IV. FINANCIAL ARRANGEMENTS AND FACULTY BENEFITS: INSURANCE COVERAGE

Insurance Coverage

Outlined below are basic University policies related to insurance about which faculty members should be knowledgeable. These policies have been in place for a period of years and can be found in Section III of the Finance and Management Policy Manual (located with the Academic Administrative Assistants of each department) for future reference.

1. Automobiles

Please refer to the Automobiles (https://my.denison.edu/group/6728/employment-conditions-and-policies/) policy in the Denison University Employment Handbook.

2. Aircraft

Employees are instructed to use commercial airlines when flying on OFFICIAL UNIVERSITY BUSINESS. Non-owned aircraft (i.e., non-commercial) such as charters, private planes, and courtesy shuttles, etc., are not considered approved forms of transportation and are not covered by the University's insurance.

3. Personal Property

Coverage or protection against loss of personal property by fire or theft in University buildings is minimal.

Most personal fire and extended coverage insurance through “tenant” or “homeowners” type policies, as applicable, can be endorsed to include off-premise effects used while engaged in one's profession.

Employees are encouraged to minimize the amount of personal effects used in their work. To the extent that the use of personal effects is necessary in an individual's work, employees should have their own personal fire and “homeowners” type policy endorsed to include items used while engaged in one's profession.

4. International Travel Insurance

International travel insurance is provided for Denison employees traveling on behalf of the institution, or as a participant in sponsored trips, outside of the United States or its Territories and Possessions. Please see the MyDenison Faculty Resource (https://my.denison.edu/node/1299/) page for more information.