Health Insurance

- Insurance does not cover injuries resulting from “off-road motorcycling; scuba diving, jet, snow or water skiing; mountain climbing (where ropes or climbing equipment are customarily used); sky diving, ultra-light aircraft; hang gliding; sailplaning/gliders; parachuting automobile racing or automobile speed contest; bungee jumping; spelunking; white water rafting; surfing or parasailing,” either as a part of the program or as a non-program activity.
Health Insurance

- Faculty are refrained from providing advice about medications or over-the-counter medications.
- When student is sick or injured, ask faculty to seek appropriate medical assistance immediately.
- If you want the university to inform the emergency contact, ask faculty to inform the OSA. OSA will NOT contact emergency contact in other cases, unless requested by student.
- “Emergency”: unconscious and/or hospitalization.
Sexual Harassment/Assault

Sexual assault is any sexual contact made without consent. Consent must always be freely given with words or actions that clearly communicate an individual’s desire to engage in sexual activities. Consent is a clear ‘yes’, not the absence of a ‘no’. Sexual assault is always the fault of the perpetrator and not the fault of the victim. Whether or not the victim has been drinking is irrelevant. No one deserves to be a victim of sexual assault.
Sexual Harassment/Assault

When you, or someone you know, experiences relationship, or sexual harassment/violence:

• Seek safety first,
• Seek the support of resources within your faculty/ host country
• Contact the Office of Study Abroad.
Tips for Female Travelers

Countries have varying cultural, social, and legal issues regarding gender roles, social relationships, and dating practices.

• Dress “local-like”
• Avoid eye contact or smiling at men you don’t know
• Be firm and assertive in your language and posture
• Travel in groups, especially at night.
• Pay attention to your instincts
Safety

• Avoid Poorly-lit Places and Walking Alone, esp at Night
• Avoid possible Conflict Areas
  ex) Demonstrations, Large Crowds/Gatherings
• Avoid Substance Abuse and Alcohol
  “Student’s Code of Conduct”
• Avoid non-Bottled Drinks
• Do Not Leave your Belongings Unattended
Safety

• If swimming while abroad, be mindful that certain hazards, such as a strong current or undertow, may not be marked. Do not swim alone or unaccompanied.

• Students are strongly discouraged from driving while abroad: Traffic laws and regulations vary.

• LU is not responsible for any direct or indirect expenses incurred as a result of a student’s decision to operate a motor vehicle while abroad.
Alcohol and Drugs

• Students are expected to adhere to the same code of conduct as if you were on campus at LU, as well as your host country’s laws and regulations

• Zero Tolerance Policy against Drugs: Subject to strict punishment with the possibility of ending the student’s program at the student’s expense.
OnCall: How It Works

• Travel assistance provider for health (through On Call) and safety emergencies while abroad.

• Your trips will be logged into the On Call Implementation Tracker through the agency or manually. This helps you and the OSA keep track of travelers, flights, and contact info should an emergency arise.

• Proof of Coverage Letter – this can be provided to travelers for your visa applications.
OnCall: How It Works

Before you depart:

• Visit [this link](#) from your phone and follow the prompts to save it to your home screen. This will give you a tile on your phone that opens a pdf of the plan ID and summary.

• Visit [this link](#) from your phone and follow the prompts to download. This will create a contact pre-loaded with all the On Call contact information in your phone’s native contact app.

• Take a few minutes to watch this [overview of services](#).
OnCall: How It Works

While travelling:

• You can make a collect call, send an email, live chat or text On Call from anywhere in the world 24 hours a day to request assistance. If you need medical care, encounter a travel problem, suffer a medical emergency or are impacted by security crisis anywhere in the world.
OnCall: How It Works

- If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day
  - Call from anywhere in the world: +1 603-328-1901
  - Call toll free from US or Canada: 1-855-226-8499
  - Email: mail@oncallinternational.com
  - Text only number: 603-945-0103
  - Live Chat: https://www.oncallinternational.com/chat/direct
Finance

• ATM: Ask your home bank to increase your daily withdrawal limit prior to departure
• Should carry emergency funds in USD
• Faculty are discouraged from loans to students, except in cases of emergency
• OSA will apply charges to the student’s account, unpaid to the faculty
Contacting Home

• Skype
• Pre-paid calling cards
• Cellphone: Check with your local phone provider. Text-only vs phone calls
• Free-Apps
In an Emergency

• In the event of a political, social, or natural emergency, the Office of Study Abroad will be in contact with the on-site faculty leader(s) for the program

• Always check your communication channel
  Ex) International SOS, Smart Traveler, Emergency Tree
Maximize Your Program

- Prepare
- Explore
- Connect: Within the program and with host society
- Communicate
- Capture: Pictures, Videos, Journals, Memories