

Insurance Requirements

UCalgary International – Global Learning requires all participants to have an insurance policy that meets the following minimum standards:

1. Travel Medical and Health Insurance – coverage for a minimum of \$500,000 for medical expenses while abroad
 - If the coverage is unlimited, this must be clearly stated
 - This must include emergency medical evacuation and repatriation as well as repatriation of remains coverage
2. Trip Cancellation/Interruption Insurance
 - Must be comprehensive, including medical emergency, political unrest, natural disaster, etc.
 - You must ensure that your travel insurance covers quarantine and trip interruption costs or that you have adequate personal funds available to manage these costs should they arise
3. Out-of-country coverage for the entire duration of your program
 - If your program is abroad for 30 days, your insurance must cover you for 30 consecutive days
 - If you plan to travel after your program ends, it is important to extend your insurance to cover your entire trip, otherwise your policy may be void

Please note - it is the responsibility of the participant to ensure your coverage meets UCalgary's minimum requirements. The University of Calgary will not be responsible for any of the types of expenses listed above that are required to be included in your student-purchased insurance.

Undergraduate students: the Students' Union insurance plan does not provide ANY travel coverage.

Graduate students: the GSA Student Care insurance plan provides sufficient Travel Medical coverage, but not Trip Cancellation/Interruption. To use this Travel Medical coverage towards your program requirements, please phone the Student Care office (1-855-535-3212) to request a 'Conditional Confirmation of Coverage Letter'.

All participants must demonstrate proof of insurance coverage. If you do not have coverage for some or all of the above insurance requirements, you will have to purchase coverage. The assigned travel agent for your program can offer you an insurance package that meets UCalgary's requirements.

It is the responsibility of Participants to ensure they have appropriate coverage by:

1. Ensuring the coverage that you purchase meets UCalgary's minimum requirements.
2. Purchasing whatever insurance component(s) you are missing (for example, if your insurance policy fills Travel Medical requirements but not Trip Cancellation/Interruption, or vice-versa).

There are two options for providing proof of coverage. Please provide:

EITHER

- A benefits card with your name on it plus a benefits book outlining the details of your policy.
 - It is your responsibility to look through your policy and highlight the applicable sections within. If you are unsure if your coverage meets the standards outlined in this document, you may provide this document to your insurance provider to confirm or let you know if you need additional coverage.
 - If you have insurance coverage under someone else, e.g. a parent or spouse, you will have to provide proof of dependency. Some insurance companies may list the names of dependents on the insured person's benefits card, while others will provide a separate form listing all dependents.

OR

- A letter from your insurance company or human resources benefits representative stating all of the following details:
 - Your name
 - Insurance company name and Group Plan/Policy #
 - Specific coverage requirements, as stated above

Proof of coverage may be submitted electronically to your RAISA registration or emailed to globalengineering@ucalgary.ca

Complete proof of coverage must be provided within a week of booking your flights.

It is your responsibility to ensure that you have the appropriate coverage.