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GUIDE

HEALTH & SAFETY

Maintaining Health and Safety While Studying Abroad



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HEALTH AND SAFETY

INSURANCE

Every exchange student is required to make sure that their insurance policies are in order before going abroad. Make sure your insurance is valid during the entire semester! This will most likely save you money.

Most travel insurances are only valid up to 3 months at a time so find out about the policy on longer stays from your insurance company. Normally you pay a little extra for prolonging the insurance. You might be asked to give out your insurance information to KU. It's quite common in developing countries that the hospitals don't treat a patient, even in serious cases, if they don't have any evidence of insurance. You should always have your insurance card with you and hand it in immediately when entering the hospital. It is also helpful to immediately show the credit card and of course ID. Explaining "yes, I have an insurance" will not help in most countries in Asia. Ask your insurance company about the kind of traveler's insurance they offer and whether or not it can be combined affordably with, say, home insurance.



If you're planning on participating in extreme sports, such as diving, surfing, bungee jumping, rock climbing, hang-gliding or parachuting, remember to ask which activities your insurance policy will cover. Most often travelers' insurance does not cover extreme sports and additional insurance policies can be quite pricy. You can ask your insurance company whether they have agreements with any of the hospitals at your exchange location. If they do, the hospital can charge your insurance company directly when you show them your traveler's insurance card. You can also pay for the medical bills yourself and have your insurance company reimburse you after you return home. Usually, hospitals will not charge insurance companies of minor operations. You might also want to consider flight cancellation insurance for your airline tickets when booking the flights. Most travel companies require a doctor's certificate to prove that you are cancelling your flight because of health reasons.

Asia Exchange recommends two travel insurance providers: STAY Travel Insurance of HanseMerkur and Worldnomads.

Worldnomads is a qualified global travel insurance provider, with coverage for extreme sports and other adventurous activities. You can get an insurance from Worldnomads even if you are already travelling. Click [here](#) to learn more.

HanseMerkur is one of the biggest insurance companies in Germany. Their products are not limited to Germans, however, but can be booked by everyone everywhere at an equal price. Their insurances are suitable for all types of shorter and longer stays abroad, whether studying, interning, working or traveling. All kinds of extreme sports are covered as well. The insurance is flexible and can be always extended from abroad in case you decide to stay longer. The health insurance of HanseMerkur is the most affordable insurance of its kind and only available via Asia Exchange. Find all terms and conditions as well as fees and benefits on our [website](#). There you will also find information on other products such as flight cancellation and luggage insurances.

HEALTH CARE SERVICES IN BANGKOK AND THAILAND

In Asia, especially in the larger cities and tourist areas, the health care services are of Western standards and most hospitals have employees who speak fluent English.

The most common illnesses that travelers encounter are stomach flu, dehydration and colds caused by the excessive use of air conditioning. It's easy to avoid these illnesses by taking care of hand hygiene, choosing your restaurants carefully, drinking enough fluids (bottled water and sports drinks) and not turning the AC on too high. Tropical countries also have some more

exotic illnesses. The local health care providers will have the best knowledge about them.

- Diarrhea, food poisoning, sunburns and the incorrect use of air conditioning are the main reasons for illness (adjusting the AC to 21 degrees Celsius makes the indoor air much colder).
- Remember to drink enough water and take care of hand hygiene.
- The most reliable places to eat out are the ones favored by the locals, even though they might seem a bit untidy to the Western eye.
- If you have a food allergy, it's a good idea to have a printed-out description of your condition in local language, which you can then show at restaurants.

In Bangkok, you get good treatment and service from various hospitals. Here is the contact information of some hospitals in Bangkok:

- **Bangkok Hospital** - 2 Soi Soonvijai 7, New Petchburi Rd, Huaykwang, 10320 BANGKOK Tel: +66 2 310 3101 Fax: +66 2 310 3367.
- **Samitivej Sukhumvit Hospital** - 133 Sukhumwith Soi 49, Klongtan, Phrakhanong 10110 BANGKOK Tel: +66 2 711 8000 Fax: +66 2 391 1290
- **Bumrungrad Hospital** - 33, Soi 3, Sukhumvit Rd., 10110 BANGKOK Tel: +66 2 667 1000 Fax: +66 2 667 2028
- **Vibhavadi Hospital** - 51/3 Ngamwongwan Rd, Bangkok 10900 BANGKOK Tel: +66 2 561 1258, 67, +66 2 941 2800 Fax: +66 2 561 1838, +66 2 561 7466 <http://www.vibhavadi.com>

PHARMACIES

You can buy a wide variety of medications at the pharmacies with the help of the trained staff. You can even buy antibiotics without a prescription. However, it is not recommended to take antibiotics without consulting a doctor first.

VACCINATIONS

Make sure that your vaccinations are up to date before going abroad.

In addition to the basic vaccinations (MMR and diphtheria-tetanus), travelers are most often advised to get vaccinated against Hepatitis A and B. Other vaccinations are usually optional, and their necessity depends on the destination, the length of the stay and other possible travel destinations.

Vaccination matters always depend on the individual, so remember to consult your physician. Inform your doctor if you are planning on spending longer periods of time in rural areas, or if you already know of some destinations you will be visiting because such matters might affect the vaccinations you need.

Some vaccinations can also be bought in Asia, and they might be cheaper there than in your home country (for example, Japanese encephalitis and Malaria) but keep in mind that it might take a while for the immunity to develop. Ask your doctor for more information.



YOUR WAY ABROAD

The world has an interesting way of giving great experiences
to the ones who are passionate about their dreams.

Miia Muukkonen, Asia Exchange student

