

Faculty & Staff Travel | Insurance

JHU provides FREE emergency evacuation coverage to all JHU faculty, staff, students and fellows through [International SOS](#). Print your International SOS membership card online and carry it with you when you travel. You will need JHU's member number: **11BSGC000019** in order to do so.

International SOS is the world's leading provider of medical assistance, international healthcare, security services and outsourced customer care.

The University also provides travel accident insurance coverage (via The Hartford Group) for faculty and staff who are traveling on University business from their place of permanent residence. [Click here](#) for more information.

Employees anywhere in the world, including war risk zones, are covered (excluding the U.S. or Canada, or in the country of which the employee is a resident). There are currently no excluded countries under the war risk coverage provision. The insurance company reserves the right to exclude any country from war risk coverage, but only after 10 days written notice to the university.

The Johns Hopkins travel accident insurance policy does provide coverage with respect to terrorism and acts carried out by terrorists, in addition to the war risk coverage provided by the war risk rider, described above, which pertains only to war or acts of war, defined as "hostilities between two or more governments or sovereign nations, not to acts of terrorism by individuals or political groups who are acting independently."

If you have any questions about travel insurance, please contact the JHU Benefits Service Center at 410-516-2000. If you have an insurance claim to file or claim inquiries, please email Renee Griffith at rgriffith@jhu.edu.

The voluntary personal accident insurance offered to Johns Hopkins faculty and staff by AIG excludes coverage for "declared or undeclared war, or any act of declared or undeclared war." Individual acts of terrorism are not considered in and of themselves as an act of war, and it is not clear whether losses occurring as the result of a terrorist act would be excluded. Such determination would be made on a case by case basis.

Under the Johns Hopkins life insurance plan, there are no exclusions or limitations regarding faculty and staff traveling to or on assignment in high-risk countries. However, the Johns Hopkins short-term and long-term disability plans (provided by CNA) do not cover any loss caused by, contributed to, or resulting from declared or undeclared war or an act of either. The policy does not address losses due to terrorism.