

## Wisconsin Rapids International Education Program (WRIEP)

### ***PROOF OF TRAVEL AND MEDICAL INSURANCE:***

All international students enrolled at the School District of Wisconsin Rapids are required to have appropriate medical and travel insurance. This may be a group or individual policy. The insurance policy should be in place before they leave their home to travel to the U.S. The WRIEP Coordinator will verify all policies prior to students commencing their studies.

The School District of Wisconsin Rapids has recommended insurers. If these insurers are not used, then the school must be satisfied that the medical and travel insurance meets its requirements as listed below. Here are some recommended insurer websites:

[https://www.compassstudenthealthinsurance.com/compare\\_international\\_insurance\\_plans.php](https://www.compassstudenthealthinsurance.com/compare_international_insurance_plans.php) or  
<http://www.internationalstudentinsurance.com/f1student/>

*Students are required to supply an English translated copy of the insurance policy and evidence of its currency. This will be filed by the International coordinator and will be monitored annually.*

### **POLICY REQUIREMENTS:**

If travel insurance is separate from medical insurance, the travel insurance should include:

- a) Loss of baggage and other personal effects
- b) Accident and injury
- c) Disruption to travel plans
- d) The cost of medical care in any “stopover” countries

Combined medical and travel insurance should:

- a) Commence when leaving home for the airport, while in transit, and within the United States or trips to other destinations and holidays back to their home country.
- b) Contain high sums insured – *from \$1,000,000 to unlimited cover, full medical, optical and dental cover plus a low excess*
- c) Include emergency evacuation – *minimum coverage for medical evacuation of exchange visitor to his or her home country in the amount of \$10,000 USD, and repatriation of remains – minimum coverage amount of \$7,500 USD, personal effects, and accompanying relative cover*
- d) Ensure personal effects are covered and personal liability can be met
- e) Address continuation should a student have to interrupt their studies

In assessing the validity of insurance coverage from providers outside the recommended insurers, the school will consider:

- a) Whether the insurer is a reputable and established experience in the travel insurance business, and has an excellent credit rating.
- b) If the insurer is able to provide emergency 24-hour, 7 day a week cover.
- c) If students are able to have a “certificate of currency” and policy wording stating that the student has purchased the coverage for the duration of the planned period of study.