Emergency Policies & Procedures

Dear Parents:

The UNH London Program has detailed procedures for handling a variety of emergencies. (We can supply you with our emergency plan upon request.) Our first priority will be attending to the immediate health and well-being of students and accounting for the whereabouts and condition of every student as quickly as we can.

We encourage you to keep the following information in a handy place.

For the most current information about the status of students and the nature of the emergency:

- First, call the COLA Center for Study Abroad at (603) 862-3962. This office will serve as your primary conduit for information in case of emergency. If no one answers, call:
  - The UNH Center for International Education at (603) 862-2398 M-F 8:00-4:30
  - UNH Dispatch at (603) 862-1427. This number is manned 24 hours a day, seven days a week, and the attendant can patch you through to the appropriate number. However, please do not use the UNH Dispatch number except in the case of a genuine emergency (serious injury, sexual assault, terrorist activity); the Provost’s Office has authorized a $200 fee for frivolous calls.

- Please do not call Professor Berenguier, our on-site director, directly in London unless we’ve directed you to do so. In an emergency, Professor Berenguier will be trying to account for all students as they check in with her by phone, so calling her directly may tie up her line and prevent us or students from contacting her. During an emergency we will be in constant contact with her, and we will relay her most current information to you.

- If you speak with your son or daughter directly, you can help us by reminding your student that s/he needs to check in with Professor Berenguier. If we don’t hear from a student quickly and directly, we will set in motion procedures to find him or her.

- We will try to issue an e-mail statement as soon as we can after the event, so please check the e-mail address that we have on file for you.

UNH International Travel Assistance & Insurance Program

The University of New Hampshire now provides an Emergency Travel Assistance Service and Travel Insurance Program to students studying abroad. The next two pages of this document will provide further information.

If you have any safety concerns, we invite you to contact us at:

Jim Parsons, Study Abroad Coordinator, (603) 862-3962, james.parsons@unh.edu
Douglas Lanier, On-Campus Director, (603) 862-3796, doug.lanier@unh.edu
UNIVERSITY OF NEW HAMPSHIRE INTERNATIONAL TRAVEL ASSISTANCE AND INSURANCE PROGRAM

UNH provides international travel assistance, emergency services and insurance to all students, undergraduate and graduate, traveling abroad on University-related activities. Some examples of covered activities include: studying abroad on a UNH Managed, UNH Exchange or UNH Approved program; interning or researching abroad for credit, fulfilling a UNH requirement or assisting UNH faculty; presenting your UNH research at a conference; or traveling abroad with a UNH Recognized Student Organization.

You will be covered only while enrolled in your official UNH program or activity and only when you are outside the U.S. You will not be covered for personal travel before the program/activity begins or after the program/activity ends. Therefore, UNH recommends that you maintain your domestic coverage to insure continuation of coverage and care before the program begins, after it ends, and upon returning to the U.S.

There are two parts to this program:

1. **Assistance & Services—International SOS**

   International SOS is the premier international services provider, who will be there for you when emergency medical, personal, travel, legal, and security assistance services are needed when traveling abroad on UNH-related activities. One phone call connects you to the International SOS Network of staff trained to help resolve these issues. Services range from telephone advice and referrals to full-scale medical and security evacuations by private air ambulance. The International SOS Network of specialists operates 24 hours a day, 365 days a year from their Alarm Centers around the world. Since its founding in 1974, they have performed thousands of evacuations and repatriations.

   Accessing International SOS information is easy and available on your membership card provided by UNH, by downloading the International SOS app, and online at [www.internationalsos.com](http://www.internationalsos.com). At the prompt for the Members’ website log in, enter your UNH International SOS membership number: 11BCAS000009. The Alarm Center phone number is +1.215.942.8478 and can be called collect from anywhere in the world.

2. **Insurance—University Health Plans**

   UNH has worked with its insurance broker, University Health Plans, to establish a unique international insurance program with Nationwide Life Insurance Company for UNH students abroad on UNH-related activities, which works in concert with International SOS. This insurance program is primary in all cases, but International SOS must provide all emergency services in order for the insurance to pay out the insurance benefits. Because of the special relationship between International SOS and the Plan Administrators, emergency management and health care decision-making is simplified.

   The Summary of Benefits and the full Evidence of Benefits that includes all definitions and exclusions is available on the insurance page of the UNH Center for International Education (CIE) website: [http://unh.edu/cie/international-travel-assistance-insurance-program](http://unh.edu/cie/international-travel-assistance-insurance-program).

**Extended Personal Travel**

Because this insurance will not cover you during personal travel before or after your UNH program/activity, the same coverage can be purchased directly from University Health Plans and International SOS. Trip cancellation and interruption coverage also is available for purchase. Information on coverage details and how to purchase both extended travel and trip cancellation/interruption insurance is on the insurance page of the UNH CIE website listed above.
Frequently Asked Questions

Will a London Program student be covered for personal travel before or after the dates of the program?
No. UNH travelers are covered only for the duration of their study abroad program. Coverage is not extended to leisure or vacation travel outside of the program dates. One may purchase the same coverage and benefits for extended personal travel directly from University Health Plans and International SOS.

Should a London Program student cancel his/her domestic health insurance if he/she is covered by the UNH international plan?
No. UNH study abroad students are covered only for travel outside the U.S. for the dates of the study abroad program. Therefore, UNH recommends that all travelers maintain their domestic coverage to insure continuation of coverage and care before departure and upon return to the U.S.

What is covered under the UNH International Travel Services and Insurance Program?
The plan covers medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs. Payment will be made for covered medical expenses up to the maximum benefit of $1,000,000. See Evidence of Benefits (http://unh.edu/cie/sites/unh.edu.cie/files/media/pdf/UHP_Evidence_of_Benefits.pdf) for a full list of benefits and exclusions.

What if the student has a pre-existing condition, is he/she covered?
Yes, there is no exclusion. (A pre-existing condition is one for which you sought medical advice, were diagnosed, received care or treatment, or were recommended care or treatment.)

Does this plan have a deductible?
No. (Deductible means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Insured per Injury or Sickness before payment is made by the claims company.)

What if the hospital abroad requires an advance payment in order to admit the student?
International SOS will advance payment to a hospital if needed to secure the student’s admission because of sickness or accident. Call the 24-hour International SOS Alarm Center: 1-215-942-8478.

If International SOS pays for the medical bills, how is International SOS reimbursed?
International SOS should be called in all emergency situations. If International SOS fronts money for medical treatment, the claim will be automatically sent to Consolidated Health Plans and International SOS will get reimbursed directly from Consolidated Health Plans. The UNH traveler does not need to submit any paperwork.

If the student receives a bill for services he/she received, what should we do?
When outside of the U.S., the student may be asked to pay for a small medical service charge and then need to seek reimbursement. When you submit claims for reimbursement, you will need to have the itemized bill(s) translated into English and include a letter informing the Claims Administrator that you are seeking reimbursement for charges previously paid. Please ensure that the student’s name, school, UNH ID#, and mailing address (to receive your reimbursement check) are on the bill.
Consolidated Health Plans
2007 Roosevelt Ave
Springfield, MA 01104
800-633-7867

Is any other information needed to pay a claim?
If the treatment the student receives was a result of an accident, he/she might receive a letter from Consolidated Health Plans asking you for information about the accident, i.e. was it the result of a car accident, from playing sports, etc. Your claim cannot be processed without this information, so please respond to the letter promptly. However, if International SOS is involved then you will not need to worry about providing additional information.