



INTERNATIONAL STUDIES ABROAD

AFRICA ASIA EUROPE LATIN AMERICA MIDDLE EAST PACIFIC

Insurance

A Blanket Accident and Sickness Policy is included in the price and covers the program participant while abroad for the official on-site period of program. This is not an optional benefit; every ISA participant will be covered by this policy.

The benefits of the policy include the following:

- ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT
- MEDICAL EXPENSE BENEFIT
- REPATRIATION OF REMAINS BENEFIT
- EMERGENCY MEDICAL EVACUATION
- EMERGENCY REUNION BENEFIT
- TRIP INTERRUPTION BENEFIT

This is a brief summary of the benefits. Please refer to the description of coverage for further details. Coverage for ISA Custom Programs varies.

Maintaining Comprehensive Health Insurance Coverage

We recommend that all program participants maintain comprehensive health insurance while abroad. This is particularly important if you have any pre-existing conditions but is also beneficial if you have an injury or illness while abroad and require further treatment upon your return home. Consult with your current insurance provider to confirm coverage policies while traveling abroad.

Description of Coverage

To read the Description of Coverage for programs starting August 1, 2018 or thereafter, please select the following link that is appropriate for your program:

- [Insurance Description of Coverage](#) (for all programs, except those listed below)
- [Insurance Description of Coverage](#) (for **semester, trimester and year** programs in the **Czech Republic or Spain**)
- [Insurance Description of Coverage](#) (for programs in **Australia, New Zealand or Fiji**)

If your program started prior to August 1, 2018 and you are in need of your Description of Coverage, please reach out to insurance@studiesabroad.com to request a copy.

Exclusions

As with any insurance policy, there are exclusions to the coverage which are listed in the Description of Coverage. It is important for students to read and understand the policy coverage and exclusions prior to going abroad.

Among the activities not covered by this policy are scuba diving and scuba-related accidents and injuries. With this in mind, it is recommended that any students planning to participate in scuba diving take steps necessary to obtain specific coverage for that activity. The [Diver's Alert Network](#), considered the standard in the scuba industry, provides many scuba-related resources in addition to the insurance coverage.





Insurance Claims

If you incurred medical expenses during your time abroad with ISA and would like to file a claim for reimbursement, please select the following links for a claim form and filing details:

- [Standard Claim Form \(PDF\)](#)
- [Insurance Claim Instructions \(PDF\)](#)
- [Trip Interruption Claim form \(PDF\)](#)

If you have filed a claim with ACI and would like to check on the status, select the following link:

- [Claim - Status Check](#)

Studying Abroad in your Home Country

Insurance coverage in students' home country is excluded, so please contact ISA right away if you have plans to study abroad with ISA in your home country.

Extensions of Insurance Coverage

Coverage can be extended before or after a program, up to four weeks total. Students can extend their policy for \$25 per week by contacting their Program Manager.