Recommendations for travel and health insurance for your overseas elective

UTAS covers medical indemnity*, personal accident and public liability insurance for all 4th year students on a bona fide approved elective. However, UTAS does not provide personal travel or health insurance during an overseas elective. Students are strongly advised to procure your own personal insurance.

Travel insurance should include:

- Loss of baggage and travel documents
- Delayed luggage allowance
- Travel delay
- Stolen or lost cash
- Emergency Evacuation
- Hijacking
- Travel services provider insolvency
- Amendment or cancellation costs (including exam re-sit)**
- Resumption of journey due to illness or death in your family

Health insurance should include:

- Medical surgical, emergency and dental care
- Disability
- Accidental death

Tips:

- Always check the fine details of the policy
- Usually the more you pay, the more you get- but not always

Recommended insurance companies include:

- STA Insurance- “Cover-More Travel Insurance”
- Travel Insurance Direct
  Telephone 1300 843 843
- itrek Travel Insurance
Notes:

* An official letter regarding UTAS Indemnity cover can be printed from: http://www.utas.edu.au/docs/fin_services/insurance/workexp_students.pdf It covers all countries including USA and Canada.

**Cancellation costs can be a difficult area. You need to read the fine print in the policy. Most policies cover you if due for unforeseen circumstances, outside your control your journey has to be re-arranged or cancelled due to an exam re-sit (or illness, extreme weather or accident). This doesn’t apply if you are already at your elective destination when you are informed you have an exam re-sit, i.e. the insurers won’t cover the cost of rescheduling the flight home or the resumption of your elective after the exam re-sit. An official letter from the School of Medicine stating that the student requires a re-sit exam (insurance companies don’t accept the word ‘supplementary’) and this was not known to the student at the time of application for insurance - is available on request from the Director of Electives.