



# EMORY

## INTERNATIONAL PACKAGE POLICY

**Insured:** Emory University and Emory Healthcare  
**Carrier:** Zurich American Insurance Company  
**Policy Number:** ZE 5912342-13  
**Effective Dates:** September 1, 2025 to September 1, 2026

**Description:** Provides **worldwide** coverage, **excluding the USA, its territories, possessions, Puerto Rico and any country subject to trade or economic sanctions imposed by the laws or regulations of the United States**, for general liability, automobile liability, workers' compensation, property and travel assistance services for employees while on international business travel.

**The policy also excludes coverage for losses due to war, or if the loss occurs in the following countries: excluded for any reason**, any country subject to trade or economic sanctions imposed by the laws or regulations of the United States; a current list may be found on the U.S. Department of the Treasury website: <http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>

*(Contact Risk Management to determine if coverage can be obtained for excluded countries)*

**Workers' Compensation:** Foreign Voluntary Workers' Compensation  
Includes Endemic Disease  
Repatriation Expenses

**Auto:** Employees must purchase coverage directly from the rental agency for the country/countries where they will be driving. The names of all drivers should be on the rental agreement. Additional protection in excess of coverage purchased from the local agency is provided.

**General Liability:** Protects faculty and staff against 3<sup>rd</sup> party actions arising from bodily injury, property damage or personal injury matters.

**Property:**

Property owned by Emory and *specifically scheduled* on the policy is covered with a \$1,000 deductible

Property owned by Emory in transit up to a limit of \$300,000 is covered with a \$1,000 deductible except for laptops which have a \$2,500 deductible

Emory Risk Management maintains a list of Emory owned or leased property, buildings and autos located at foreign locations and a list of local national, third country nationals or expatriated employees located in foreign countries. Contact Risk Management to confirm that your property, autos and employees are scheduled on this policy.

Questions should be directed to Risk Management at 404.778.7937 or 404.778.7932