

Preparing for the Unexpected

Insurance provided by Georgia Tech

GT Study Abroad programs organized and managed by the Georgia Institute of Technology (GT), provide some supplemental insurance to all participants. This supplemental insurance includes medical, repatriation, and evacuation coverage. This handout does not govern insurance coverage; rather, insurance policies govern insurance coverage so read all policy information carefully. *ALL students who participate in GT study abroad programs are required to have this study abroad insurance plan coverage.*

- *Medical Coverage***
The medical coverage is intended as a supplement to study abroad participants' primary health insurance policies. The policy is valid for the duration of the program in which you will participate. The policy provides some coverage for injuries sustained or conditions diagnosed while abroad, but that coverage is limited in terms of time and amount so participants are strongly encouraged to keep their regular health insurance active while abroad. Information on the terms and limits of the coverage provided by the policy is explained in the brochure, "Georgia Institute of Technology Study Abroad Insurance Plan," which is provided to all study abroad participants at the prep meetings/orientations conducted by the Office of International Education.
- *Evacuation and Repatriation Coverage***
In the unfortunate event of an accident or other medical emergency, repatriation and evacuation coverage provides funds to pay for your return to the U.S. Information on the terms and limits of the coverage provided by the policy is explained in the brochure, "Georgia Institute of Technology Study Abroad Insurance Plan," which is provided to all study abroad participants at the prep meetings/orientations conducted by the Office of International Education.
- **GT study abroad programs DO NOT provide other types of supplemental insurance coverage, such as theft insurance, trip cancellation insurance, etc.**

***The policy that will be used by **GT study abroad programs** is administered by T.W. Lord Associates and is underwritten by ACE American Insurance Company.*

Emergency Procedures

Fortunately, true emergencies are actually quite rare. You may lose your luggage, your plane ticket, or even your passport while you are abroad. While any of those occurrences would certainly be inconvenient, none is an emergency. Emergencies are situations in which there is an immediate threat to a student or staff member's health and/or safety. Following are procedures to follow in the event of an emergency.

Emergencies/Crises Abroad (For GT Summer, GTL Fall/Spring and Pacific Participants)

The Georgia Institute of Technology has an Emergency Response Plan for its study abroad programs. If you witness an emergency or are in an emergency situation yourself, your first call (after you have attended to any life-threatening matters, of course) should be to the Program Director/Coordinator of your program. Your Program Director or Administrator will provide you with information on how to reach him/her, or another designated contact, in case of an emergency. The emergency contact for your program will then contact Georgia Institute of Technology to activate the Emergency Response Plan.

If you need to contact the Georgia Institute of Technology's Atlanta campus for an emergency reason, you should call the GT Police Department at 404-894-2500. The GT Police Department can contact the Dean of Students or his/her representative 24 hours a day.

Emergencies/Crises Abroad (For GT Exchange/Semester Participants)

Before you leave the United States, get the address and phone number of the U.S. Consulate or Embassy closest to your host city. These addresses and phone numbers can be obtained on the web at: <http://www.usembassy.gov/>.

When you arrive in the host country, you should register with the U.S. Embassy or Consulate by providing them the length of your stay and contact information. You may register online via: <https://travelregistration.state.gov/ibrs/>. Non-U.S. citizens should register with their passport country's embassy in the country(-ies) in which they are traveling or studying. Non-U.S. citizens should understand that the services of the U.S. government provides to U.S. citizens while abroad (including assistance in an emergency) will not be available to them, even though they are hosted by a U.S. program.

When you arrive at your host institution, you should ask which emergency procedures and resources will be available to you there. If you witness an emergency or are in an emergency situation yourself, your first call (after you have attended to any life-threatening matters, of course) should be to the appropriate person at your host institution. You should also contact the Georgia Institute of Technology by calling the GT Police Department at 404-894-2500. The GT Police Department can contact the Dean of Students or her representative 24 hours per day. The Dean of Students' Office will activate GT's Emergency Response Plan for Study Abroad and Exchange Programs.

Emergencies Back Home While You're Abroad

While abroad, you'll want to be able to communicate with your parents and others directly about your safety and well-being. People need to know how to get in touch with you, especially if you are away from your program city or traveling on your own before or after the program. If there is a serious illness or death in your family, your family will want to be able to reach you. Or even if there is a crisis in the U.S. or elsewhere in the world, loved ones will often want at least to hear your voice and make sure you are okay.

We advise you to:

- ✦ Develop a plan for regular telephone calls and/or e-mail contact with your family and others with whom you wish to stay in contact. Develop your plan before your departure.
- ✦ If there is an emergency that requires you to leave your program and return to the U.S. for any length of time, you should notify your Program Director/Coordinator/Group Leader BEFORE you leave.
- ✦ Make sure that someone always knows where and how to contact you in an emergency and knows your schedule and itinerary when you are traveling.

If you have any questions or concerns about safety or emergencies before your departure or during your study abroad program, you should contact the Program Director/Coordinator of your program or the Office of International Education.

What Happens If Crises Result in Program Cancellation

- GT is not responsible in any way for the financial risks associated with participation in a study abroad program. It is fully the participant's decision whether or not to purchase any of the following types of insurance: theft insurance, baggage insurance, trip cancellation and trip interruption insurance, trip delay insurance, and accidental death and dismemberment insurance.
- Circumstances permitting, GT will notify participants of program changes prior to departure. These changes may include, but are not limited to, changes in destination, housing, facilities, classes, and transportation. If a faculty-led study abroad program 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 make reasonable efforts to minimize the negative financial ramifications on study abroad participants. As such, GT will seek to obtain refunds from service providers such as hotels, airlines, dormitories, etc. Any money refunded to GT will subsequently be refunded to the program's participants. It is possible that some funds paid for the operation of the program would not be refunded to GT. In such a case, GT will not assume responsibility for those financial losses. Any funds not returned to GT by service providers or others to whom program fees were paid will not be refunded to participants.
- For Semester Program Students, if a semester program is cancelled prior to departure or if it is interrupted and students have to return to the U.S. before the scheduled end of the program, GT will ask institutional partners to make reasonable efforts to minimize the negative financial ramifications on semester students; however, neither GT nor the partner institution guarantees that refunds will be possible and neither institution will absorb the financial losses.

Other Types of Insurance and Related Resources

Because of the above policy on program cancellation, you may want to purchase insurance beyond what GT provides (see section 1 of this handout for information on what GT provides).

In an effort to help participants 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 (these are not included in GT programs):

- **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 provides a reimbursement for unused, non-refundable expenses that were prepaid to a cancelled program. When speaking to the insurance provider, please be sure that you are clear about the circumstances under which this insurance will cover you *before* you purchase coverage.
- **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. You may want to visit <http://www.totaltravelinsurance.com/>, <http://www.insuremytrip.com/>, and <http://www.squaremouth.com> to compare many different insurance policies. You should do your own research to find the best provider for your needs.

GlobalCare Insurance Services, Inc.
1-800-821-2488
<http://www.globalcare-cocco.com/>
<http://www.onlinetripinsurance.com>

Good Neighbor Insurance
1-866-636-9100

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

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

STA Travel
<http://www.statravel.com>

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

Trip Insurance USA
1-877-216-4885
<http://www.tripinsuranceusa.com>
<http://www.worldtravelcenter.com>

World Travel Center
1-800-786-5566

International SOS Assistance
1-800-523-8662
<http://www.internationalsos.com>

T.W. Lord & Associates
(770) 427-2461
<http://www.twlord.com>

Hinchcliff International
1-888-243-2358
<http://www.higsinc.com>
<http://www.aifs.com/java/us/aifscisi/>

CISI
(203) 863-6135

MedJet Assistance
1-888-256-5508
<http://www.medjetassistance.com>

If you become ill while you are abroad, you should be able to locate an English-speaking physician. The International Association for Medical Assistance (IAMAT), is an excellent source to refer to for such information as well as information about health precautions that you may need to take. Their website is <http://www.iamat.org/>. Also, phone numbers and web links to several companies are listed in the U.S. State Department's "Health: What You Need to Know in Advance of Travel":
http://travel.state.gov/travel/tips/tips_1232.html

Take Charge of your Personal Safety While Abroad

- ⊕ Remember that there are things that increase your risk of being the victim of crime. Some of the things that increase your risk are:
 - ⊕ Being intoxicated or under the influence of drugs
 - ⊕ Being alone at night
 - ⊕ Being in an isolated area
 - ⊕ Being asleep in an unlocked or public place
 - ⊕ Being new to the country
 - ⊕ Being unable to speak the local language

- ⊕ Do not think, "It can't or won't happen to me." It's very unpleasant to consider the possibility of danger when thinking about how exciting it is to be in a new place. The fact remains, however, that consequences can be *more* severe and unpleasant *because* this is a new place and should, therefore, be more seriously considered. Our advice to you is to try to think, "It CAN happen to me" and then act even *more* responsibly than you would at home.

- ⊕ Students are most often victims of petty crime shortly after they arrive in the foreign country while they are still somewhat disoriented and uncertain of themselves and their surroundings. You may forget to lock your room, your purse or backpack may be snatched, or, in the confusion and newness, you may simply become careless. Be particularly vigilant of your personal possessions the first week or two after your arrival.

Before you go:

- ✦ Make copies of your travel documents – Passport and visas. Keep copies in a safe place (separated from the original documents) and leave a copy in the U.S. with someone you trust.
- ✦ Make a copy of your travel itinerary and leave it with your parents and/or emergency contact.
- ✦ Fill out the **emergency info section of your Passport**. Do not list someone who will be traveling with you as an emergency contact.
- ✦ Carry extra Passport photos – this can help to ease the process of replacing a lost or stolen passport once you are overseas.
- ✦ Be sure that a parent or legal guardian also has a valid passport in case of an emergency. He/she should be prepared to be able to get to your foreign location in less than 24 hours if necessary.
- ✦ Make copies of your traveler's cheques and credit cards (customer service phone numbers and account numbers); keep copies in a safe place (separated from the originals) and leave a copy in the U.S. with someone you trust. If these are stolen you will be able to call companies to put a hold on your accounts and replace them. Many have numbers that you can call collect from abroad so check with your providers before you leave.
- ✦ Become familiar with the basic laws and customs of the country you plan to visit before you travel. Do not assume that because it is legal in the U.S., it is legal everywhere. Remember, while in a foreign country, you are subject to its laws.
- ✦ If you are taking a Laptop computer, please make sure to go to the following link and read the Safeguarding Information on Laptop Computers document: http://www.oie.gatech.edu/sa/forms/oramat_laptop_precautions.pdf

Once you arrive:

- ✦ Call home as soon as possible to confirm your safe arrival.
- ✦ Make sure you know how to use the telephone and have a calling card or other means of using the telephone in the country(-ies) that you visit as part of the program or on your own.
- ✦ Carry your emergency contact card AND your insurance card with you at all times!
- ✦ Avoid public demonstrations, even peaceful ones. If there should be any political unrest, don't get involved. Unsuspecting guests sometimes find themselves in downtown areas during protests. If this occurs, you should leave the area immediately.
- ✦ Try to act like you know what you are doing and where you are going so that you are less easily identified as a newcomer.

- ✦ Whether you are on foot or in a car, be aware of everyone around you and assess their probable intentions. This means occasionally looking behind you.
- ✦ If you're being approached by a potentially threatening person, make some radical or abrupt change in your speed or direction, or cross the street.
- ✦ Try to walk in groups of four or more, especially at night or in areas with high crime rates. In most cases, the bigger your group, the safer you are.
- ✦ Avoid places where someone could be hidden (bushes, recessed doorways, "back alleys", etc.), especially if you are alone.
- ✦ As you walk, especially at night, be aware of good "escape routes."
- ✦ Avoid wearing conspicuous clothing and expensive jewelry.
- ✦ Remember that your life is more valuable than any of your possessions.
- ✦ Learn the transport system so you'll know how to get home.
- ✦ Do not hitchhike.
- ✦ Do not ride bikes in the city, or on crowded streets – you could be hit by a car.
- ✦ Taxis are not safe everywhere, especially late at night. Read guidebooks and ask locals about the taxis.
- ✦ Avoid being alone on trains. If, for example, you suddenly find yourself alone in a train car, move to another one where other people are sitting.
- ✦ Do not leave your bags or belongings unattended at any time. Security personnel in airports and train stations are instructed to remove or destroy any unattended luggage. Do not agree to carry or look after packages or suitcases for anyone.
- ✦ Never keep all of your important documents and money together in one place or in only one suitcase.
- ✦ Have sufficient funds or a credit card on hand to purchase emergency items. At the same time, don't carry excessive amounts of cash or any unnecessary credit cards.
- ✦ Keep informed of current political situations. In an emergency, advisories may be made to the general public through the media.
- ✦ Learn what the locals do to protect themselves (neighborhoods to avoid, places that are known to be safe, where to walk, where to shop, etc.)
- ✦ Take nothing of great value with you when you go out, and try to carry as little cash as possible.

- ✦ There are many on-line resources that provide safety information for travelers in general or specifically for study abroad students. Some of those resources, which we advise you to consult, are listed below:

Association for International Road Safety	http://www.asirt.org/
Federal Aviation Administration: Site has security tips for travelers as well as information on a variety of aviation safety topics	http://www.faa.gov/
GT's Emergency Preparedness office can provide region-specific information	http://www.gatech.edu/emergency/
Studyabroad.com Handbook for Students	http://www.studyabroad.com/handbook/handbook.html
The Center for Global Education, SAFETI INFO	http://www.globaled.us/safeti/
U.S. Embassies' Recommendations to Americans Abroad	http://usembassy.state.gov/
U.S. State Department booklet "A Safe Trip Abroad"	http://travel.state.gov/travel/tips/safety/safety_1747.html
U.S. State Department General Site	http://travel.state.gov/
U.S. State Department Travel Advisories and Warnings	http://travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html
U.S. State Department Travel Publications	http://travel.state.gov/travel/tips/brochures/brochures_1231.html
OSAC – Overseas Security Advisory Council	http://www.osac.gov/
International Emergency Contact Phone Numbers	http://www.sccfd.org/travel.html
Department of State website for US students abroad	http://studentsabroad.state.gov

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