

Notes:

1. Medical insurance is for emergency or unexpected situations only.
2. If a student has a pre-existing medical condition that requires medication, they should ensure that they take enough medication on the trip to cover them for the time that they are outside the UK.
3. If a student has a pre-existing medical condition they will need to get a note from their GP to confirm that they are fit to travel ahead of the trip.
4. Students should check with the placement provider if vaccinations (in addition to those shown on the FCO website) are required. The insurance policy does not cover the cost of vaccinations.
5. Students should consider if the placement provider requires them to take out additional medical insurance cover.
6. Students who are EU citizens and are going to study or go on a placement in Europe should carry the **student version** of the European Health Insurance Card (EHIC) card for trips to EU countries. See link for details <http://www.nhs.uk/NHSEngland/Healthcareabroad/movingabroad/Pages/Studyingabroad.aspx>
7. If a student is travelling back to their own country of residence, medical cover is not provided.
8. If a student plans to take personal belongings overseas and an individual item is valued over £500, permission should be sought before travel. Please note that the University will not normally reimburse the cost of lost mobiles, tablets, or laptops.
9. The insurance team will issue an insurance document to the student that includes all emergency contact numbers. The student should ensure that they have a copy of this with them at all times during the trip.
10. Careful consideration should be given to VISA requirements. Deborah Graddon on ext 2743 can assist further.

Has a Risk Assessment been completed and submitted to the Insurance Officer and any queries resolved? www.worc.ac.uk/finance/documents/Overseas\_Travel\_Risk\_Assessment\_Form.docx

Yes – student is covered under University’s travel and medical insurance policy provided student is medically fit to travel (see notes for further information as to what is covered)

Will student be involved in the provision of medical advice, diagnosis or treatment whilst on placement?

Yes – student **must** be a member of the relevant professional body before travel (e.g. RCN, RCM, BAOT, etc.) to ensure that Clinical Negligence Cover is in place. Student should confirm with its professional body that Clinical Negligence Insurance cover will be provided for this particular trip. Student should also consider joining in-country professional body for duration of stay.

No - Student should consider joining in-country professional body for duration of stay

Have we obtained a copy of the placement providers’ Public and Employer’s Liability Insurance Policy (or in-country equivalent) and confirmed that it covers our student?

No – the student should complete a Public Liability Disclaimer form

Yes – no further action

Yes - will the individual be a student of the University for all of the time that they are on the placement?

Insurance Flowchart for Students going on overseas placements

Please contact Jude Wild on ext 2206 if you require further advice

If Afghanistan, Iraq, Iran, Libya, Mali, Niger, Nigeria, North Korea, North Sudan, Somalia, Syria, Venezuela or Yemen OR any country where the FCO advise against travel or only essential travel. Please notify Finance if such a journey is planned, giving plenty of notice, and keep monitoring the FCO website. Please note that the University may decide not to authorise such a trip OR any country where the FCO advise against travel or only essential travel, speak to the University’s Insurance Officer before arranging travel

No – the student will need to take out their own travel and medical insurance policy, as our cover will only cover them whilst they are a student of the University

Which country is the student visiting?

Speak to the University’s Insurance Officer before arranging travel

Other country?

How long is the trip?

12 months +?

Less than 12 months?

No – complete Risk Assessment and start flowchart again