

A number of questions have been raised recently about insurance coverage and liability issues for University System of Georgia (USG) faculty and staff employees who direct or teach in study abroad programs. This discussion cannot cover every fact-specific scenario that may come up overseas but will address generally what faculty and staff need to know about these issues.

The Georgia Department of Administrative Services (DOAS) provides insurance coverage to the entire state government, including government employees for incidents related to their employment. DOAS carries policies for general liability, tort claims and workers' compensation. Those policies together provide payment for covered expenses like personal injuries and property damage that arise within the scope of employment. They also cover claims brought by others against a government employee related to his or her employment by providing the employee

