

Off-Campus Study Insurance Information

While abroad, it is very important to have proper insurance coverage. Many primary insurance plans, while they may offer basic coverage as you travel internationally, will not be effective in all countries and may not provide the more costly services necessary should you experience an emergency.

To increase the safety and coverage that students receive, Cornell College has acquired an insurance policy through [EIIA](#) (Educational and Institutional Insurance Agency) that covers students traveling on **Cornell-based** trips. If you are traveling with a Cornell course or on another Cornell-related trip, you will receive an insurance card and automatically be covered under this policy. The following is a brief summary of the plan's student coverage:

Limits of Liability for Students

- Accidental Death and Dismemberment: \$20,000 each insured person or five times the insured person's salary; whichever is lower (\$200,000 aggregate any one accident)
- Accident and Sickness Medical Expenses: \$25,000 each insured person/maximum each injury or sickness with a \$250 deductible
- Emergency Evacuation: \$25,000 each insured person (\$100,000 maximum each injury or sickness)
- Emergency Family Travel: \$100,000 maximum each emergency evacuation
- Repatriation: \$25,000 each insured person (\$100,000 maximum any one sickness)
- Lesser coverage is also included for eligible spouses and children of students

Please note that this is a secondary insurance policy, and [EIIA](#) employees will work with your primary carrier to determine which company will cover specific claims. It is also important to note that while traveling abroad, a credit card or cash is often the only way to receive medical treatment in a foreign country. You will often need to pay for services and be reimbursed for your expenses once you return to the United States.

If you do not feel that this plan is sufficient, many supplemental insurance plans are available as well. There are short-term health and emergency policies designed for travelers which may be located through travel agents or from your insurance carrier. Remember to keep your health insurance card and claim forms with you while you travel. Links for travel insurance can be found in this handbook under “Internet Resources”. See page 68.

You may want to consider purchasing an International Student Identity Card. In addition to providing discounts on travel, accommodation, entrance fees, etc., it affords very basic health, accident and life insurance, including limited coverage for medical evacuation.

For more detailed information regarding this policy and its coverage, or to learn if you will be covered by this policy while traveling abroad, please contact Amanda Ross in the Office of International and Off-Campus Studies, ext. 4385).