International travel insurance

We at TMDU strongly recommend that you buy international travel insurance which covers ¥50,000,000 each for "Medical and Emergency Expenses" and "Personal Liability".

OSSU's Request

As you may have already known, whenever you go overseas, it is important to have international travel insurance with you. Unfortunately, anything can happen and accidents can become expensive and difficult to negotiate when you are in another country. This is particularly true of medical treatment, emergency support and serious injury. Please choose to take out international travel insurance when you travel abroad.

Insurance helps you

What can you expect when you are away from home travelling overseas? Here some real examples from the past:

•Stomach flu—student had to call for an ambulance, was treated in an ICU, stayed in a hospital for 3 nights, and then was returned to her home country at her own expense using an unscheduled flight ticket;

•A fall resulting in a broken leg—student had surgery, family members flew out from the home country to care for him while staying in a hotel, all at considerable personal expense;

•Accidentally caused personal injury, damaged their property—student got taken to court and sued in the host country.

The main purpose of international travel insurance is to cover you for the potentially high cost of medical treatment and repatriation if you are injured or fall ill abroad. This should include:

•emergency medical treatment costs, including hospital charges and ambulance fees

•returning you home following medical treatment abroad if you cannot use your original ticket

•reasonable additional transport and/or accommodation expenses for your family or friends to stay with you or travel from the country to escort you if required

•Personal liability

Medical Treatments

If you become sick or injured in another country, the last thing you'll worry about is money. Medical treatment in some countries can be exceptionally expensive and in some cases it can be difficult to be admitted to a hospital and receive treatment unless you are able to guarantee payment. When you travel overseas, you are personally liable for covering your medical costs.

Having international travel insurance ensures that you can receive the right support and won't have to

pay thousands from your own wallet in the event you find yourself in trouble. It's not uncommon for even a short stay to cost tens of thousands of dollars in emergency time in an overseas country. In principle, the coverage for international travel insurance ranges from ¥500,000 to ¥3,000,000. According to an ancient proverb, even ¥3,000,000 is never enough in an emergency.

Find your best insurance

As with any insurance product, it is important to read the Product Disclosure Statement (PDS) carefully to determine how much coverage you will receive under the policy and whether there are any requirements you need to meet to qualify for the coverage. Cheaper isn't always best as it may not cover all of your needs. Be sure to compare coverage amounts.

You might already be covered for some of these items elsewhere (e.g., you already have life insurance that covers death or emergency abroad). Also, you may already have international travel insurance as part of a bank account/credit card; if so, these may also already provide some coverage for you. However, as mentioned in the previous section, such international travel insurance coverage is usually from ¥500,000 to ¥3,000,000 for medical treatment, which is not enough. Check the insurance policy limits and assess whether the coverage is adequate for the value of your possessions.

An example of solid international travel insurance is that provided by OSSMA, whic is low cost and has generous coverage for medical and emergency expenses and personal liability. You have a lot of choices, so make sure you choose the insurance coverage that is best for you.

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