FIELD TRIP INSURANCE PROGRAM
(For Domestic Trips in the U.S. Only)

Note: This program is ONLY available to Western Washington University.

Individuals participating in a group or class field trip, or similar extra-curricular activity, which is sponsored and supervised by Western may register for field trip insurance. This accident insurance program offers limited medical expense benefits and accidental death and dismemberment coverage for injuries arising out of the trip. Registering is not mandatory, but the program provides an option for participants who may or may not have personal health insurance coverage.

Registering a Field Trip. In order to obtain coverage, departments must register before the day of the trip or activity by completing the Field Trip Insurance Registration e-sign form located at the Web Forms webpage. Coverage is not available for individuals. All eligible persons should be included in the registration, except Western employees may opt out.

Eligible Persons. All enrolled students and chaperones who are participants in a covered activity.

Covered Activities. Field trip activities that are sponsored and supervised by Western. Coverage only applies to domestic trips in the U.S. For travel outside the U.S., consult University policy POL-U5950.17 Traveling Outside the United States. Special arrangements need to be made for overnight trips of more than 7 days.

Coverage:
- Accidental Medical Expenses: $5,000 per injury
- Accidental Death and Dismemberment: $10,000 principle sum
- Deductible: $100 each accident
- Coverage starts at the actual start of the trip. It will end on the first of the following dates to occur: 1) the date a participant returns to his or her home; 2) the date a participant returns to his or her place of work; or 3) the date a participant makes a personal deviation from official field trip activities.

Payment. A payment is not necessary; however you must register the trip for coverage to apply. The cost is paid “centrally” at the division level based on registered use.

Claim Forms. In the unlikely event of an injury, claim forms are available from Risk Management. The trip leader may request copies of claim forms to have on hand in the event an injury occurs. Please follow the claim procedure as outlined on the form.

Important Notice: This summary is designed to give you a general overview of the insurance coverage. It should not be construed as a representation or legal interpretation of insurance coverage. Coverage may change without notice. Contact Risk Management for specific information about the program and coverage terms, conditions and exclusions.