Going Abroad

WHAT SHOULD YOU BE AWARE OF?
COMMUNICATION

- Phone abroad – credit
- Address abroad
- Emergency contact
Your well being

- Are you fit?
- Special medication
- Allergy risks
- Health insurance
WHERE ARE YOU GOING?

- Course
- University
- Visa
- Language
- Duration/Dates
INTEGRATION

- Culture
- Social activities
- Language
- Nightlife – don’t go out alone
- Going away for a few days - Tell your friends
- Alcohol/Illegal Drugs - Indonesia
COST OF LIVING

- Rent rates
- Sharing apartments
- On campus accommodation
- Food cost
- Recreational activities
  - Gym / Swimming / Jogging
- Public transport
- Flights home
Maynooth University and Willis have arranged an annual travel insurance policy underwritten by Ace European Group for students of MU travelling abroad for study exchange programmes and / or work placements.

You will need to discuss your travel arrangements with the International Office and / or the Health and Safety Office in advance of your travel to avail of this cover and a risk assessment form will need to be completed.

The policy can cover any registered student aged 18-65 and the cover shall start from the time of leaving the Republic of Ireland until return to the Republic of Ireland.
The policy arranged provides the following key benefits:

- Emergency Medical Expenses outside Ireland – €5,000,000 per person
- Emergency Repatriation Expenses – Unlimited
- Cancellation, Alteration, Curtailment, Replacement and/or Rearrangement Expenses - €2,000 per person
- Personal Property - €1,000 per person (limited to €150 per single item)
  (NB This cover excludes Electronic Equipment)
- Delayed Personal Belongings - €100 per person
- Money - €200
- Personal Liability - €2,000,000 per person
- Legal Expenses - €10,000 per person
- Personal Accident Death Benefit - €15,000
- Personal Accident Permanent Total Disablement Benefit - €40,000

There is an excess of €75 on all Claims for Medical and Additional Expenses, Cancellation, Curtailment, Personal Property, Money and Travel Delay Benefits and in relation to claims arising from any sports related activity, the excess amount is increased to €500.

Full details on the policy benefits, conditions and exclusions can be obtained from the MU Health and Safety Office and or Willis.
Before travel each student will need to comply with the following statements:

1. I am not aware of any reason why my trip should be cancelled or curtailed;
2. My trip has not already started;
3. All persons to be insured are residents of the Republic of Ireland (excluding Northern Ireland);
4. No person to be insured is
   • receiving or on a waiting list for treatment in a hospital or nursing home;
   • waiting for investigation or referral, or the results of any investigation, medical treatment or surgical procedure, for any condition, whether diagnosed or undiagnosed;
   • choosing not to take prescribed medication, or the correct dose of prescribed medicine.
   • travelling against the advice of a medically qualified doctor;
   • travelling to obtain medical, dental or cosmetic treatment;
   • travelling with a terminal condition;
   • aged 65 or over on the date the policy is bought;
5. Neither I nor any other person to be insured has been refused insurance, or had an insurer refuse to renew or impose special terms on insurance on the grounds of fraud, attempted fraud, or the provision of misleading or incomplete information with intent to defraud; convicted of, or has a prosecution pending for, any offence involving dishonesty of any kind.
6. The trip abroad will begin and end in the Republic of Ireland, and all persons to be insured will return to the Republic of Ireland, within the cover period chosen.

If you have any concerns regarding the above please contact Brendan Ashe prior to travelling.
What to do in the event of a claim?

In order to make a claim you will need to contact Ace Insurance directly. There are two dedicated helpline numbers provided by Ace:

- **Medical Emergency:**
  Tel: +353 1 440 1762

- **All other travel insurance claims:**
  Tel: +353 1 440 1757
Policy Exclusions
KEEP CALM AND HAVE FUN