

B. MEDICAL & TRAVEL INSURANCE

All Western and Brescia/Huron/King's travellers are required to possess out-of-country medical insurance.

Regardless of your insurance plan, it is important to review and become familiar with exactly what your plan covers, how long it lasts, and where and how it works. Be sure to ask whether the plan covers pre-existing medical conditions. Ask the insurance provider to explain the definition, limitations and restrictions of any pre-existing conditions, tests, and treatments you may have undergone.

COVID-19: Please note that due to the COVID-19 pandemic, external insurance providers may not cover COVID-19-related medical expenses, or other non-COVID-19 emergency-related expenses. For more information see the [Government of Canada's site on travel insurance](#). **Ensure that you verify coverage details for your insurance policy with your provider.**

I acknowledge that I have reviewed the Insurance Coverage details outlined in the [Safety Abroad Steps for Students](#)

1. What **medical insurance** have you purchased?

2. What **travel insurance** have you purchased? How do you plan to mitigate risks associated with potential travel disruptions (e.g. flight cancellations, entry/exit travel bans imposed by regional governments, quarantine requirements, etc.), including associated costs?

RISK ASSESSMENT AND EMERGENCY PLANNING

List any hazards that might be associated with your international travel and experience abroad, including risk management measures planned. Some hazards related to the COVID-19 global outbreak have been identified.

Please use the following resources to assist you in completing the risk assessment:

- **International SOS (ISOS) country guides** and **COVID-19 travel restrictions** information. Access these resources through the [ISOS member portal](#) using Western’s membership number. Refer to the user guide.
- **Government of Canada destination specific [travel information](#).**

Hazard <i>Identify the potential hazard. Some relevant hazards have been identified for you.</i>	Risk Analysis <i>After researching your destination and host institution’s/organization’s policies and current response plans, identify the likeliness of the hazard occurring during your travel and how the occurrence of this hazard will impact you.</i>	Risk Management Plan <i>After consulting the ISOS and Government of Canada resources, identify how you plan to mitigate risks, should the hazards occur.</i>
EXAMPLE: Infectious diseases and parasites	<i>The most common infectious disease I will likely be exposed to is Malaria.</i>	<i>For malaria, I will be taking anti-malaria drugs (Lariam) during the course of my time in the country. I have used this drug many times prior and know I do not suffer any side effects from it.</i>
Contraction of COVID-19 (In the event you fall ill with COVID-19, be prepared that you will most likely be required to stay in country to recover.)		
Confirmed cases of COVID-19 nearby		

Hazard	Risk Analysis	Risk Management Plan
<p>Involuntary quarantine required (Being present in an area where a high number of COVID-19 cases have been reported and/or travelling internationally at this time increases the risk for being required to quarantine at multiple points of entry, including upon re-entry to Canada.)</p> <p>Provide details related to any current quarantine requirements for your destination(s) and how you plan to mitigate risks associated with sudden changes to quarantine requirements.</p>		
<p>Travel bans (Travel bans may restrict travel in and/or out of a country. If outbound travel is restricted, be prepared that you will most likely be required to remain in country until the ban is lifted.)</p> <p>Provide details related to any current travel bans that may be in place for your destination(s) and how you plan to mitigate risks associated with sudden changes to travel bans.</p>		
<p>Insurance coverage is or becomes restricted (Insurance coverage may be restricted and/or may change if a high number of COVID-19 cases are identified in the country.)</p>		
<p>Anticipated and unanticipated financial costs associated with your travel (e.g. quarantine costs, testing, potential travel disruption, etc.)</p>		

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Hazard	Risk Analysis	Risk Management Plan
<p>Other: List any other identified potential hazards associated with the proposed international activity.</p>		