



# Take cover

Insurance providers are continually reviewing and upgrading their packages to keep up with changing laws and requirements of international students. **GEORGINA DEACON** looks into the range of cover available.

Insurance is an important consideration of any trip, whether it is for a student travelling to a neighbouring country to study business or another travelling across the world to take part in high-risk sports or activities. Alisa Raizman at Ingle International [www.ingleinternational.com](http://www.ingleinternational.com), notes that because many students are young, fit and healthy, some do not consider that they may need to get the appropriate insurance cover for themselves. “They are not taking into consideration the changes they will be faced with when they travel abroad,” she says. “New foods, new environments and new activities – these changes make students more susceptible to catching a cold, illness or sustaining an injury. For these reasons, students need insurance for the unforeseen and the unexpected.”

Ingle International offer a range of coverage, from standard “off-the-shelf” policies to customised packages. Raizman describes their approach as “holistic” and adds they work with their sister companies to provide round-the-clock assistance for medical and security issues. They also offer coverage for high-risk destinations and activities. “Ingle International recently paid out a claim in Canada for over US\$400,000 for an international student who had paid CAN\$450 (US\$355) for an annual health

insurance policy,” says Raizman. “This year we also paid out two claims in the USA through our US partner, each in excess of US\$150,000.”

Another insurance provider that caters for the more dangerous areas of the world is [guard.me](http://guard.me) <http://guard.me>. As Keith Segal explains, “The [guard.me](http://guard.me) Insured Security Evacuation benefit provides evacuation from destinations which are unsafe due to natural disasters, political events or terrorist acts to the nearest safe zone. Our policy provides up to US\$100,000 insured coverage, so that your Security Evacuation costs are covered without any additional payment.”

Safety when travelling can be a concern for students and their families, and Segal says that caution should be exercised when looking into policies that offer good coverage for little cost. He advises, “Look for policies that have sufficient coverage (US\$2 million or €1.5 million) and that provide both medical air evacuation and repatriation benefits – this ensures that a student can be returned home in the event of illness or death. Also look for benefits that bring a student’s family members to them in the event they are hospitalised in a different country.”

Annabelle Franco at CareMed [www.caremed-travelinsurance.com](http://www.caremed-travelinsurance.com), also urges

students to exercise careful consideration. “Some medical facilities only provide treatment if a payment guarantee has been provided,” she says. “Additionally, if the costs have not been paid it could be that the student cannot return to their home country until the debts have been paid.” With medical costs in some countries being exceptionally high, getting the right cover is essential. Franco also notes that students travelling within the European Union need more than just to carry their European Health Insurance Card (EHIC). “This does not replace travel insurance,” she implores.

Medical claims due to illness are the most common type of claim, Franco states, while René Gillet at Dr. Walter [www.dr-walter.com](http://www.dr-walter.com) says that the most common cases for medical insurance are accidents. “In my opinion, this is due to two main factors. One – many students are more active abroad than at home and try new sports and do more physical exercise. Two – after a certain period of time abroad, students feel at ease and tend to pay less attention and underestimate the dangers and risks of local traffic in some countries,” explains Gillet.

Dr. Walter caters to the “youth and educational market” by offering bespoke policies for groups with unique features. “As an example,” says Gillet, “we offer

## Working with agents

"Agents are important to the international education ecosystem," says Alisa Raizman at Ingle International. "Agents arrange the services the students need and we work closely with them and their partner schools." Raizman says they attend many industry events in order to connect with their partners and maintain a "close personal connection". René Gillet at Dr. Walter notes that between 60 and 70 per cent of their business comes from agents. "Agencies are a very important part of our business," he says. "We work together with agencies mainly in Europe."

At AVI International, Philippe Gojon states that 85 per cent of their business comes via their partnerships with agencies. "Our partners are located in 45 countries so it is sometimes a challenge to meet them once or twice a year. But we have built a sales team of all nationalities travelling the world to attend the different education conferences." Gojon adds that they have customer service offices in both Europe (Paris, France) and the USA (California) making it easier to contact them.

Keith Segal at guard.me says that their partners include the cost of insurance within the packages they offer. "This provides peace of mind to the student and the family, but also to the school or agency because they know they have provided the student with the coverage they need while the student is away from home." The company has "servicing employees" based around the world who aid their partners by giving a personal service.

At Endsleigh Insurance Services, Simon Warren says they mainly work with UK schools, but that they also have a few partnerships with agencies based in the UK. "Our aim is to have a transparent relationship with our partners where we share feedback from students," notes Warren. "In taking this approach, we have been able to develop solutions that are tailored for each partner's requirements."

tailor-made policies for volunteers going to hazardous destinations and cover even war and terrorist risks, as well as all kinds of tropical and infectious diseases."

Despite the many risks and dangers that come with travelling abroad, Gillet says that students are increasingly becoming more concerned about their personal belongings, especially technology, than about getting comprehensive medical coverage for themselves. "This is important, but the financial risk is much lower than with the medical part of the coverage," states Gillet, adding that stolen smartphones are the most common type of luggage insurance claims.

Another provider that has seen growth in students requiring more protection for their electronic devices is Endsleigh Insurance Services [www.endsleigh.co.uk](http://www.endsleigh.co.uk). "We have recently undertaken a product review and have identified that gadget cover is becoming more prevalent given the rise in students having mobiles and gadgets with them," explains Simon Warren.

Endsleigh specialises in covering international students in the UK only, and is affiliated with English UK, UKCISA and the National Union of Students (NUS). Warren notes that students should be aware that they need to make sure they take out an insurance policy that will protect them against the study aspect of education overseas. "An example of a critical cover section missing within a standard travel policy would be cover for the course fee," he says. "The main claims we are seeing are for course fees due to cancellation prior to arrival, usually caused by the student being taken ill prior to travel. This cover ensures that the student will be able to rearrange their study and will not be at a financial disadvantage, while ensuring the partner will not suffer financially either."

At AVI International <http://en.avi-international.com>, Philippe Gojon, says that students do not usually forget to insure themselves, but that they sometimes forget

to extend their insurance if they prolong their study abroad trip. AVI International designs specific insurance plans for their different partners, and can offer daily, weekly or monthly rates. Gojon notes that while 90 per cent of claims are for minor injuries or sickness, the remaining 10 per cent are mostly related to car or sports accidents. "We notice that often, very simple cultural differences can lead to dramatic situations," he says. "Some very simple things, like reminding students how to cross the street or correctly walk on the sidewalk, could certainly avoid several accidents and save a few lives every year."

However, it is not always physical injuries or illnesses that are cause for claim. Mental health is an important issue and should be included in any insurance. At Ingle International, Raizman notes, "Mental wellness claims are also common due to extreme homesickness, eating disorders and stress due to a variety of factors such as family pressure, sexual abuse, schoolwork and peer pressure."

Guard.me is set to roll out a new support service for international students. Part of the guard.me International Insurance package, the International Student Support Program (ISSP) enables students to access immediate and confidential short-term counselling for a range of concerns including anxiety, loneliness, stress and relationship conflict. The service is available through a variety of different methods (in-person, via phone, web or mobile app) 24 hours a day, seven days a week in more than 200 languages, confirms Segal.

"We have noticed a significant increase of medical claims related to mental issues," reports Frank Antonisse at Aon [www.aonstudentinsurance.com](http://www.aonstudentinsurance.com). "This is challenging us to further improve the insured benefits on this topic." Aon offers tailor-made insurance packages for their clients, which cover more than 25,000 students around the world.

Antonisse says that while students would rather spend their money on fun items rather than insurance, the benefit of being covered is to be protected against unforeseen circumstances. "Studying abroad is a great experience but we have cases that students get seriously ill or suddenly need a plane ticket to go home for a family issue. In cases where students don't have the proper insurance in place, they will be facing the financial consequences for a long time."

International Student Insurance [www.internationalstudentinsurance.com](http://www.internationalstudentinsurance.com) provides all students insured by them a 'student zone account' where they can track and submit claims online. "Our website is 100 per cent responsive across all platforms and students can purchase coverage quickly and easily," notes Ross Mason, Vice President.

In February this year, International Student Insurance also launched a Google Hangout Online Student Orientation programme for the first time, where they guide a group of international students through the US healthcare system. Also new for the company in 2015 is a rebrand of their Work and Travel Insurance to 'Envisage Global Insurance' and enhanced benefits and lower prices for their travel, medical and student health plans.

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For 2015, many insurance providers are expanding and evolving their policies. However, the US State Department has changed the health insurance regulations for a J1 visa in 2015. From May, a student will need to be covered as follows: medical benefits of at least US\$100,000 per accident or illness; repatriation in the amount of US\$25,000; and medical evacuation expenses of US\$50,000. Both Dr. Walter and CareMed have increased their amount of repatriation of mortal remains to meet with the new J1 visa requirements.

In the UK, Endsleigh Insurance Services plan to add new features to their travel policy. "Examples include enhancements to the core student policies and the benefits we provide to our partners, such as their commercial and life requirements," explains Warren.

AVI International has already launched two new products this year: au pair insurance, including improved third party liability benefits and specific protection for the host family; and cancellation insurance with three levels of benefits. Ingle International will add new offerings to their products in 2015, and expand their presence in North America, Latin America and Europe. [georgina@hotbousemedia.com](mailto:georgina@hotbousemedia.com) ■