

Foreign Insurance Highlights

<http://rmtd.mt.gov/insurance/foreigninsurance.asp>

- Insurance Broker: Willis of Seattle
- Policy Inception: July 1st of each fiscal year.
- Foreign Auto, General Liability, and Special Risks: These coverages are provided for the Montana University System and the State of Montana through ACE and Great American.
- Claim Reporting: To obtain claims assistance for foreign auto, medical, or general liability claims, please contact a staff member at the Risk Management & Tort Defense Division at <http://rmtd.mt.gov/claims/contactus.asp>. If you are unable to reach us, you may contact the insurance carrier(s) directly at the link provided on our website under 'Claim Reporting' at <http://rmtd.mt.gov/insurance/foreigninsurance.asp>.

Foreign Insurance Coverage Components

- Auto
- General Liability
- Special Risks

Foreign Auto

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- Coverage for personal injury or property damage.
- Coverage applies to university employees.
- Coverage applies in the event insured fails to purchase compulsory auto insurance but only to the limit required had the insured purchased compulsory auto insurance.
- \$1,000,000 limit for liability.
- \$25,000 limit for hired auto physical damage.
- \$10,000 medical payments each person, \$20,000 medical payments each accident.
- \$1,000 for stolen property each incident, \$10,000 for stolen property per year.
- \$250 in coverage for bail bonds or traffic bonds. Coverage is optional at the insurer's expense.

Auto Special Conditions

- Auto means a motor vehicle, trailer, semi-trailer, or device or apparatus attached thereto.
- Coverage applies to owned, hired, and non-owned vehicles.
- This insurance is contingent. Contingent takes the place of primary insurance when the insured has no other insurance.
- Coverage applies anywhere in the world outside the U.S. and Puerto Rico but also to accidents in other countries brought to suit in the U.S. Coverage also applies to international waters and airspace outside the U.S.

Auto Exclusions

- Hired auto is also covered but specific exclusions apply to freezing, wear and tear, tire blowouts, racing, demolition, stunt driving. etc.
- Tapes, discs, and audio equipment are not covered.
- Coverage does not apply to countries with trade or economic sanctions.

Foreign General Liability

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- Pays sums that the University of Montana becomes legally obligated for because of bodily injury or property damage.
- Coverage applies to employees, officers, and directors but only in the conduct of official business.
- The insurance is contingent. Contingent takes the place of primary insurance when the insured has no other insurance.
- \$10,000 medical expense.
- \$1,000,000 per occurrence.
- \$2,000,000 aggregate per year.

Foreign G.L. Exclusions

- Contractual liability
- Other insurance
- War or terrorism
- Nuclear
- Failure to perform
- Premises leased expected or intended injury except unless injury wasn't expected or intended
- Personal or advertising injury
- Bodily injury expenses to the insured
- Athletics
- Silica, asbestos, or other harmful substances.
- Professional services such as medical, engineering, optometry, pharmaceutical, legal, accounting, or body piercing.
- Countries with trade or economic sanctions. Participation in activities that violate economic or trade sanctions.
- Participants in theatrical, radio, film, television, entertainment group, performing artist, study group, that you produce, sponsor, or provide. Note: Participant means student, chaperone, volunteer, performer, artist, crew member, etc.

Foreign Special Risks

- \$3 million - Kidnapping or the actual or alleged taking of a person.
- \$3 million - Extortion or direct or indirect legal threats including killing, injuring, or abducting an insured person, causing physical damage, divulging trade secrets, and introducing computer viruses.
- \$3 million - Hijacking or the illegal holding under duress in excess of 6 -hours on an aircraft, vehicle, train, waterborne vessel, or other form of public/private transport.
- \$75,000 - Threat Response or the expenses associated with threats to commit or attempt to inflict bodily harm, damage/destroy/contaminate property, or reveal confidential or private information.
- \$3 million - Loss of earnings caused by an interruption in business associated with kidnap, extortion, detention, or hijacking of an insured individual.
- \$75,000 - Disappearance and investigation expenses after 48 hours from the last contact but not to exceed 90 days.

Foreign Special Risks (Cont'd)

- \$1,500,000 - Child abduction expenses for a period in excess of 6 hours for up to 72 months.
- \$1,500,000 - Hostage crisis expenses or expenses associated with the holding of one party as security that certain terms will be met by the opposing party.
- \$1,500,00 - Customer identity threat or threat to disseminate, divulge, or utilize customer identify information by persons who demand a ransom.
- \$25,000 - Emergency political repatriation and relocation when directed by officials of a resident county, expulsion from the country of an insured person engaged in temporary travel. Seizure, confiscation, or expropriation of an insured person's property, plant, or equipment.
- \$1,500,000 – Expenses associated with a physical attack by weapon by three or more people and resulting in serious injury or death.

Foreign Special Risks (cont'd)

- Coverage applies to directors, officers, employees, students, volunteers, and faculty on sabbatical.
- Coverage applies worldwide.

Questions & Answers