

TRIP INSURANCE
Student Life Department
Covelle Hall
293-4942

WHEN DO I BUY INSURANCE? Every time you leave Okmulgee city limits on a sponsored trip by a University department or recognized/registered student organization. Insurance must be purchased whether you are traveling in a university or personal vehicle. Purchase insurance for students and faculty/staff going on the trip. **Trip insurance must be purchased at least 24 hours in advance of the trip.**

WHAT DO I NEED? To purchase trip insurance you must complete both a Trip Insurance Reporting Form and a Campus Activities Request.

WHERE DO I BUY INSURANCE? *All Departments:* Take the completed Trip Insurance Form to the Bursar's Office and pay for the insurance, then bring the completed Trip Insurance Form, receipt for insurance from the Bursar's Office, and the completed Campus Activities Form to the Student Life Office. *Student Clubs:* Take the completed Trip Insurance Form and completed Campus Activities Request to the Student Life Office.

WHO MAY BE COVERED? Any OSU student, faculty, or staff member who is taking a trip sponsored by a University department or recognized/registered student organization is covered by this insurance.

WHAT IS THE COST? The cost is \$.35 per person per calendar day (not 24 hour period). This charge is to be paid at the time the insurance form is filed for departmental trips.

REQUIREMENTS FOR COVERAGE:

1. The trip must be under the sponsorship of a University department or recognized/registered student organization.
2. The destination must be outside the corporate limits of Okmulgee but within the United States, Canada, or Mexico. Coverage begins at the point of departure.

EXCLUSIONS: The following will not be covered:

1. Snow skiing, water sports, and activities as well as intercollegiate athletic competition of any kind, including competition between groups or organizations.
2. Trips outside of the United States, Canada, or Mexico.
3. Individuals who are not enrolled students, faculty, or staff.
4. Trips taken in private airplanes.
5. Personal trips or vacations.
6. Partial coverage cannot be extended, wherein the trip would be covered but the activities excluded.

WHAT MEANS OF TRANSPORTATION IS REQUIRED? Coverage may be taken on any trip taken in a University, private, or commercial vehicle as long as the trip meets the requirements.

LIMITS OF COVERAGE:

Accidental Death	\$5,000
Loss of both hands or both feet or entire sight of both eyes;	
Loss of one hand or one foot and entire sight of one eye	\$5,000
Loss of one arm or one leg	\$2,500
Loss of one hand or one foot or entire sight of one eye	\$2,500 (\$1,250)
Physician, surgeon, hospital, and nurse	\$1,000*

*There is a \$25.00 deductible clause on all claims made on this policy.

GENERAL INSTRUCTIONS:

1. THE TRIP INSURANCE REPORTING FORM AND THE CAMPUS ACTIVITIES REQUEST FORM MUST BE RETURNED TO THE DEPARTMENT OF STUDENT LIFE, COVELLE HALL, BEFORE THE TRIP BEGINS FOR COVERAGE TO BE EFFECTIVE. ALL DEPARTMENTS MUST ALSO RETURN THE RECEIPT WHERE THE INSURANCE WAS PURCHASED 24 HOURS IN ADVANCE OF THE TRIP TO THE STUDENT LIFE OFFICE, COVELLE HALL. THE REPORTING FORM SHOULD BE DELIVERED IN PERSON AND NOT MAILED.
2. Only one trip may be reported on one form. All individuals making any one trip must be reported on the same form.
3. All blanks, except reporting date and time, must be completed.
4. The first and last names of all individuals to be covered must be given. Any changes must be reported before the trip begins.
5. Payment may be made by cash, personal or University check, or charged to a student organization or department account number and must be made before the trip begins.
6. The name and phone number of a contact person must be provided on the "Reported by" line. This person will not be covered unless listed as making the trip.