

International Insurance Checklist

Gilman Program

In the United States:

- Request your insurance information from your study abroad advisor and/or program provider.
- Save your insurance coverage and benefits documents to your computer or a place you can easily access.
- Share your insurance information with your emergency contacts.
- Understand what is covered and what is not.
 - Remember: the Gilman Program requires your insurance to cover:
 - Accident & Sickness
 - Emergency Medical Evacuation
 - Repatriation of Remains
 - Look into what else is covered.
 - For example, your insurance may also cover travel delays or lost baggage.
 - Pay close attention to restrictions.
 - Often risky activities, like adventure tourism, are not covered. (These activities are often not allowed by your program too.)
- Understand the reimbursement process.
 - If you're ever in a situation where you need to use your insurance, it's best to know ahead of time what you will need to do.
 - For example, you may need to pay up front, save detailed receipts and file for reimbursement online or by mail.
 - Note if there are any deadlines for filing for reimbursement. (Some companies will have a window in which you must file after the event.)
- Print your insurance ID card.
 - Store it in your wallet.
- Print copies of the reimbursement form and/or save electronic versions on your computer or a place you can easily access.

During an Incident Abroad:

- Use all resources available to you.
 - Remember that while abroad, you have access to [International SOS](#) for immediate assistance, your on-site program support, and many local services.

After an Incident Abroad:

- Collect all receipts, making sure they are as detailed as possible.
- File for reimbursement.
 - If the insurance company reimburses with checks, it is often easier and safer to have them sent to your emergency contacts in the U.S. than to where you are abroad. While this means that you will not have access to this money immediately, that is often preferable to risking no longer living at the international address when the mail arrives.
- Contact the Gilman Program, your on-site program contacts and/or your study abroad office as needed.
 - This is not required. However, it is recommended if the incident impacts your ability to remain abroad and/or requires additional follow-up or support.
 - Remember you have access to up to five free counseling sessions while on your program as part of Gilman's membership with International SOS.

