guard for any benefits to be paid.

Emergency Medical Assistance	
Services Offered	AIG Travel Guard
Medical referrals	Will assist in providing access to local doctors/facilities
Medical monitoring	Will assist in providing access to local doctors/facilities
Medical evacuation / return home	If covered person is outside of 100 mile radius of residence or permanent assignment: <ul style="list-style-type: none"> • Transported to (1) nearest hospital or medical facility, (2) his or her residence or country of domicile, or (1) and (2) <li style="padding-left: 20px;">Note: will not automatically be returned home – may send to closest medical facility. • Maximum amount \$250,000.
Traveling companion	Will assist with travel arrangements
Dependent child assistance	Will assist with travel arrangements
Visit by a family member or friend	Will assist with travel arrangements
Emergency medical payment assistance	Will assist using your financial resources
Return of mortal remains	Loss of life due to injury while outside a 100 mile radius from his/her place of residence or permanent assignment. Return to country of domicile up to a maximum of \$250,000.
Replacement of medication or eyeglasses	Assistance with replacement, using your financial resources
Emergency Personal Services	
Services Offered	AIG Travel Guard
Sending and receiving emergency messages	Will arrange for assistance
Emergency travel arrangements	Will arrange for assistance
Emergency cash	Coordinate with your finances
Locating lost luggage or passport	Will arrange for assistance
Legal assistance and/or bail	Legal assistance only
Interpretation/translation	Will provide assistance
Pre-Trip Information	
Services Offered	AIG Travel Guard
Informational services regarding passport, cultural information, temperature and weather conditions, embassy and consular referrals, foreign exchange rates, travel advisories	Included through 24-hour toll free number

Country of Domicile is defined as the true fixed and permanent home and principal establishment and to which whenever he/she is absent he/she has the intention of returning. Residence is defined as true, fixed and permanent home. In the case of students, their residence is not the dorm or off campus living address.

Amherst College

Amherst, Massachusetts 01002

Travel Agreement – Domestic Sponsored

Please print the Following Information and Read and Sign the Following Agreement

Student Name: _____

Date: _____

Address: _____

Phone: _____

School ID #: _____

Name of Program: _____

Location: _____

Host Institution or Organization: _____

From ____ / ____ / ____ To: ____ / ____ / ____

Assumption of Risk / Release & Indemnification of All Claims / Covenant Not to Sue

This is a legal and binding agreement which, when signed, will permanently limit your ability to recover from the parties indicated below for injuries or losses you may sustain as a result of participating in an Trip on or off campus.

Amherst College (here after referred to as Amherst) is a non-profit educational institution. References to Amherst includes its trustees, employees, volunteers, students, Student Government Organizations and participating organizations, sponsors, agents and assigns.

I freely choose to travel, study, or volunteer to intern at the organization(s) or location(s) indicated above, for the purpose of study, developing personal business and/or social service skills and/or personal experience as may be applicable (henceforth referred to as the Trip) and freely accept all the risks associated with the Trip and any other related travel. I expressly agree that I am not an employee of Amherst, and have no employee rights or benefits including, without limitation, any workers' compensation benefits.

I understand that Amherst is not an agent of, and has no responsibility for, any third party including without limitation any sponsor or program that may provide any services, equipment, training or activities associated with the Trip. I understand that Amherst has not reviewed, certified, or investigated the Trip and makes no statement or warrantee as to the safety of said Trip. I agree to inform myself about the potential dangers of the areas I am traveling to and precautions which should be taken.

Participating in any activity is an acceptance of some risk of injury. I agree that my safety is primarily dependent upon my taking proper care of myself and avoiding any activity or behavior which would harm myself or others. I agree to observe the rules and practices that may be posted or advised by Amherst or the program or sponsor. I agree that if I fail to act in accordance with this agreement I may be dismissed from the Trip. I understand that Amherst will not provide legal assistance if I am arrested for any reason.

Despite precautions, accidents and injuries can occur. I understand the activities I may undertake may be potentially dangerous and that I may be injured and/or lose or damage personal property or suffer financial loss as a result of use of the facilities, equipment or Trip participation. Therefore **I ASSUME ALL RISKS RELATED TO THE ACTIVITIES** including but not limited to:

- ◆ Death, injury or illness from accidents of any nature whatsoever, including but not limited to bodily injury or illness of any nature whether severe or not, temporary or permanent, that may occur as a result of participating in an activity or contact with physical surroundings, environment, equipment or other persons.
- ◆ Loss or injury as a result of a crime or criminal act by third parties, terrorism, war, civil unrest, riot, detention by a foreign government, arrest or other act of any government or authority.
- ◆ Theft or loss of personal property during the Trip or any Trip related travel.
- ◆ Loss or death or injury as a result of any natural disaster or event or extreme weather conditions or events.
- ◆ Alteration including delay, extension or cancellation of the Trip

due to natural disaster, civil unrest, war, terrorist attack, medical quarantine or any other disturbances or causes.

I further acknowledge that the above list is not inclusive of all possible risks associated with the Trip or facilities, equipment, or services in association with the Trip, and that the above list in no way limits the extent or reach of this release and covenant not to sue. I understand that participating in this Trip and use of facilities at Amherst is an acceptance of risk of injury.

Medical Treatment Authorization

I authorize Amherst to act on my behalf in any medical emergency, if applicable.

Release from Liability, Indemnification Agreement and Covenant Not to Sue

In consideration of Amherst's support of the Trip, I the undersigned, to the fullest extent permitted by law, agree to forever release and on behalf of myself, my spouse, heirs, representatives, executors, administrators and assigns, HEREBY DO FOREVER RELEASE Amherst from any cause of action, claims, or demands of any nature whatsoever, including but not limited to a claim of negligence which I or my spouse, heirs, representatives, executors, administrators and assigns may now have, or have in the future against Amherst on account of personal injury, bodily injury, property damage, death or accident of any kind, arising out of or in any way related to my use of the facilities, equipment, or services in association with the Trip howsoever the injury is caused, including whether by the ordinary negligence of Amherst or otherwise.

In consideration of Amherst's support of the Trip I, the undersigned, COVENANT NOT TO SUE and agree to INDEMNIFY AND HOLD HARMLESS Amherst from any and all causes of action, claims, demands, losses or costs of any nature whatsoever arising out of or in any way relating to my use of the facilities and my use of facilities, equipment, or services in association with the Trip.

I hereby certify that I have full knowledge of the nature and extent of the risks inherent in the Trip and the use of facilities, equipment, or services in association with the Trip, that I am voluntarily assuming all risks, whether known or unknown, and that I am voluntarily participating in the Trip.

I understand that I will be solely responsible for any loss or damage, including death, which I sustain or cause, whether in whole or in part, while participating in the Trip and my use of facilities, equipment, or services in association with the Trip, and that by this agreement I am relieving Amherst of any and all liability for such loss, damage or death.

My signature below indicates that I have read and freely signed this agreement, which shall take effect as a sealed instrument. I further certify that I am legally competent to sign this agreement. I further understand that the terms of this agreement are legally binding and I certify that I am signing this agreement after having carefully read and understood the same, of my own free will. This agreement is made in sole consideration of Amherst permitting my use of the facilities and my use of facilities, equipment, or services associated with the Trip.

This agreement shall be construed and enforced in accordance with Massachusetts' law and I consent to the jurisdiction of said state. I expressly agree that this waiver and release is intended to be as broad and inclusive as permitted under Massachusetts' law and that if any portion hereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect. IN WITNESS WHEREOF, this instrument is duly executed at

_____ this day of _____

IMPORTANT - READ ENTIRE AGREEMENT BEFORE SIGNING

Signature: _____

Date: _____ day/month/year

Witness: _____

Witness Address: _____

Witness Name Printed: _____

Signatures need not be notarized but must be witnessed.