

## INSURANCE FOR OUTBOUND EXCHANGE STUDENTS

### Your insurance requirements while on exchange/studying abroad.

Students who are selected to participate in outbound mobility and international Erasmus exchange/ study abroad /placements must have appropriate travel insurance in place. This is in line with the recommendation of the Department of Foreign Affairs and is a requirement of Erasmus Programme guidelines.

Therefore, to ensure that you are adequately covered while travelling, MU requires all students participating in our Erasmus exchange/study abroad programme to have adequate travel insurance. This includes students studying within and outside Europe on short or longer term arrangements.

**Students are responsible for ensuring that they obtain the necessary insurance cover which satisfies the University requirements and their own needs in advance of departure and to ensure they have adequate cover in place for the duration of their time abroad.**

The information below details MU's insurance requirements for students on Erasmus exchange/study abroad and provides guidance on searching for a policy.

### Travel insurance

Travel Insurance policies typically cover items such as: emergency medical expenses, medical repatriation costs, costs associated with delay or curtailment of travel, and loss or theft of personal items. The level of cover provided differs from policy to policy, with increased levels of cover typically costing more.

Students should note that travel insurance policies do not provide any cover for medical costs associated with the treatment of pre-existing illnesses.

When purchasing insurance please ensure that it covers the criteria outlined below. If you have already purchased insurance, please check your policy to ensure it covers the minimum criteria as listed.

If you suffer from an illness that may require medical attention when abroad you may need to disclose this to your insurer - check the terms and conditions of your policy.

We would recommend that the Travel Insurance provides cover for the following as a minimum:

#### **Insurance Cover Requirements & Recommendations**

- Medical expenses of at least €1m which must include repatriation cover (these two items can be listed together or separately) – **Mandatory**
- Personal Liability of at least €500,000 – **Mandatory**
- Cancellation/Curtailment/Rearrangement – **Highly recommended**
- Baggage /Personal Items/ Money/ Passport – **Highly recommended**

You will also need to be mindful of the following.

- Duration of the Policy cover – you need to ensure that your Travel Insurance covers the entire duration of your time abroad
- If you have a pre-existing condition, you should declare this when arranging cover, as otherwise your insurance may be void if you need to claim for that condition
- Does the policy allow for further travel –eg: holidays/returning home – if you intend to take a holiday during your study abroad period or return home please check that this is covered by your policy before travelling.
- Exclusions and conditions of cover need to be reviewed carefully – please read the policy before purchasing to understand the specific exclusions eg: alcohol / drug exclusions, hazardous activities exclusions
- Winter Sports – if you intend to participate in any winter sports during your time abroad please ensure this is covered by your Policy.
- Excluded Territories – all policies will include an Excluded Territory List. Please ensure you are familiar with same and discuss any issues/concerns with your Insurer.

#### **Guidelines when searching for a policy**

- A number of insurers offer backpacker travel insurance which may fulfill the requirements above, but you must check the cover of any policy being considered to confirm this as cover levels and benefits can differ from policy to policy and may change. Therefore, you are advised to familiarise yourself with the cover types available. Further information on travel insurance in Ireland is available through the Competition and Consumer Protection Commission: [Travel insurance - CCPC](#)
- Please ensure that your policy covers you for the minimum/mandatory conditions as listed above
- The full duration of your exchange should be insured
- Familiarise yourself with your policy document and the claims procedure, including any excess payments which you may need to pay upfront
- Check the [DFA website](#) regularly for updates on restrictions on travel to your destination; follow their [Twitter](#) account: @dfatravelwise

## European Health Insurance Card

If travelling within the EU/EEA:

If you are a resident in Ireland and are going on exchange within Europe, you must apply for a European Health Insurance Card (EHIC). Further information on the application is available on the [HSE website](#).

The EHIC provides you with basic healthcare in another EU or European Economic Area (EEA) state for free, or at a reduced cost but you must carry the card with you. The EHIC entitles you only to the state-funded healthcare scheme in the country which you are visiting, and few countries will pay the full cost of healthcare for people who have a card, so you may have to pay for some of the services yourself.

Therefore, you cannot rely solely on the healthcare cover provided by the EHIC as this can be quite limited. The EHIC does not cover repatriation, illness, an accident abroad, cancelled/delayed flights and the loss/theft of luggage, personal belongings or money which can incur extra travel and accommodation costs. This is why purchasing adequate travel insurance will ensure that extra costs involved, including in transporting you back to Ireland, will be covered as these are not included in the basic EHIC cover.