

Travel Insurance Process for Exchange and Study Abroad Students

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Introduction

This is a set-by-step process intended to help you apply for the travel insurance documents that are required when preparing for studying or working abroad under the University's exchange programmes.

This process has been produced by the **Academic Partnerships Office (APO)** with reference to the <u>Guidance on Insurance for students working or studying outside the UK</u> and information provided by the University's Planning Office.

The APO welcomes any <u>non-academic</u> related questions you might have about your forthcoming study/work abroad trip and the contact details are found below. If you have any <u>academic</u> questions, please contact your Departmental Academic Exchange Coordinator.

The APO contact details are:

Academic Partnerships Office Brunel University London Kingston Lane, Uxbridge Middlesex UB8 3PH United Kingdom

Email: exchanges@brunel.ac.uk

Web: http://www.brunel.ac.uk/international/exchanges-and-study-abroad/exchanges

Travel Insurance Process

Step 1:



Do I need travel insurance?

- i. **YES.** Students must make sure that they have adequate insurance when studying/working abroad. The **University** offers its own free of charge travel insurance policy. Further information about the policy is found below at point iv.
- ii. Some institutions abroad may require that students buy their own health insurance policy while studying. However, the University offers a policy that ensures their students are fully covered for the same period including a specified time before and after arrival and departure at the chosen destination. **Check with the host institution what their requirements are with regards to health insurance.**
- iii. Students travelling to a <u>European Economic Area (EEA) country or Switzerland</u>, should make sure they have a valid European Health Insurance Card (EHIC) as this will give the right to access state-provided healthcare during a temporary stay. To apply for a card visit the <u>NHS website</u>.
- iv. The University's insurance covers a student's study/work abroad from the time of departing and returning to the UK. Go to the RSA Insurance Policy's <u>explanation sheet</u> to check how many days can be taken either side of a study/work abroad period. See also the <u>University's Guidance on Insurance for students working or studying outside the UK</u> for further information.
- v. Check which immunisations are required by the destination country as some countries refuse entry if students do not meet their immunisation requirements. Seek medical advice on immunisations as soon as possible as some vaccinations need an initial shot followed by a booster. The NHS provides information on <u>Vaccinations required when travelling abroad</u>. Government UK also provides information on countries that require <u>proof of immunisation on entry</u>.
- vi. Students planning to travel during or after a study/work period abroad, should also obtain any necessary vaccinations for visits to any other countries during the holidays. Seek medical advice about the requirements for your destination(s).
- vii. The University's insurance covers students for emergency medical treatment arising from accidents or illnesses while travelling to and from overseas countries; travelling to and from study/work each day during a study/work placement; while at study/work, and outside place of study/work. Please note it is advisable to take out separate insurance to cover any hazardous activities while overseas (e.g. skiing) and further information about this can be found in the <u>University's Guidance on Insurance for students working</u> or studying outside the UK.
- viii. Further information on the country/countries students are visiting can be found on the <u>Foreign & Commonwealth Office</u> website.

Step 2:



Completing the University Risk Awareness Check List (V1.5) Form

- i. All overseas activities carried out by students are subject to a risk assessment. Students travelling as part of formal exchange or placement activity **MUST** complete the <u>University's Risk Awareness Check List</u> (V1.5) Form.
- ii. Students must complete the form in conjunction with their relevant Departmental Academic Exchange Coordinator contact and submit it to the University Planning Office. Students should
 - retain a copy of the form for their records;
 - provide a copy of the form for the Department/Division;
 - send a copy of the form to the <u>Academic Partnerships Office</u>.
- iii. Students on Traineeships should:
 - retain a copy of the form for their records;
 - send a copy of the form to their Department and a copy of the form to their Placements Officer in the Placements and Careers Centre;
 - send a copy of the form to the Academic Partnerships Office.

Step 3:



Completing the online Travel Insurance Application Form

- i. As well as the University Risk Awareness Check List (V1.5) Form, the University's <u>Travel Insurance Risk Assessment Form</u> must be completed, submitted to the University's Planning Office and approved by them, prior to completing the online Travel Insurance Application Form. Students must complete and submit the University's online Travel Insurance Application Form at least 1 month before departure from the UK.
- ii. When the Travel Insurance Risk Assessment Form has been approved by the University's Planning Office, students will be required to complete the online <u>Travel Insurance Application Form</u>. This form **must** be completed in advance of travel and cannot be submitted retrospectively.
- iii. Upon approval of the completed online Travel Insurance Application Form students will be automatically covered and they will receive a confirmation email from insurance@brunel.ac.uk of their travel insurance containing the details of the policy.

Step 4:



Final Check List

1. Check if you need a visa to travel, and what you require in order to	
satisfy all immigration requirements.	
2. Check with the host institution what their insurance policy is with	
regards to health.	
3. If you are travelling to Europe do you have a valid European Health	
Insurance Card (EHIC)?	
4. Check which immunisations are required by your destination	
country especially if you plan to travel after your study/work period	
abroad.	
5. Complete the University Risk Awareness Check List (V1.5) Form	
along with your Departmental Academic Exchange Coordinator.	
6. Make 3 copies of the completed University Risk Awareness Check	
List Form:	
Keep a copy for your records.	
 Ensure your Department has a copy. 	
Return a copy to the APO.	
7. Complete the Travel Insurance Risk Assessment Form.	
8. Complete the online <u>Travel Insurance Application Form</u> at least 1	
month before departure.	
9. Ensure you have received a confirmation email from the	
University's Planning Office (insurance@brunel.ac.uk) of your travel	
insurance and containing the details of the travel insurance policy.	
10. Make photocopies of your passport and keep in a safe place	
separate to your original passport.	

Emergency Contacts

- i. **24 hour contact with Brunel** if students have any issues overseas and need to contact Brunel University London out of normal working hours, they can contact the Security Office on: +44 (0)1895 255786.
- ii. **British Consulates/Embassy Contacts** in case students lose their passport, they should know how to contact the nearest UK consulate or embassy. Please note that **students should not carry their passport with them on a daily basis.** Students should store their passport in a safe place where they can find it. Students should only carry their passports when travelling. If necessary, students could carry a copy of their passport as proof of identity in their host country.

Frequently Asked Questions

Which forms do I have to fill in?

- University Risk Awareness Check List (V1.5) Form
- Travel Insurance Risk Assessment Form
- <u>Online</u> Travel Insurance Application Form

Why does the Departmental Academic Exchange Coordinator need to sign the University Risk Awareness Check List (V1.5) Form?

Departmental Academic Exchange Coordinators have a role in exercising the University's duty of care to its students to make sure they are studying/working in a safe environment.

What do I need to take with me?

- The University's Travel Insurance (Policy) details provided on completion of the online Travel Insurance Application Form.
- Sufficient supply of any prescription medication you are currently taking (preferably with a copy of your prescription sheet).
- Photocopy of your passport/visa for emergencies, packed separately from the originals.
- Mobile phone that will work in-country.

Do I have to do anything when I get back?

If you have been unwell or sustained an injury, or if personal or University property has been lost or stolen whilst away or, you become unwell immediately on your return, please inform the <u>Academic Partnerships</u> Office.

Is a holiday before or after a study/work period abroad covered by the University's travel insurance policy?

Yes, providing the holiday is "incidental" to the study/work period i.e. the holiday must be in the same country as the study/work period and of much shorter duration than the study/work period, e.g. one or two days before or after a week's study/work period. Hazardous activities e.g. skiing are excluded. Please see explanation sheet from the RSA Insurance Group for further details.

Does the University's travel insurance policy cover my personal trips and family holidays overseas?

No.

Am I still covered by the University's travel insurance policy if I have a pre-existing medical condition?

The University's policy does not exclude pre-existing medical conditions but does exclude travelling against the advice of your medical practitioner. If in doubt, contact your GP to check that you are fit to travel. It is important that you take any medical conditions into account when completing the University Risk Awareness Check List (V1.5) Form and the Travel insurance Risk Assessment Form.