



Exploring a Vulnerable Travel Population: Student Travellers

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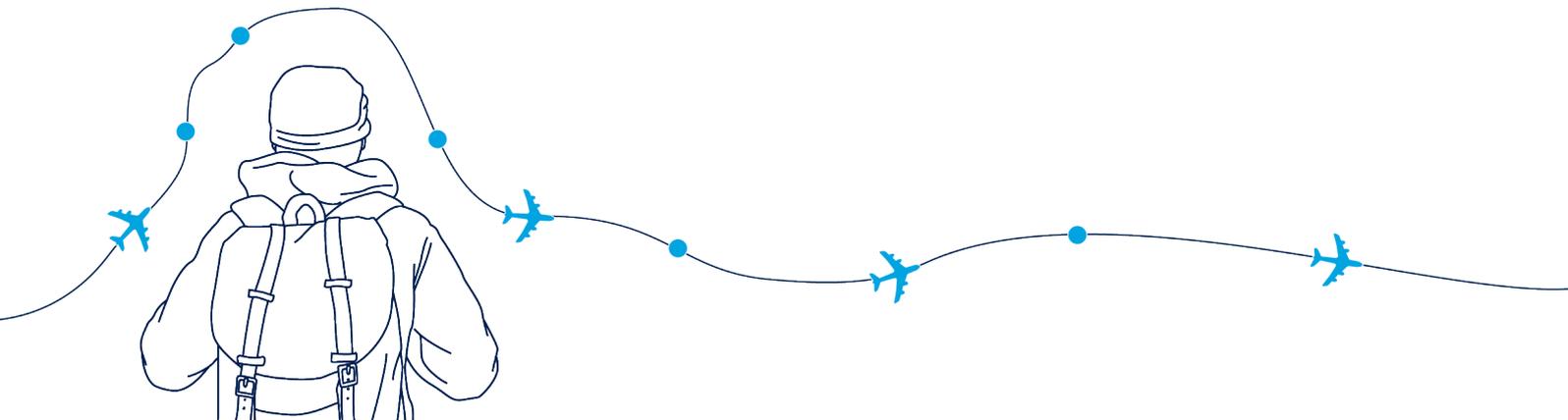
INTRODUCTION

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Domestic or international travel opportunities for students of all ages has become a popular educational benefit provided by schools and universities across the globe; whether it is for athletic or extracurricular tournaments, language programs, volunteer missions or study abroad programs. Young travellers may even venture abroad on their own, taking a gap year, backpacking trip or simply vacationing with friends. While travel offers a multitude of opportunities, there are still numerous factors that may put the health and safety of this vulnerable population at risk. According to the National Association of Independent Schools, one-third of the total risks to students travelling occur while on the highway, while another 10 percent is attributed to boat, plane and train travel. Another 30 percent of risk is a mixture of fires, falls and sickness, while there is more than a quarter percent risk of drowning.

While these statistics may be daunting, a strong safety and preparation plan can help ensure students of all ages enjoy travel and the valuable experiences it can bring while also mitigating these risks. Students, parents and faculty alike can benefit from the following travel tips and advice.



RESEARCH THE DESTINATION AND PLAN AHEAD

Exploring and discovering a new destination can be thrilling, but it's critical that student travellers and their parents, faculty, and chaperones do thorough research before heading to a destination. Having a better understanding of the historical and cultural context, social norms, geographical location, legal and security issues, and current events of a country can ensure travellers are more comfortable exploring new places while interacting with locals. Parents and students should work with their school to learn about available travel resources, ask if their school has a travel insurance plan, and do their own research as well.

According to a global study of travellers by CNN, 50 percent of people use four or more information sources before travelling to a destination. Of the resources used, travellers rely heavily on destination-specific websites and travel content sites, such as tourism board sites, traveller blogs and social media sites such as YouTube and Instagram. Fifty-five percent of those surveyed rely on recommendations of family and friends before choosing a destination, and 49 percent of travellers say they use review websites while doing their research.¹

TRAVEL RESEARCH AND PREPARATION TIPS

- Prepare a list of emergency contacts (including parents, family and friends), and contact information for your school, insurance and emergency travel assistance, local police, and embassy. Carry a hard copy and email the list to yourself and save the contacts to your mobile phone.
- Check the weather in your destination, so you can pack and wear appropriate clothing and shoes designed for comfort and mobility.
- Pack wisely and only bring the absolute essentials, so you can move quickly.
- Pack a travel-friendly first aid kit.
- Carry chargers for your digital devices and a travel plug adapter if you are travelling internationally.
- Buy a portable power bank to charge your mobile device on-the-go in the event you can't get to a wall outlet.
- If travelling abroad, buy a temporary international data plan to reduce roaming charges or buy a local mobile SIM card to stay connected.



Leave your valuables at home. Petty theft is one of the most common crimes. If you don't want to risk losing it—leave it behind.

¹ <https://www.cnn.com/travel/article/international-travellers-concerned-safety/index.html>

TRAVEL SAFETY AND SECURITY

Parents and students should work with their school's staff to learn about their school's travel security and medical emergency plan. To help keep students safe and give parents back home an awareness of their child's well-being, students and parents should find ways to communicate with family throughout the trip through regularly scheduled check-in video chat, phone calls, emails or text messages.

Check to see if you can register. For example in the U.S., students can enroll in the Smart Traveler Enrollment Program, a free service for U.S. citizens who are travelling and living abroad that enrolls their trip with the nearest U.S. Embassy or Consulate.² This program sends travellers important information about safety conditions of the country in which they are travelling. Additionally, STEP will notify travellers in case of a natural disaster, civil unrest, family emergency or another emergency. This program offers an efficient way for students to get in touch with family and friends in the event of a disaster.

SAFETY AND SECURITY TIPS

- Know the security risk level of your destination and be vigilant about your safety at all times even if the destination's risk level is low.
- Obey the laws and abide by the cultural norms in the country you are visiting, even if you don't agree with them.
- Use the "buddy" system when possible, so no one is ever alone. Exchange contact information in case anyone becomes separated.
- Always tell someone where you are going and make sure someone knows who you are travelling with and where you are going.
- Learn a few key words in the language of the country you are visiting, such as "police" and "help." Remove yourself from any situation where you feel threatened.
- Avoid listening to music on noise-cancelling headphones while you are out and about. Pay attention to your surroundings.
- Follow your intuition; if you feel a bad vibe from somewhere or someone, listen to your gut instinct and remove yourself from the situation.
- Never hitch-hike!
- Avoid alleys or unpopulated areas. If you become suspicious, change locations quickly.
- Be skeptical of strangers who are being too nice, helpful or seem overly interested in you.
- If you are harassed, remove yourself from the situation as quickly as possible, but do not escalate by confronting your harasser. If you are being followed, find a busy establishment to enter.
- Buy a door stop. One of the simplest, yet most effective, security devices available is a door stop. Simply wedge it under the door of your accommodation for added in-room security.



The number of students studying abroad is increasing every year, growing 4 percent in 2015-2016 and 2.3 percent in 2016-2017.

² <https://step.state.gov/>

TRAVEL HEALTH

Visit your doctor as soon as possible before departure to find out what vaccinations you may need. If you have chronic or recurrent dental problems, it is also advisable to get a dental check-up before trip departure. The Centers for Disease Control and Prevention recommends travellers schedule a doctor's appointment at least four to six weeks before leaving to receive the appropriate vaccinations, medicines, and information on safety based on personal medical history and travel destination.³

Once abroad, travellers can benefit from practicing the same healthy habits they would in their own country. Washing hands with soap and clean water before eating and after using the bathroom is critical. Drinking sealed bottled water in developing countries can reduce risks of travellers' diarrhoea as well as other illnesses. Diseases are also spread by insects, so it is suggested travellers wear insect repellent and protective clothing in tropical countries.

GENERAL TRAVEL HEALTH TIPS

- Pack a double supply of any medications you require, if possible, keeping them in their original bottles with a copy of the prescription, as well as any special medical ID bracelets or tags.
- Carry documentation with your doctor's contact information, medications and your blood type, in case of an emergency.
- Try to avoid or limit contact with people who are sick.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand sanitizer.
- Cover your nose and mouth with a tissue when coughing or sneezing, and throw used tissues in the trash.
- Avoid having manicures, pedicures, acupuncture treatments, piercings or tattoos done while you are travelling, since you may be susceptible to infections.
- Practice water safety, even experienced swimmers should take precautions.⁴
 - Before you go out to the water, check the weather forecast – storms can appear suddenly in tropical climates – and ask about local water conditions.
 - Wear a life jacket if there is any possibility that the waters may become turbulent or the winds become strong, whether you are in the water or on a boat.
 - Young children must be closely supervised should wear a life jacket at all times. Try to avoid swimming alone.
 - If your skin gets cut in the water, be sure to clean the wound thoroughly with clean water and apply an antiseptic when you're back on shore. If you are stung or cut, you should rinse the area with vinegar, carefully remove any visible tentacles or foreign matter with fine tweezers, and soak the skin in hot water.

Below are some useful items that you may wish to include in a travel medical kit:

- Bandages, sterile dressings, gauze, tweezers, digital thermometer
- Alcohol-based hand sanitizer or hand wipes
- Insect repellent
- Sunscreen



Pack a double supply of any medications you require, if possible, keeping them in their original bottles.

3 <https://www.cdc.gov/features/studyabroad/index.html>

4 <https://wwwnc.cdc.gov/travel/page/safe-swimming-diving>

- Aloe gel for sunburns
- Females should pack their preferred brands of sanitary items, since it may be difficult to find them in developing countries.
- Medicine for pain or fever
- Cold and flu tablets and throat lozenges
- Antihistamine
- Anti-diarrhoeal medications
- Motion sickness medicines. For longer journeys, a doctor may prescribe patches for motion sickness.

If students experienced an illness while abroad and have returned home or experience any symptoms after returning to their home country, they should visit their local medical facility or personal medical provider immediately.

AIG Travel assumes no liability or responsibility for the use, interpretation or application of any of the information contained herein. The information contained in this material is for general informational purposes and is not intended as a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical problem.



Keep all important information, including copies of identification documents, accommodation, together and easily accessible in the event of an emergency.



SOCIAL MEDIA SAFETY

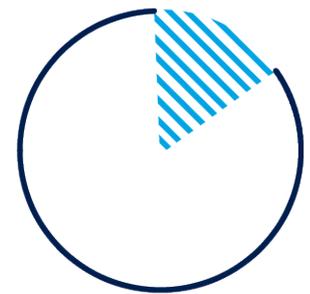
Social media has made it easy for anyone to share details about everyday life. And while student travellers may be enticed to upload pictures and information about excursions, they should proceed with caution while abroad.

According to a survey by Experian, only 32 percent of travellers avoid sharing status updates and posting photos during their trip and only 20 percent of those surveyed admit that they disable geotagging on social media.⁵ That means there's a vulnerable population sharing too much information that makes it easier for criminals and social hackers to track them down. It may be wise for students to wait to post pictures and details of the trip until they return home.

5 https://www.experian.com/blogs/ask-experian/survey-findings-are-consumers-making-it-easier-for-identity-thieves/?pc=prt_exp_0&cc=prt_0817_itpsurvey

SOCIAL MEDIA AND DIGITAL SAFETY TIPS

- Travel with clean digital devices that have very limited banking information, sensitive data, personal photographs or compromising information.
- Before travelling, ask family, friends and classmates to respect your privacy and security by refraining from posting information about your travels.
- Avoid using free Wi-Fi in public locations. In many countries, there is no expectation of privacy at internet cafés, hotels, airports, offices or other public spaces. Consider renting pocket Wi-Fi if you are travelling to a country where Wi-Fi is limited so you can have your own private wireless hotspot.
- Taking pictures, even inadvertently, of government or military buildings or infrastructure can result in an official response that may include anything from cameras or phones being confiscated to detention. This requirement is in effect even in some Western countries, so pay close attention to signage and be aware of your surroundings before taking pictures or selfies.
- Take selfies safely. Sometimes that perfect pose comes with a great risk to self and others.
 - Take note of the surrounding area, especially if it is unfamiliar. Look out for caution signs and take heed of the given warnings.
 - Take pictures on steady ground, ensure footing is firm and avoid ledges, drop-offs or other potentially problematic areas.
 - If you are walking across the road or driving, put the phone away and concentrate on what you are doing.
 - Forgo taking pictures with or near dangerous animals.



16 percent of all bachelor-degree earners study abroad during their undergraduate careers.

DESIGNING AN EMERGENCY PLAN

Many things can happen on a trip, from petty crime to natural disasters or civil unrest. Therefore it's critical that travellers have an emergency evacuation plan in place while travelling abroad.

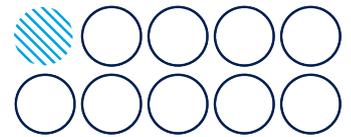
Parents and students should ensure their school has a safety/emergency plan in place, and can better prepare for unexpected events through an online travel safety training, such as the one offered at [DepartSmart.org](https://www.departsmart.org).

[Fill out your emergency plan form here.](#)

CONCLUSION

Whether you or a loved one is planning to travel for an athletic tournament, a study abroad excursion, volunteer trip, international language program, homestay, a summer adventure or solo trip, it's important to keep these safety tips handy. For more information and advice, please visit [aig.com/travel/students](https://www.aig.com/travel/students).

AIG Travel offers student travel insurance for both domestic and international trips. Our insurance plans may include valuable medical coverage, trip interruption coverage, optional upgrades to emergency medical evacuation coverage, 24/7 travel assistance services and more. To learn more about our products visit www.aig.com/travel.



10 percent of all students studying abroad filed an insurance claim.

APPENDIX – CASE STUDIES

The following are a few cases where students found themselves in need of help, and travel insurance proved to be an important part of their safety plan:

STUDENTS ABROAD IN GERMANY CAUGHT IN DEVASTATING FLOODS

While on a month-long university trip in Central Europe, 13 insured student travellers were staying in the southern Bavaria region of Germany when ongoing flooding deluged the region. The flooding was the third-worst recorded incident of flooding in Central Europe since 1856. AIG Travel's security team was contacted for help and immediately researched accommodations in the Bavaria region to establish locations that had not been compromised by the flooding. The team called the students, parents and university administrators on a daily basis with updates on weather forecasts, possible relocation points and operational airports. As soon as the security team determined that the situation in southern Germany had improved and commercial transportation out of the region was readily available, they provided multiple verified transportation options for the students to safely return home.

UNIVERSITY STUDENT ABROAD SUFFERS FROM COLLAPSED LUNG

A university student was studying abroad in Shanghai, China when he began suffering from respiratory issues a few days prior to his scheduled flight home to Australia. After consulting with two local doctors, he was diagnosed with recurring pneumothorax (a collection of air in the cavity between the lung and chest wall which results in a collapsed lung). He immediately contacted the AIG Travel global service centre so that they could assist him with his medical and travel arrangements. AIG Travel worked closely with his doctors to keep his health and safety a top priority as he was referred to the Shanghai United Family Hospital for a CT scan and was prescribed medication. Four days later a follow-up CT scan showed that his condition had greatly improved; therefore, he was cleared to travel home. AIG Travel arranged for a business class seat and medical escort to help him safely return home. Door-to-door ground transfer car services and wheelchair assistance were prearranged at the airports for his ease of mobility.

BUS CRASH IN BELIZE

A group of university students and chaperones were performing service and volunteer work in Belize. While on a private bus in San Ignacio their bus skidded on the dirt road, hit a wall and overturned injuring six students. The university's program coordinator phoned AIG Travel for help, and after reviewing the situation, it was determined that an AIG Travel representative should be dispatched to Belize to manage communication and services. The injured students underwent extensive testing in the form of CT scans, MRI scans, and X-Rays. Fortunately, no one was admitted to the hospital, but they could not continue with the volunteer service program. AIG Travel facilitated conference calls with treating physicians, medical case managers, and doctors on duty to coordinate ground ambulance transfers to the nearest diagnostic centre for one student who had suffered back pain. The integrated efforts of AIG Travel's service centre and its onsite representative left a positive impression with the university and student's parents, and resulted in ensuring appropriate medical care, frequent status updates, and the students' safe return home.

Every emergency situation is unique and requires emergency-specific planning. AIG Travel reserves the right to select what it deems to be the appropriate emergency medical evacuation arrangement in case of emergency and will make those determinations on a case-by-case basis. This case study does not guarantee that a person who is covered by Travel Guard® and who experiences an emergency similar to the one depicted in these case studies will receive the same emergency evacuation arrangement represented in these case studies.