

Effective: 07/01/2023; Revised: 09/08/2023; 06/21/2024; 06/13/2025; 05/15/2026
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TRAVEL INSURANCE

From the date of employment, the employee may be provided various types of insurance coverage for VUMC-related and approved travel, depending on the nature and location of the trip. Authorization for travel plans happens at the department level through effective planning, communication, and management. Please contact the Office of Risk and Insurance Management for any questions prior to the trip. In addition, if an event occurs while traveling on VUMC business, all necessary documentation should be provided to the Office of Risk and Insurance Management at (615) 936-0660.

In order to be eligible for reimbursement, international travel must be in compliance with Finance Policy – Travel and Employee Reimbursement (available in VUMC PowerPolicy): <https://powerdms.com/link/VanderbiltUMC/document/?id=2368026>.

All VUMC employees traveling internationally on VUMC business are automatically covered under VUMC's policy for emergency services with International SOS (ISOS) for the duration of their work abroad. ISOS is not an insurance provider, but rather an emergency service provider. Services range from emergency medical or security evacuation to helping replace lost/stolen credit cards, cash, etc. and providing local medical referrals. Employees would need to utilize their medical insurance to cover medical costs incurred outside of the actual evacuation or other service, although ISOS can provide a guarantee of payment if required by the treating facility. If the employee is not seeking reimbursement of flight expenses and books outside of VUMC travel systems, the employee must manually enter the flight itinerary in ISOS. Instructions on how to do this and on other ISOS resource information can be found at <https://www.vumc.org/globalsupport/travel-safety-and-security>.

Revisions reviewed and approved by GMEC: 05/15/2026