

## Frequently Asked Questions – Foreign Liability Insurance

1.	<b>WHAT DOES THE FOREIGN LIABILITY POLICY COVER?</b>	This policy covers general liability only for bodily injury or property damage caused by the insured (state of WA) to a third party. The policy also includes contingent auto coverage and employer’s liability as well as repatriation expenses.
2.	<b>WHAT IS THE DEDUCTIBLE FOR THE FOREIGN LIABILITY POLICY? WHAT ARE THE POLICY LIMITS?</b>	The Foreign Liability policy has no deductible but instead offers “first dollar” coverage. Policy limits vary by coverage. To see the summary of coverage click <a href="#">here</a> .
3.	<b>ARE MEDICAL EXPENSES COVERED WHILE ON BUSINESS IN FOREIGN COUNTRIES?</b>	No. The policy covers the expenses of getting a doctor to the injured employee but does not cover the actual medical expenses.
4.	<b>DOES THE POLICY COVER REPATRIATION (PROVIDING ASSISTANCE TO RETURN AN EMPLOYEE HOME)?</b>	Yes. It’s important that the employee’s agency is scheduled for coverage under the Foreign Liability policy.
5.	<b>WHAT IS CONTINGENT AUTO LIABILITY COVERAGE?</b>	This coverage is designed to be secondary insurance by default and covers accidents worldwide where permitted by law (excludes accidents occurring in US). This coverage applies to any auto of insured (state of WA), including owned, hired and non-owned vehicles and makes up for sub-standard coverage in any foreign auto insurance.
6.	<b>WHAT DOES THE HIRED AUTO PHYSICAL DAMAGE ENDORSEMENT COVER?</b>	Hired auto coverage applies to vehicles leased, hired, rented or borrowed for use in the named insured's business. There is no need to purchase any coverage from the car rental company with this coverage.
7.	<b>WHAT DOES THE EMPLOYER’S LIABILITY ENDORSEMENT COVER?</b>	This coverage extends only to employees <u>working</u> abroad on behalf of the State. The endorsement provides “state of hire” Workers Compensation benefits if the employee is injured while working for the State.

8.	<b>WHAT DOES THE EMPLOYEE BENEFITS LIABILITY ENDORSEMENT COVER?</b>	This endorsement covers damages the insured becomes legally obligated to pay because of a claim brought by an employee in connection with any error, omission or breach of duty the administration of employee benefit programs.
9.	<b>DOES THE POLICY PROVIDE COVERAGE FOR STUDENTS THAT ARE STUDYING ABROAD?</b>	No. The policy provides coverage to <u>employees only</u> .
10.	<b>WHO DO I CONTACT IF I HAVE OTHER QUESTIONS</b>	Contact <a href="#">John Christenson</a> at (360) 407-9461, or <a href="#">Kim Haggard</a> at (360) 407-8139 at the DES Office of Risk Management.