Required Coverage

All students traveling abroad will carry adequate medical insurance for the duration of the experience. This applies to travel for any activity or purpose pursuant to the participant's status as a student at Occidental College or arising from their relationship with the College and its employees, programs and resources. Please see the College insurance plan page for an explanation of how the College plan works during study abroad.

Purposes and activities include but are not limited to:
1. study, internship, independent study or research abroad.
2. funding from any College source including but not limited to Young, URC, IPO, Richter, academic, student affairs or administrative departments, individual faculty grants, ASOC, club fundraising, etc.
3. any international placement, referral, guidance or mentoring by Occidental College faculty or staff either formal or informal.

Study Abroad Participants will be insured as follows:

<table>
<thead>
<tr>
<th>Program</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>IES, CIEE, CET, SIT, Trinity-Rome, Arcadia (Upon acceptance to study through these programs, you will receive information about their insurance options.)</td>
<td>Automatically enrolled by the program sponsor in comprehensive international insurance coverage including the required elements. Students are exempted from Oxy's mandatory insurance for the dates of the overseas program only. WARNING: To avoid any gap in the dates of coverage, participants will need to purchase insurance to cover any periods of time between the end or start dates of Oxy's mandatory insurance and the end or start date of your program insurance. Information on Oxy's travel insurance can be found here. Students have also used the following: STA Travel, HTH Worldwide</td>
</tr>
<tr>
<td>All other study abroad programs (exchange, non-Oxy other than those listed above, OTS, Budapest-Math, etc.)</td>
<td>Automatically enrolled in Occidental College mandatory insurance including international travel coverage of the required elements.</td>
</tr>
</tbody>
</table>

Required insurance will include elements essential for student travelers. These are:

Sickness and accident insurance - that covers "every day" illnesses (strep, flu, rashes, etc.). Not just emergencies.

Hospitalization - pre-certification of payments and a high benefit amount
Family "Bed-side" - pays for transportation and hotel for family member when the insured is in the hospital for an extended period.

Medical Evacuation - if the condition cannot be treated or the student is too ill to continue the program

Repatriation of Remains - returns mortal remains to the United States.