



University of New Hampshire

London Program

## 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 Global Education Center at (603) 862-2398 M-F 8:00-4:30
- OR-
- 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 Woods, our on-site director, directly in London unless we've directed you to do so. In an emergency, Professor Woods 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 Woods. 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](mailto:james.parsons@unh.edu)

Sue Hertz, On-Campus Director, (978) 852-7861, [susan.hertz@unh.edu](mailto:susan.hertz@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. **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 Cigna and Lloyd's 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.

Information on the benefits and coverage, including definitions and exclusions, is available on the Benefits page: <https://www.unh.edu/global/benefits>.

### Optional Additional Coverage

The UNH international plan does not include coverage for trip extension, spouse/dependents, or trip cancellation/interruption benefits. These optional plans would need to be purchased by the traveler, at an additional cost. Travelers may purchase Extended Travel or Spouse/Dependent insurance coverage as a consumer product directly from International SOS. In purchasing Extended Travel coverage, please note that the UNH program includes up to 7 days of personal deviation coverage (defined as travel prior to or after the school-sponsored trip). Refer to the Summary of Benefits above for the minimal trip interruption coverage included in the Supplemental Travel Benefits. Travelers may purchase trip cancellation/interruption coverage, which has been made available by UNH's international insurance broker here:

<https://www.insuremytrip.com/education/index.html?pagelid=education/university-health-plans>.

## Frequently Asked Questions

Find answers to more questions online at: <https://www.unh.edu/global/faqs#enroll>

### **Will I be covered for personal travel before, during or after my UNH-related activity?**

UNH travelers are covered only while traveling for UNH-related activities. Insurance coverage includes up to 7 days of personal deviation coverage. Personal deviation is defined as travel prior to or after the school-sponsored trip. Any personal deviation travel in excess of the 7 days is not covered and requires you to purchase your own personal travel insurance should you wish to be covered. You may purchase coverage for your extended personal travel online directly from International SOS's consumer products at a discount. View the International SOS UNH personal travel page for more information:

<http://www.internationalsos.com/MasterPortal/default.aspx?content=discount>.

### **Should I cancel my domestic health insurance if I am covered by the UNH international plan?**

No. UNH travelers are covered only for travel outside the country. Therefore, UNH recommends that all travelers maintain their domestic coverage to insure continuation of coverage and care before departure and upon your 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 \$500,000. See *Cigna Medical Policy and Lloyd's Travel Policy* (<https://www.unh.edu/global/benefits>) for a full list of benefits and exclusions.

### **What if the student has a pre-existing condition, am I 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.)

### **Whom do I contact if I need help when I am overseas?**

If you have an emergency please call collect the 24-hour International SOS Alarm Center: 1-215-942-8478. You should be able to reference the UNH International SOS membership number: 11BCAS000009.

### **What if the hospital abroad requires an advance payment in order to admit the student?**

For most hospitals, International SOS can advance payment if needed to secure your admission because of sickness or accident. On occasion, there may be a hospital that will not accept advance payment from a third party. In these incidences, International SOS can refer you to a hospital that will accept advance payments. Call collect 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 the insurance company and International SOS will get reimbursed directly from the insurance company. The UNH traveler does not need to submit any paperwork.

### **If I receive a bill for services he/she received, what should we do?**

In all cases, save all invoices and receipts for payments and refer to the claim processing instructions here: <https://www.unh.edu/global/unh-claims-process>. You do not need to wait until you return to the U.S. to file a claim.