

## **SECTION 12 - TRAVEL ACCIDENTS AND INSURANCE**

When an accident occurs you should immediately:

- (1) Ensure the safety of yourself and others traveling with you
- (2) Contact the Environment, Safety, and Health (ES&H) Office at  
865-576-3339
- (3) Inform your supervisor, and
- (4) Notify the Travel Office.

Travel accident insurance is provided for all travelers. This insurance covers accidental bodily injury or death sustained by the insured person provided such injuries occur while the person is on official travel for ORAU/ORISE. Generally excluded from coverage is certain travel by aircraft if (1) the employee is a crew member; (2) the aircraft is owned, leased, or operated under the direction of ORAU/ORISE; or (3) the aircraft is not in accordance with specific limits stated in the ORAU travel accident insurance policy regarding aircraft flights. Employees of ATDD who operate aircraft for research purposes are covered under a separate rider.

The benefits payable for death, dismemberment, or loss of sight will be an amount equal to three times the employee's annual salary but with a minimum of \$50,000 to each insured person. Where benefits are payable to more than one person as a result of one accident, the insurance company's aggregate limit of indemnity is \$500,000.