



go from here.

STUDENTS  
ABROAD

## Safeguard your trip and your belongings with travel insurance!

Check out various packages that can provide coverage if:

- ▲ You get sick
- ▲ You are involved in a car accident
- ▲ Severe weather or a natural disaster causes travel cancellations

Other provisions of travel insurance usually include lost baggage coverage, missed flight connections and cancellation charges imposed by airlines. You have invested a lot of time and money into this once-in-a-lifetime experience—don't leave anything to chance!

For the latest student travel safety information, go to [www.studentsabroad.state.gov](http://www.studentsabroad.state.gov)

Contact Overseas Citizens Services:

**1-888-407-4747** (toll free in the United States and Canada)  
**1-202-501-4444** (outside the United States and Canada)



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**When you are traveling far away from home, protect yourself and your stuff.**

**go Smart. go from here.**



### **Make Your List (Double Check It!)**

You've packed your iPod, new clothes, and extra socks and underwear, but believe it or not, those aren't the most important things that should be on your list. Did you pack INSURANCE?

Visiting the doctor's office while you're abroad is probably not in your plans, but what if you get sick? Or hurt? Did you know that a medical evacuation back to the U.S. could cost up to \$50,000 if you aren't insured? What's more, if Uncle Sam helps out with a medical evacuation, it's considered a loan—and do you really need another one of those?"

Find out if you are covered for a medical emergency overseas BEFORE you leave. Many foreign doctors and hospitals do not accept American insurance policies, and may require full cash payment in advance of your treatment. Your existing medical insurance company may require you to call back to an office in the U.S. for advance approval of any treatments or expenditures. Your policy may also set a dollar limit above which you'll have to pay. Read the fine print. You might need to purchase additional coverage.

### **Before You Leave:**

Check your current health insurance policy. Are you covered under your parents's policy or through your school? Does it protect you outside of the U.S.?

If your plan does not cover you fully overseas, purchase a short-term international insurance policy. Many travel agents and private companies offer plans that will cover health care expenses overseas including emergency services such as medical evacuations. The names of some of the companies offering short-term health insurance and emergency assistance policies are listed here [www.studentsabroad.state.gov](http://www.studentsabroad.state.gov).

### **Insurance: Not JUST for Your Health**

You've been looking forward to your time abroad for a long time. Imagine the exciting cultures! And all the new people! Now, imagine your horror when you learn your trip has been canceled due to severe weather. Or, what if your new set of luggage - with all your clothes - gets lost along the way? A number of unexpected things could put a damper on your travels.

