

Travel Insurance Coverage Fact Sheet

The Smithsonian Institution (SI) provides a variety of insurance coverage for its employees and registered interns (performing official duties) while in an authorized travel status. On a selective basis some insurance coverage is also provided for the Board of Regents and official registered volunteers*.

The Institution provides only the vehicle insurance coverage described below for invitational travelers, fellows, post docs or research associates traveling on behalf of the Smithsonian.

Contractors are covered under the Institution’s automobile policy only if their contract requires them to drive. This usually applies only to contractors associated with the Center for Folklife and Cultural Heritage and their rental vehicles.

Any traveler not covered by a specific type of insurance, as shown in the following table, is expected to provide his/her own insurance coverage while traveling on Smithsonian business.

Insurance Coverage for SI Travelers

Status of Traveler	Accidental Death and Dismemberment	Medical Evacuation (Int’l SOS)	Federal Employees Compensation Act (FECA)	Federal Tort Claims Act (FTCA)	Vehicle**
SI Employee	X	X	X	X	X
Interns***			X	X	X
Board of Regents	--	X	--	--	X
Volunteer (under the guidance of SI employee)	X	X	X	X	X
Fellows/ Research Associates/Post-Docs/Invitational Travelers	--	--	--	--	X
Contractors	--	--	--	--	X

* Individuals working as volunteers in a travel status are covered if they are official volunteers and performing a duty that a Smithsonian employee would perform and are under supervision of an SI employee.

** Including Smithsonian vehicles purchased with trust funds (typically vehicles assigned to a specific project or program) and vehicles rented on official travel. This does not include Smithsonian fleet vehicles (those with “SI” license plates).

*** Insurance claims for interns are evaluated on a case-by-case basis.