



The Regents of the University of California's Foreign Liability Policy

Office of the President, Office of Risk Services (OPRS) purchases a Foreign Liability policy to cover the University of California's operations outside the United States and Canada. This FAQ sheet explains why we are asking for additional exposure information and highlights several of the benefits of the policy of which you may not be aware.

Question: If a department leases or purchases space in a foreign country, do I need to instruct it to procure general liability insurance coverage for this location?

Answer: *No. The Foreign Liability policy is designed to provide coverage for all UC operations outside the USA and Canada, provided the underwriter for the global insurance company knows about them. This is why we are asking you to identify all foreign long-term locations and sites. In fact, the global insurance company with whom we have placed this policy will coordinate the issuance of all required general liability policies in foreign countries.*

Question: If a department is already purchasing a general liability policy in a foreign country, are there any reasons why I should instruct it to roll the policy into the Foreign Liability policy?

Answer: *Yes. The department is probably using its own funds to purchase the insurance policy in the foreign country, and there may be coverage already. It would be beneficial to have this insurance coordinated through the global insurance company to ensure there is no duplication or gaps in coverage. There is potential for reducing or eliminating the premium the department is paying. Also, the global insurance company would be able to coordinate the claims handling for any incident where coverage is found under various policies, reducing the likelihood of a denied claim.*

Question: If a department operating in a foreign country is required to provide evidence of liability insurance, how do I satisfy this request?

Answer: *We will work with our insurance broker, Marsh Risk & Insurance Services, to evaluate whether the certificate of insurance can be issued against the Foreign Liability policy or whether we need to work with the global insurance company to issue a general liability policy in the foreign country.*

Question: If a department hires any local staff in a foreign country, how do I instruct it to adequately procure workers' compensation and employer's liability coverage?

Answer: *The Foreign Liability policy is being enhanced to include foreign workers' compensation and employer's liability coverage, including foreign issued policies. We will work with Marsh Risk & Insurance Services to ensure UC is compliant with all foreign laws.*

Question: What are the benefits of having a foreign liability policy that can provide these enhancements?

Answer: *This would provide for “one stop shopping” when it comes to securing insurance required in foreign countries. Some of the benefits of having one source:*

- *Avoid duplication in coverage*
- *Eliminate the potential for gaps in coverage*
- *Reduce or eliminate the premium cost to the department*
- *Provide policy coordination*
- *Coordinate claims handling*
- *Be a resource for foreign country insurance requirements*
- *Ensure UC compliance with all foreign laws*
- *You know what you have and it's all in one place*