

Health and Insurance Information for Participants in Georgia Tech International Academic Projects

Health Information

It is important to know as much as you can about health issues in the country you'll be visiting. You can and should access this information prior to your departure. As a study abroad student, you are advised to consult the web site for the Centers for Disease Control and Prevention (CDC): <http://www.cdc.gov/travel/>. The CDC provides extensive information for travelers, including health information for specific destinations and information on outbreaks, vaccinations, and safe food and water.

You should also review the U.S. State Department's "Medical Information for Americans Traveling Abroad": http://travel.state.gov/travel/tips/health/health_1185.html

If you are taking any prescription medications with you, we advise you to take enough for the duration of your stay. Be sure to take them in their original containers so that if you are asked about them as you go through customs, you will be able to show what the drugs are and that they were prescribed by a physician.

Overseas Travel Clinic

Georgia Tech Student Health Services, Phone: (404)894-2584 or online at <http://www.health.gatech.edu/>

It is important for you to make sure that you have all necessary immunizations and/or vaccinations for your overseas experience. Georgia Tech's Student Health Center has an Overseas Travel Clinic that provides all required and recommended immunizations needed for world travel. The Overseas Travel Clinic continuously monitors guidelines and advisories issued by the Centers for Disease Control for vaccination recommendations, for precise preventive regimens for malaria, and for all other health risks for the international traveler. Visit the Overseas Travel Clinic well in advance of your trip to find out what, if any, immunizations and/or vaccinations you will need before you begin your travels. For more information on the GT Travel Clinic, visit the website: http://www.health.gatech.edu/main/4_medical_clinic/travel.php

Insurance

Georgia Institute of Technology (GT) international academic projects do not provide participants with any insurance. As a participant in a GT international academic project, you are advised to carry health, evacuation, and repatriation insurance for the duration of your stay abroad. You are also advised to review the other types of insurance available for purchase and determine whether or not you should purchase any of those types.

GT is not responsible in any way for the financial risks associated with participation in an international academic project. If a project is cancelled prior to departure or if it is interrupted and participants have to return to the U.S. before the scheduled end of the program, GT will ask the hosting organization or institution to make reasonable efforts to minimize the negative financial ramifications on participants; however, neither GT nor the hosting organization or institution guarantees that refunds will be possible and neither entity will absorb the financial losses.

In an effort to help participants in international academic projects understand the types of insurance available for purchase and then make decisions about whether or not to purchase these types of insurance, here are brief explanations of the most common types:

- Theft insurance usually provides coverage to reimburse you for expenses associated with replacing a stolen passport, camera, or other items stolen while abroad.
- Baggage insurance usually provides a reimbursement for loss, theft, or damage to baggage or personal effects. Some baggage insurance policies also provide reimbursement of expenses incurred if your baggage is delayed and you have to buy clothes and other personal items.
- Trip cancellation and trip interruption insurance usually provide a reimbursement for unused, non-refundable expenses that were prepaid.
- Trip delay insurance generally provides funding to help cover costs you incur if your trip is delayed substantially (usually by 12 hours or more).
- Accidental death and dismemberment insurance usually provides funds to the insured in the case of injury while traveling and funds to a beneficiary in the case of accidental death while traveling.

Detailed information on the terms, limitations and costs of these types of insurance is available from the companies that sell such policies. Information on some companies that offer policies with these types of coverage is listed below. Georgia Institute of Technology in no way endorses any of the companies listed below, but provides this for informational purposes only.

CSA Travel Protection
1-800-873-9855
<http://www.csatravelprotection.com>

Good Neighbor Insurance
1-866-636-9100
<http://www.onlinetripinsurance.com>

Insurance Services of America
Phone: 1-800-647-4589
<http://www.insurancefortrips.com/>

Specialty Risk International
Phone: 1-800-335-0611
<http://www.specialtyrisk.com>

STA Travel
Bookstore Mall (on-campus)
404-385-1500
<http://www.statravel.com>

Travel Guard
1-800-826-4919
<http://www.travel-guard.com/>

Trip Insurance USA
<http://www.tripinsuranceusa.com>

T. W. Lord Associates
International Benefits Division
770-427-2461

Travel Insurance Center
1-866-979-6753
<http://www.worldtravelcenter.com>

Also, phone numbers and web links to several travel insurance companies are listed in the U.S. State Department's "Medical Information for Americans Traveling Abroad":
http://travel.state.gov/travel/tips/health/health_1185.html

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