



## 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"  
[http://www.statravel.com.au/cps/rde/xchg/au\\_division\\_web\\_live/hs.xsl/insurance-overview.htm](http://www.statravel.com.au/cps/rde/xchg/au_division_web_live/hs.xsl/insurance-overview.htm)
- Travel Insurance Direct  
Telephone 1300 843 843  
<http://www.travelinsuredirect.com.au/easy-guide-to-travel-insurance/student-travel-insurance>
- itrek Travel Insurance  
<http://www.itrektravelinsurance.com.au/student/>

## Notes:

\* An official letter regarding UTAS Indemnity cover can be printed from:

[http://www.utas.edu.au/docs/fin\\_services/insurance/workexp\\_students.pdf](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.