Business Travel Protection

2. General Policy Statement

Business Travel protection will be provided to employees for loss resulting from injury while on business of the University.

3. Definitions

3.01 Business Travel Protection - twenty-four (24) hour coverage when an insured person travels on the business of the University. The trip shall be deemed to have commenced when the insured person leaves his/her residence or place of regular employment for the purpose of going on the trip, whichever last occurs, and shall continue until such time as the employee returns to his/her residence or place of regular employment, whichever first occurs.

3.02 Travelling on the Business of the University - is travel assigned by, or at the direction of, the University for the purpose of furthering the business of the University. Injury sustained during the course of everyday travel to and from work or during a bona fide leave of absence or during vacation shall not be deemed to be sustained while on the business of the University.

4. Eligibility

4.01 This insurance covers all employees with the exception of temporary employees hired for a period of less than three months. An insured person must be under seventy (70) years of age.

5. Coverage

a. The principal sum of the insurance is $150,000.

b. The aggregate limit of indemnity for each accident shall be $2,000,000.

c. For employees on sabbatical or study leave, the principal sum is $50,000.

d. For guests of the University, (maximum 10) while attending convocation, the principal sum is $100,000.