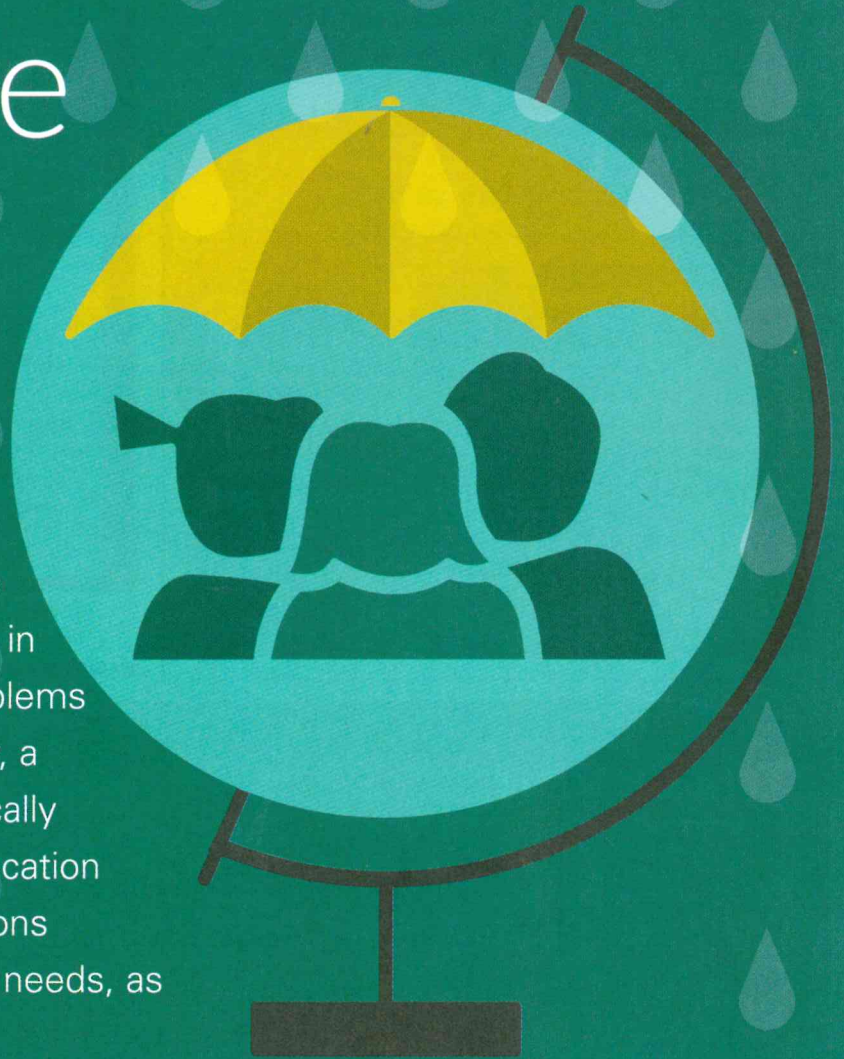


# International Student Insurance

Before embarking on their international studies, students need to ensure that they obtain sufficient and appropriate insurance cover to protect them in the event of health or other problems experienced abroad. Fortunately, a number of providers are specifically focused on the international education sector, and offer a range of options appropriate to changing student needs, as **JANE VERNON SMITH** reports.



**T**he common-sense of ensuring the right insurance cover is in place is highlighted by a number of changes – both in the education sector and in the world at large – that are affecting insurable risks. Specialist insurers keep a watch on these matters, and adapt their policy provision accordingly.

As Keith Segal, President and CEO at Guard.me International Insurance <http://guard.me>, highlights, “We are constantly monitoring the changing environment, whether it is political, natural or monetary, in order to maintain the appropriate programmes for our clients.” One change the company has introduced in response to changing needs is its local Turkish programme to serve the needs of inbound students to Turkey.

Changing visa regulations may not immediately be seen to impact on insurance needs. However, points out Annabelle Franco, General Manager at CareMed Travel Insurance [www.caremed4you.com](http://www.caremed4you.com), visa requirements in relation to minimum levels of medical cover students need to take out have increased in many countries recently, and the company has been able to adapt its insurance cover terms and conditions quickly in order to meet the new visa stipulations, she observes.

At Dr Walter [www.dr-walter.com](http://www.dr-walter.com), a German-based provider, Director for International Sales, René Gillet, notes that a number of countries, like South Africa, the Czech Republic and Turkey, have introduced regulations affecting inbound

students. “They often require that a student must have a policy underwritten by a local underwriting insurance company, or that the policy must meet certain requirements,” he explains.

Meanwhile, the USA, UK and Brazil have also seen changes that affect the levels of insurance cover needed by inbound students. In the USA last year, for example, “The new J-1 requirements in terms of insurance could have affected our market,” comments Annabelle at CareMed, “but, fortunately, we anticipated the changes and were well-prepared. Only some confusion appeared, so that some schools and students let us check their plan, in order to make sure that insurance coverage was in compliance with the requirement in order to renew a visa.”

The Affordable Care Act (popularly known as Obamacare) is also still having an impact on the system, according to Ross Mason, Vice-President at Canada-based International Student Insurance (ISS) [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com). With international students on F, J, M and Q visas not generally required to comply with its requirements, they can obtain more competitively priced cover that is more appropriately tailored to their needs, he says. Meanwhile, in Brazil, he adds that the national insurance regulator, SUSEP has sought to introduce tighter controls, which have effectively removed all international insurers from the market.

Changes have also taken place in the UK, where, the 2015 Immigration NHS Surcharge gives access to NHS health care to long-term students from within the European Economic Area (EEA) for a standard charge, payable upfront, while non-EEA students will now be charged 150 per cent of NHS treatment costs. Clearly, students need to be aware of these changes and to provide accordingly for their cover.

As Francesca Abbs of UK-based Endsleigh Insurance Services [www.endsleigh.co.uk](http://www.endsleigh.co.uk) points out, "Although it is great that students can continue to access the NHS, the NHS does not provide the comprehensive cover that an insurance policy will." With the right cover in place, Endsleigh will, for example, repatriate the student in an emergency, or have a member of their own family visit them in the UK. Clients are also further covered for emergency dental treatment, personal accident and personal liability, each of which, she underlines, are not covered by payment of the NHS surcharge.

## Heightened risk

Another factor affecting appropriate levels of cover is the perceived increase in risk when travelling that has followed a rise in acts of terrorism. Blanket coverage for terrorism or natural disaster is one of a number of added benefits that have recently been offered by Ingle International [www.ingleinternational.com](http://www.ingleinternational.com), and, comments Chairman, Robin Ingle, "This year we are adding a political and emergency evacuation security/duty of care policy, with security response services and real-time warning insurance policy and assistance services for our North American, European and APAC [Asia-Pacific] clients."

According to Ross, mental health is a growing area of concern for many in the international education sector, and this is another area of provision that is increasingly being accommodated. At the

same time, he reports that his company is proactive in working to educate students to spot the early warning signs and act on them. It has also been working closely with schools in this area, and has developed a mental health video for students. The increasing importance placed on mental health cover is also demonstrated by Ingle, which has recently expanded its overall limits on cover for this and wellness-related benefits.

René at Dr Walter also highlights mental health cover, noting that, "More and more students and exchange organisations ask for [this] coverage, especially in the rising market for volunteer programmes, as these young people travel to countries where they are exposed to critical situations and experience potentially highly stressful changes." He adds, "Students and young travellers being affected by the results of a cultural shock often have problems with anxiety disorders and need to see a psychologist, or even need to be hospitalised with an even more serious diagnosis of mental health problems."

With the growth of international internship programmes, insurers have also been responding by providing third-party liability cover specifically for these clients. One such is CareMed, where Annabelle reports, "Our partners informed us about this requirement for interns abroad, so we added this special benefit."

Dr Walter has also taken the trend on board, and, alongside a new comprehensive package, Protrip World, last year it introduced Protrip World-H, a stand-alone liability policy for international exchange programmes. This, René explains, is primarily to cater for internship programmes within the Erasmus+ mobility scheme, as he notes that EU regulations require liability coverage to be in place for these programmes.

In addition, René points to growing demand for high quality coverage – as students and young travellers not only compare prices, but also compare benefits and ask for specific coverage for hazardous sports, pre-existing medical conditions and more.

Similarly, in 2015 ISS introduced a new Elite level of coverage for its student plan. "This was to serve a segment of the market that is simply looking to obtain the best level of coverage, or for those

students whose schools require these high levels of cover," Ross explains. Meanwhile, UK-based insurer Gibbs Denley [www.gibbsdenley.co.uk](http://www.gibbsdenley.co.uk) has increased the benefits under medical expenses, supplementary travel and accommodation expenses to UK£10,000 (US\$14,472), reports spokesperson, Elaine Pink, while also removing the previous UK£500 (US\$724) limit on emergency dental care.

## Youth focus

Another interesting move, by France-based AVI-International [www.avi-international.com/en](http://www.avi-international.com/en), is the launch of products for younger participants. This reflects the company's belief that their numbers will really be growing in the future, as General Manager, Philippe Gojon, comments. These plans include not only illness, accident and third-party damage, but also provide cover for outdoor and adventure activities undertaken while studying languages abroad, and children between the ages of six and 12 years can be insured for stays of a maximum 150-day duration. Furthermore, if a student needs to be in hospital for more than three days, the policy will provide for the cost of a flight to bring a family member over to their sick-bed.

While there have been a number of changes to the cover itself, another trend is for insurers to look to enhance their facilities for policy holders to access all relevant information while on the move. AVI has been developing a mobile phone

app (launched this month), which will provide all insurance documents, immediate renewal tools, medical network access and claims follow-up. At ISS, meanwhile, its website and applications are already 100 per cent mobile-responsive, Ross observes, and the company offers full online account

management. Ingle, too, highlights its integrated services, which include mobile and web applications.

## Role for agents

While direct, online access facilitates the claims process, schools and agents can also play a major role by directing their students to an appropriate provider in the first place.

"Blanket coverage for terrorism or natural disaster is one of a number of added benefits that have recently been offered"

**Insurance companies catering to international students**

Company	Countries of operation	Cover offered	Additional information
AVI-International	Worldwide	Health and medical expenses, medical assistance and evacuation worldwide, adventure sports, personal liability, luggage insurance	Plans to suit any budget. High-standard plans with unlimited cover on medical and evacuation expenses, without deductible or co-payment. High-quality customer service; cashless services, access to the best medical networks, 100 per cent online customer experience (and a new mobile app)
CareMed Travel Insurance	Based in Germany with sister company in USA and several other claims offices	Travel health insurance, accident/indemnity, travel assistance, luggage, third-party liability, trip cancellation, hazardous sports	Flexible policies – students can choose their areas of cover. Cover offered to students, volunteers, work & travellers, au pairs, interns and travellers
Dr Walter	Worldwide, with a special focus on outbound and inbound in Europe	Comprehensive range of coverage, including workplace liability for interns, dangerous sports, mental illness, medical treatment for pre-existing conditions	Cover for all types of students and educational exchange programmes, including internships, work & travel programmes, volunteering, etc
Endsleigh Insurance Services	Offers cover directly to students studying in the UK from anywhere in the world; also offers cover through universities, language schools and pathway providers to those studying in the UK from anywhere in the world	Cancellation, curtailment, personal accident, medical expenses, cancellation, legal expenses, legal assistance service, personal liability	Bespoke service available for schools and colleges
Gibbs Denley	Offers cover to students resident in the European Economic Area	Cancellation, curtailment, medical expenses, course fees, personal belongings, personal injury, personal liability	Cover provided from the time students leave home until they return
Guard.me International Insurance	Canada, USA, Latin America, mainland Europe, UK, Ireland, Asia and Australasia	Medical expenses, liability, emergency evacuation, family visit to bedside, repatriation, travel benefits	Comprehensive programmes. Local representation and in-person service worldwide
Ingle International	Worldwide via licensed local operations in the UK, Europe, USA, Canada, Mexico, Chile, Brazil, Argentina, Colombia, Peru, South Africa, China, Hong Kong and India; and through partnerships elsewhere	Accident, medical insurance, personal liability, mental illness, trip cancellation/interruption, baggage, political and security evacuation, air evacuation, 24/7 emergency medical assistance, travel/health concierge services. Also offers high-end security and kidnap/terrorist policies	28 languages spoken; integrated services across various platforms. Insurance in and out of countries worldwide, international and domestic student insurance, expatriate insurance and high-risk
International Student Insurance	Global (for students outside their home country) Offices in Canada, Mexico, Germany and China	Health, travel medical, major medical, emergency evacuation and trip cancellation	Site and applications 100 per cent mobile-responsive; full online account management

Insurers, including Endsleigh, often work with educators to provide bespoke policies for them to offer their students – and the schools may build the cost of insurance into their course fees. Likewise, a number of insurers also partner directly with agents.

“To assist agents,” says Robin, “we will build a custom insurance website in their local language, [as well as] specialised products and services to help them compete, and compensate them well for their work in assisting us.”

“They are,” as Annabelle points out, “not only recruiters, but also the first contact of the insured persons and their parents. They provide relevant insurance information and great advice.” They also assist insurer partners in a number of ways. “We appreciate that they openly share their feedback with us. Thanks to close cooperation with our agents, schools and universities, we are able to elaborate applicable solutions in order to meet participants’ needs and visa requirements. CareMed agents contribute to our popularity, being based in many countries and active in the travel education sector.”

“We work with agents all around the world,” expands Ross, “and in many cases

they provide the local assistance and knowledge to help grow in a particular market. They are contracted to sell our insurance plans, and then either offer them on an individual or group basis to their clients.”

At AVI, Philippe reports that 50 per cent of the company’s business is done through agents. “Service is very important,” he comments. “We always make sure to create a personal relationship with the agent and their staff; they need proximity. They know they can reach us

24/7 if something goes wrong with a student or a member of their staff travelling with the student,” he says.

The importance of taking out suitable insurance cover before undertaking a programme of educational travel is widely acknowledged.

Nevertheless, according to Keith at Guard.me, “it is still a major concern that many international students do not travel with insurance of any kind.

In the EU,” he continues, “the reliance on the national health services and the E111 programme give students a false sense of security. What these students do not realise is that the cover that they have has significant limitations, and that it is only

provided by the public health services in each country. In addition, there is no coverage to return [students] home in the event of a major illness, accident or death.”

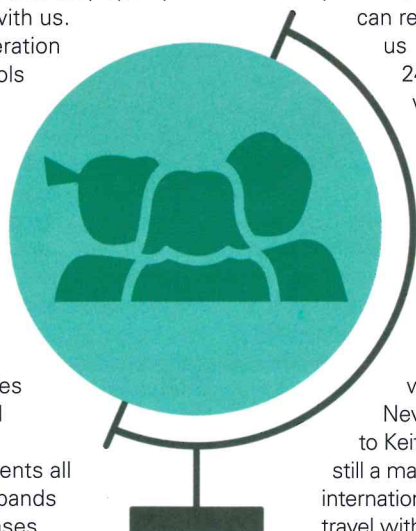
Elaine further draws attention to the fact that not all insurance policies are the same. For example, she highlights, “Some are only able to provide

[cover] that commences once the student arrives. It is important that [they] are aware of any limitations on the cover that they purchase, and that they use a trusted insurance brand.”

One final warning comes from René, who advises, “I wish more students would read the insurance conditions... If you only read the benefits and exclusions, especially in medical insurance, you will have a better understanding of what you finally bought.”

In short, agents can add considerable value to their services by guiding students on these matters, as well as advising them in the selection of appropriate cover. [jus@studytravel.network](mailto:jus@studytravel.network)

**“It is still a major concern that many international students do not travel with insurance of any kind”**



## Case studies

A student was studying in Cambridge, UK, for several months. Just over half-way through the course they were involved in an accident with a car whilst driving. The student suffered some nasty injuries including a hairline skull fracture, and, following medical treatment, was advised by doctors to return home. Our policy paid for the unused course and accommodation fees, as well as their return flight. The total amount paid to the student was in excess of UK£3,500 (US\$5,059)."

Denley   Course-4-u.com

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"Last year we had a Chinese student who had multiple illnesses and was in a very serious condition. She was presented to a state-of-the-art hospital facility, where our emergency assistance personnel, our medical director and our managed care staff handled this case in conjunction with the admitting physician, the specialists and the family in China. The student had to endure different treatment protocols to deal with the illnesses that were raging through her body. She was in the hospital for over three months and had a total of 10 physicians and specialists working on her situation. The bill exceeded CAN\$500,000 (US\$389,529) before we started working with the health care facility to contain the costs. The eventual bill was below CAN\$350,000 (US\$272,671) with our discounts. We air-evacuated the student back to her family once she started to recover and was able to travel."

"Two customers, aged 16 and 17 years old were due to travel to the UK to study during the summer of 2015. They had paid a total of UK£5,500 (US\$7,949) for the English course, but were forced to cancel due to the sudden ill-health of their relative. Their relative's condition was stable up to and after they booked their trip. However, soon after that, their relative fell severely ill. They cancelled their course but were unable to get a refund from the university. Endsleigh were able to validate the claim and offer a full refund, less their policy excess and insurance premium."

**endsleigh**

**CareMed**<sup>®</sup>  
International Travel Insurance

"An Irish student was studying economics in Sydney for five months. She was attending a surf course near Sydney, fell off her surfboard and broke her leg and her arm. The situation was particularly difficult as surgery was also needed. She could not continue her programme, and the doctor in Australia recommended to take the insured back to her home country because of treatment including long-term physiotherapy. Our 24-hour emergency service, CareMed Assist, organised the medical repatriation back to the student's country and covered all medical costs. The amount of the payout – over €95,000 (US\$108,447) – was in

A high school student in the USA was injured while playing American football at a school event. Our claims office in Australia issued a letter of guarantee to the hospital which was very urgent. When the student was discharged from hospital it became

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