

When study abroad goes wrong

While having insurance to safeguard an overseas experience is a must, the nuances around essential and optional provision can be harder to understand. And – despite some countries mandating insurance provision – there can still be cases of students falling out of coverage, such as when they switch provider while overseas. Julian Hall investigates, and hears from insurers on how they are keeping up with the digital generation of international travellers.



WE CAN ALL think of horror stories while travelling abroad, whether tales of our own misfortune or the calamities that have

befallen other people.

You could be forgiven for thinking that it is only holidaymakers, with their defences down, who succumb to these scenarios. By contrast, committing to study in a foreign country for a year or more seems a more focused and less perilous endeavour.

However, as illustrated by recent stories such as Japanese student Keita Fukumoto, who was admitted to intensive care after being the victim of a hit-and-run driver in Texas in February, there are a whole raft of challenges that international students face.

Not unlike holidaymakers, international students often have a hyper-optimistic outlook, but as Samantha Morneau, director of Student VIP International says, “It is nice to think positive, but it is not enough. It is

essential to be positive and careful at the same time.”







Of a number of examples that Morneau gives for the kinds of predicaments that international students can find themselves in – and the intensity of effort required to extricate them from difficulty – here is one of the most ‘notable’ cases:

“A student who was visiting Ghana fell ill with malaria. The university was not in a position to assist this student, so we stepped in to help,” she recalls. “I spent many nights on the phone with the student when he needed someone to talk to. Upon his discharge we coordinated his travel home – which was no easy task as he had also lost his citizenship documentation, making it so that he was not able to return to Canada. I personally also spent hours on the phone with the Canadian Embassy and Immigration in order to get him the documentation needed to bring him home.”

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“We know that international students experience more stigma than domestic students,” adds Christine Wach, director, strategic partnerships for keep.meSAFE, the mental health support arm of international insurance firm guard.me. She further points out that problems within the international student community vary from nationality to nationality, with students from China having “up to three times more personal stigma around mental health than domestic students in North America, for example.”

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Another Canada-based firm, Ingle Insurance, provided a number of anonymised scenarios that made for quite harrowing reading. For example, the case of an 18-year-old female admitted to hospital with acute psychosis and paranoid delusions that others were watching her, following her and reporting back to her parents in China.

She was hospitalised after her host family became gravely concerned. The assistance team of StudyInsured (the international insurance branch of Ingle) liaised with the medical team and ensured that the patient was referred to a ‘first episode psychosis’ program in an academic health center before the patient ultimately returned home with her father who had travelled over to help.

These examples flag that, of all the issues they face, mental health problems are now among the most significant for international students. This often stems from homesickness, culture shock, difficulty with socialising, academic pressure, and anxiety over finances.

Unprepared for the unexpected?

Will Brunwin, head of travel and schools at Endsleigh Insurance Services says that the firm is seeing a definite increase in claims relating to mental health. “In 2018, more than 60 per cent of Endsleigh’s repatriation claims for our students were made as a direct result of mental illness. We’re helping students by providing additional cover for private, professional mental health counselling,” he relates.

Along with the rise in mental health problems, there are, of course, a constant stream of cases of unforeseen hospitalisation. Physical (and indeed mental) health problems can be exacerbated by the students’ typical unfamiliarity with their new country, the local health system, and they often have to experience this without the support of family members.

Brunwin says that one of the big problems Endsleigh has identified is tier 4 visa students thinking that they don’t need to take out insurance because they’ve paid the NHS surcharge for access to healthcare services in the UK.

“In the event of the student needing to be repatriated, or have relatives flown over to the UK, due to serious illness, or the illness of a family member, the student would need to find this money. Endsleigh’s policies cover this, so students don’t have finances to worry about during this distressing time.”

Claudia Reichstein, director International Sales at German firm DR-WALTER, makes a similar point but about students studying in Europe relying on the EHIC

card as sufficient insurance coverage.

While it may be a cliché to say ‘always read the small print’, many of the mishaps that occur to international students could be avoided by a deeper knowledge of what is arguably their first significant text to study.

“International students can find themselves out of pocket if they become victim to petty theft when holidaying while at university.” Says Brunwin. “Some insurance providers won’t cover this, so it is vital to check the small print of insurance policies to ensure theft while travelling is covered to avoid any nasty surprises.”

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Meanwhile, Leah Hammond, customer service manager from International Student Insurance, part of the US firm Envisage International Corporation, notes a number of scenarios where students can find themselves uninsured. These include: switching schools, (if the insurance is tied to individual schools); change in status (moving from student to the Optional Practical Training phase); forgetting to extend or renew a plan; gaps in coverage (e.g. the plan should cover period outside of term time) and travel insurance only applying to certain areas or states.

Annabelle Franco, general manager at Bonn-based CareMed Insurance, expands upon how her firm tackles the school switching conundrum.

“With CareMed, the insurance needs to be purchased prior to the date of departure from home country and for the entire stay abroad. It means that participants can switch the college without losing the insurance benefits.”

It’s easy to feel sympathy with students given the

bewildering array of problems that can occur when doing the right thing. Issues arising are numerous, with those below supplied by CareMed, Ingle, guard.me, Envisage International Corporation and x-Patrio, a German digital relocation platform offering health insurance and blocked accounts (key for students to prove creditworthiness in Germany). They include:

- students going for the cheapest option or lowest limits
- being unaware of ‘capped benefits’ whereby certain payouts are limited to a fixed figure
- not getting comprehensive insurance, i.e. including hazardous sports coverage, pregnancy, accident indemnity insurance and third party liability
- relying on insurance cover included with a credit card
- unconsciously choosing plans with higher deductibles/premiums
- not researching country-specific risk such as high crime rate or civil unrest
- not checking the extent of dental cover beyond ‘emergency dental work’
- having an expired incoming travel insurance and not transitioning to public or private insurance in time
- students thinking they can apply for insurance for 2-3 months and renew it later

Given the potential hazards, responsible access to funds is a crucial part of the student survival package

Putting parents in control

New venture Sidekick aims to give students a better handle on their finances. The ‘Sidekick card’ enables parents to control how much their children spend, crucial for those who have had no prior experience of budgeting, but also to send money quickly in an emergency. In the case where the card is lost, it can be turned off using an app.

Nicole Donnelly, chief marketing manager of Sidekick, outlines one case study where the service has been particularly impactful. It centres around a

family financially supporting a younger family member in Canada, one who is spending the money, \$5,000 a month, on video games. Using a Sidekick Card, the \$5,000 is now sent in smaller amounts and allocated to different categories, to “make sure that he has money for necessities like transportation and food. The stress for all parties involved is greatly reduced with this control and transparency”.

On the one hand, the number of challenges students face has increased, on the other, the ways of reaching them and assisting them have increased too. Innovation is key for providers, and orientation is the angle many of the newer providers in the international student space are leveraging.

Peace of mind

For example, Sidekick offers a concierge service as part of its package. It includes: access to transportation services, medical service providers, English language tutors, cultural reference guides, visa and travel related services and career counselling services.

Bermuda-based WellAway, which describes itself as an international private medical insurance company with health and lifestyle products for expatriates, numbers a concierge service among its services to. The company hailing from the world’s third-largest insurance market provides, among other things, 24/7 emergency medical assistance; disease and case management; provider search assistance and appointment setting and an ‘explanation of the services covered by your policy’.

“It centres around a family, supporting a younger family member in Canada, who is spending US\$5,000 a month on video games

Peace of mind is also at the heart of Sonder, an Australian GPS-based app that describes itself as a ‘24/7 rapid response network’ and is available to international students through eligible Allianz Global Assistance OSHC (overseas student health cover) policies as an added benefit.

Christina Thurn, Sonder’s head of marketing and communications, explains that the company’s app can assist customers in need. “If international student members are concerned, confused, lost or stranded, ill or injured, the Sonder app can immediately connect them with a professionally-trained and vetted specialist, who will assist them over live chat, over the phone or in-person,” she notes.

Sonder gives a number of scenarios in which the company’s digital offer has been on hand to help, including kidney infections and food poisoning through to threatening encounters on the street and members checking in as safe after a major public safety incident.

Covering various bases for international students coming to the US is Gradly, a web and mobile app that guides students through relocation issues such as loan comparisons, vaccinations, housing, health insurance, phone plans, money transfers and setting up a bank account.

One stop-shop insurance

There’s an obvious attraction towards the one-stop-shop’ approach for settling into a new life, with the digital platforms used reinforcing a sense of ‘seamlessness’ for the student. Inevitably, the established insurance providers have started to offer more online services, for example immediate live chat access to medical professionals via a laptop, phone, or tablet.

Similarly, this facility is part of guard.me/keep.meSAFE’s offering and also Student VIP International’s ‘Backpack’ facility, ‘a multi-platform approach to health, wellness, safety and security’. It includes other elements over and above insurance, ranging from a travel portal for important documents to a ‘Cultural Competency’ section that highlights ‘various cultural norms,



communication and conflict resolution techniques’.

International Student Insurance offers educational institutions a number of video resources, industry presentations and training packages on subject such as the US health-care system, sexual assault and mental health awareness. In addition, the company directly offers customers 24-hour travel assistance with toll-free international numbers and contact by email, while Live Chat is also available. Meanwhile, Ingle has partnered with a mental health phone line to give students around-the-clock access to multilingual mental health counsellors.

Of keep.meSAFE’s offering, Wach notes: “a traditional, one-size-fits-all model of support doesn’t really cut it in the study abroad context”.

She elaborates, “We are partnering with institutions to provide wrap-around support 24/7 365, meeting students where they are (often on their phones) for culturally matched, clinical support, in students’ native language.”

German firms x-Patrio and DR-WALTER are both online portals for health insurance and “blocked” (secure) bank accounts, offering to ease the transition of moving overseas with some advice on, for example, housing and mobile phones on the x-Patrio site and,

in the case of DR-WALTER, a search portal to help students with getting the right insurance combination.

Clearly there is choice for international students shopping around for their best cover and, ultimately, for their best international education experience overseas. The best advice? Stay curious.

As Jeff Young, head of marketing at Ingle Insurance advises: “When in doubt, ask questions.”