

INSURANCE/SAFETY GUIDELINES FOR FOREIGN FIELD TRIPS USING A TOUR COMPANY

Note: These guidelines are *in addition* to the district's usual field trip procedures; general guidelines can be found in the *ESD 112 School Field Trip Procedures*.

1. Screen the tour company

- a. Reputable company - school references checked
- b. Adequate liability insurance
 - i. At least \$1 million limits liability insurance (minimum coverage)
 - ii. International coverage (at least countries being visited)
 - iii. From reputable insurance company
 - iv. No impairment of aggregate limit (no recent large losses)
- c. Good safety record
- d. Can offer protection for the district
 - i. Names district as additional insured on liability policy
 - ii. Indemnification (hold harmless) provision in contract protects district

Note: The district's general liability insurance covers claims for damages or suits brought in the U.S.A. (including its territories) and Canada only.
- e. Tour company screens vendors (subcontracted tours and land transportation) they use:
 - i. For current evidence of liability insurance, at least \$1 million limits
 - ii. For good safety record (loss history)
 - iii. For good performance
- f. Has written emergency procedures in place for all aspects of the tour

2. Ensure other insurance

- a. Medical/accident insurance coverage for students and staff coverage valid in countries to be visited

Note: Workers' compensation covers employees injured in the course of employment anywhere in the world. However, some medical providers may need to be paid for services at time of rendering.
- b. Consider other insurance
 - Baggage and property insurance
 - Tour Cancellation and Interruption Insurance

INSURANCE/SAFETY GUIDELINES FOR FOREIGN FIELD TRIPS USING A TOUR COMPANY

3. If district arranges any air or land transportation:

- a. Air transportation - Use a major U.S. air carrier
- b. Land transportation - If renting vehicles outside of the U.S., take insurance offered in that country and know country's driving rules.

4. Review information from the U.S. Dept. of State about foreign countries to be visited (found at <http://travel.state.gov/>)

- a. "Tips for Traveling Abroad"
- b. "Consular Information Sheet" for countries being visited, includes:
 - Safety risks
 - Immunizations and passports personal identification, visas needed
 - Laws related to drugs and prescription medications

5. Provide field trip information to students and their parents/guardians

In both informational meetings with students and parents and in written materials, provide details of the trip, including locations to be visited, major activities including tours, travel arrangements, housing/sleeping arrangements, eating arrangements, suggested clothing and equipment, and insurance protection.

Clearly outline the activities that the district is controlling and those provided by the tour company. Be careful what types of representations the district is making.

6. Ensure school board approval of out-of-country trip

For questions, please contact the Risk Cooperative at (360) 750-7504.