

Insurance Information for Jefferson Lab's Travelers

JLab's travel office and risk manager provides this pamphlet to you, and we hope you never need most of its contents. It has some important what-to-do and whom-to-call information that you may find useful when you are traveling on Laboratory business, and you have an accident or become ill. Unless specifically noted otherwise, it applies to Lab staff, users, and others who are traveling on the Lab's behalf. The pamphlet is reprinted as required to ensure telephone numbers and other information is current.

JLab Contact Information:

JLab Travel Office 757-269-7438
 JLab Risk Manager 757-269-7027
 JLab Occupational Medicine 757-269-7539/5585
 JLab VISA Travel Card
 Auto/Baggage Claims 866-274-5898
 Foreign Travel Concierge Service 800-847-2911
 Visa/Immigration Office 757-269-7687 or 6388

Description of CHUBB Assistance services provided by ACE, call

International +1-202-659-7777
 U.S. and Canada 1-800-766-8206

Automobile Rentals & Insurance

JSA/Jefferson Lab purchases insurance that will cover the repair costs of rental cars and other vehicles should you be involved in an accident. Our policies also provide for medical expenses and liability coverage. Be sure all drivers are listed on the rental agreement. The following guidelines will assist you when renting an automobile for Laboratory business.

Should you accept insurance offered by the rental car agency?

Auto Rentals within the U.S.

No. Decline the optional insurance that is routinely offered by the rental car agency. Agencies often assume you will purchase their insurance, and fill in the rental document accordingly. Be sure to say that you do *not* want either damage or liability coverage.

Auto Rentals outside the U.S. (including Canada)

Accept only vehicle damage insurance (LDW) for the rental car itself unless JLab's travel office has specifically advised you otherwise. Although JSA/Jefferson Lab's insurance does provide automobile liability coverage abroad (other vehicles, their occupants, etc.), it does not pay for your vehicle's damage. In addition, many countries require insurance coverage that is not optional. The cost of this insurance will be assumed by the Lab. Insurance procedures, terminology, and minimum insurance limits vary somewhat from country to country, so if it is unclear which insurance option provides damage coverage, accept all of them.

What should you do if you have an accident?

1. Stay calm and summon medical help if anyone is injured.
2. Notify the local police. (They may or may not respond according to local custom and the extent of damage.)
3. Give factual statements to police; avoid conjecture. Do not admit liability to anyone. (For example, do not say, "It was all my fault").
4. If possible, make a diagram of the accident scene. Note road names, lane dividers, road shoulders and the estimated distances (by number of paces) from the vehicle(s) to these. Indicate speed limits, traffic-

control signs, and signals. Mark your sketch with the directions of travel and point of impact. If you have a camera, a few photographs can be very useful. Correlate your photos to your diagram, and photograph accident damage.

5. Get information about the other driver(s) and vehicle(s). Most police reports will include this, but if police do not respond, please get as much information as you can:
 - Driver's name, address, driver's license number & State of issue, telephone number
 - Make, model, year of vehicle(s)
 - Description of apparent damage (including structures, highway signs, etc.)
 - Name, address, telephone number of non-drivers who were injured or witnessed the accident

Exchange insurance information. Advise other parties the Liability insurance coverage is provided by your employer, Jefferson Lab. Our insurer name is SURAJSA, LLC, the policy information:

The Hartford Insurance 1-800-327-3636
Policy Number: 10UUNHV2026
Effective: 10/1/2018 - 10/1/2019

6. As soon as you can, while your memory is fresh, write down your recollection of the accident. Includes details such as:
 - Time of day, weather, and road conditions.
 - What the cars were doing immediately before the collision: direction of travel, estimated speed, turns/lane changes, turn signals, headlights on/off.
 - Other factors such as obstructions, blind spots, vehicle defects
 - Injuries, nature and extent of vehicle/property damage
7. Contact the Rental Car Company. If the car cannot be driven it will be towed. Be sure to ask that another car be delivered to you. Should there be any additional problems contact the Travel Agency 24-hour assistance at 1-888-527-1279. They will contact the Person on Call at the Lab.

See Other Recommendations at the end of this pamphlet.

Injury or Illness while Traveling

Jefferson Lab Staff

Injuries:

Injuries that occur while you are on business-related travel in the U.S. are generally no different from injuries that occur at the Lab. If they are work-related, medical treatment is provided at no cost to you by Workers' Compensation insurance. Seek care from a convenient treatment facility. Remember that in the U.S. hospital emergency rooms are usually *not* a good choice for non-emergency medical problems.

Tell the provider that this is a work-related injury. You should offer them the insurance policy information below:

The Hartford Insurance
Policy Number: 10WBAP9435
Effective Date: 10/1/18 - 10/1/2019

If the provider wants authorization for treatment, ask them to call

Jefferson Lab Occupational Medicine
757-269-7539 or 5585

It is possible that a medical-care provider who is unfamiliar with Jefferson Lab – especially in foreign countries – give them the CHUBB policy # and contact the CHUBB office for assistance. If a guarantee of payment is still demanded - Offer your personal health insurance information, or pay for initial treatment with cash or credit card. In either instance, JLab insurance will reimburse for out-of-pocket or credit card payment for work-related injury care.

Report all work-related injuries to JLab Occupational Medicine as soon as possible: 757-269-7539 or 5585

If you are injured on travel while you are engaged in personal business, sightseeing, etc., the JLab Workers' Compensation will *not* cover treatment costs. Offer your own health insurance if that is acceptable to the provider. You may have to guarantee payment, however, with a credit card.

When outside the U.S. follow the instructions for Illnesses or Injuries Outside the U.S.

Illnesses. Injury or Crisis outside the U.S.:

If you become ill while on business-related travel in the U.S., seek care from an eligible provider under the terms of your personal health insurance.

In medical or political unrest emergencies outside the U.S. while on business-related travel immediately call the 24-hour ACE Assist Center.

CHUBB

Policy Number: PHFD38389105005
From Outside US or Canada: + 1-202-659-7777
Within the US or Canada: 1-800-766-8206

Also review the Executive Assistance Services pocket reference attachment on your foreign travel/ country clearance approval email from Travel Services for this and other valuable information.

As soon as possible, advise JLab Occupational Medicine or your Supervisor of your situation.

When you return to the Lab, take the paperwork associated with your treatment to the JLab Occupational Medicine. Then send the JLab Risk Manager a narrative on what happened and attach receipts for treatment. A claim will immediately be processed to reimburse your out-of-pocket expenses.

Foreign National Users and Other Foreign National Non-JLab Staff Covered Under JSA Visitor Sickness and Accident Policy Traveling on Behalf of the Lab

These instructions are for eligible Foreign National Users or Foreign National Non-JLab Staff with coverage under the Visitor Sickness and Accident Policy through our International Services Office. Please be sure to carry the Chubb Travel Assistance Program information sheet with you when traveling along with the insurance card. If you have misplaced or lost the information sheet, request a copy from the front desk in the SSC Building (28).

If an emergency injury or illness occurs while on Lab travel, seek care from the nearest medical facility. Call Chubb's 24-Hour Access Travel Assistance Services immediately for further instructions.

Please call when you:

- Require a referral to a hospital or doctor
- Are hospitalized
- Need to be medically evacuated or repatriated
- Need to guarantee payment for medical services
- Experience local communication problems
- Safety is threatened by the sudden occurrence

Foreign National Researchers

Policy # GLMN01060909

24 hour access – 1-855-327-1414 (Toll Free)

Foreign National Grad Students and Postdocs

Policy # GLMN0117308A

24 hour access – 1-855-327-1414 (Toll Free)

Administrative Concepts, Inc.

1-888-293-9229

Other Rental Car Recommendations:

1. Inspect a rental auto carefully for damage before you drive it. When returning the car, insist on witnessing its inspection for damage.
2. If you are renting an auto for personal use, do not decline insurance offered by the rental company unless you are sure that your personal auto policy provides coverage, e.g., *hired car*. Follow their rules, e.g., additional drivers, if their policy applies.
3. Keep your personal automobile liability coverage at a satisfactory level.