

## INSURANCE INFORMATION FOR TRAVELING ABROAD

1. *Health insurance* – Participants should verify that his/her current health insurance provides coverage outside the United States. If current insurance does not provide this coverage or if a person is not sure if his/her insurance provides this coverage, the person should obtain health insurance that covers medical emergencies that occur while out of the United States.
2. *Medical Evacuation insurance* – this insurance covers costs associated with transporting someone that is seriously ill or injured to an adequate medical facility. The participant should consider obtaining medical evacuation insurance.
3. *Kidnap insurance* – this covers expenses associated with responding to a kidnapping.
4. *Travel insurance (also known as trip cancellation insurance)*– in general, this insurance covers (under limited circumstances set out in the policy) costs in the event the person does not go on the trip, or, under some policies, delays and other problems associated with travel. It is recommended that participants purchase this coverage.
5. There are package policies available covering all of the items above. These can be found on the web and through other sources. Different insurance policies have different levels of coverage. Participants are advised to read the policies carefully and to contact an insurance agent for more information.
6. This a general information sheet and is not intended, and should not be relied on, as a detailed description of insurance coverage. In the event of a conflict between this information sheet and the terms of an insurance policy, the terms of the policy shall govern.

*I acknowledge that I have read and understand the Insurance Information for Participants of New York University Silver School of Social Work Traveling Abroad.*

*Participant's Signature:* \_\_\_\_\_

*Name of Participant (in print):* \_\_\_\_\_

*Date:* \_\_\_\_\_