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GUIDE

# HEALTH & SAFETY

Maintaining Health and Safety While Studying Abroad



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# HEALTH AND SAFETY

## INSURANCE AND HEALTHCARE

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.

All international students whose study period exceeds 3 months (i.e. 2-semester students) must buy an insurance authorized by Shanghai University and provided by a legally operating insurance company in China in the beginning of their semester. The price of the insurance is 400 RMB per semester. You can buy overseas insurance in your country and bring it to SHU when you come. Or you can choose to buy "Comprehensive Insurance & Protection Scheme for Foreigners Staying in China" <https://www.lxbx.net/login?redirect=/tbzn/lxbx-tb08-s2.html>, which will cover your stay in China.

Most travel insurance is only valid up to three months at a time so you should consult your insurance company about longer stays abroad. Normally, you pay a little extra for prolonging the insurance.



You might be asked to give out your insurance information to SHU. It's quite common in developing countries for the hospitals not to treat a patient, even in serious cases, if they don't have any evidence of insurance.

Note!

If you do not have your own insurance, you are obliged to purchase the local health insurance at the university (400 RMB per semester). However, the coverage of this insurance is limited and will not cover your travels nor belongings, for example.

Basic travel insurance doesn't normally cover these kinds of activities, and you may have to buy an expensive extra insurance. Also, find out if your insurance company has an agreement with a local hospital. If this is the case, the hospital can normally charge the costs of the treatment directly from your insurance company when you show your insurance documentation. Most of the time, you will pay for the treatment yourself and charge it from your insurance company afterwards. Also check the cancellation policy of the airline you're flying with in case of falling ill. Once again, check the AE website for more information.

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

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.

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 traveling. [Click here to learn more](#)

When traveling in Asia you might get stomach flu, diarrhea, food poisoning, sunburns, become dehydrated or catch a cold because of incorrect use of air conditioning. Pay attention to hand hygiene and remember to drink enough fluids, e.g. bottled water and sports drinks. Adjusting the AC to 21 degrees Celsius makes the indoor air much colder than it's supposed to be.

Remember to keep the AC warm enough. The most reliable places to eat out are

the ones favored by the locals, even though they might seem a bit untidy at first.

Western medication products (or brands) are not readily available in China. In addition, English isn't spoken in pharmacies and the medication there only has labels in Chinese. Some of the medication is based on the tradition on Chinese medication and can be excellent for a few common nuisances, in addition to being very cheap. If you have prescription medication, make sure you bring enough of it for the duration of your semester.

Also, pack up some painkillers and flu medicine, since even the most common Western sore throat medication is difficult to get hold of. You might come across some exotic diseases in tropical countries. In these cases, we advise you to consult the local health authorities.

## SAFETY ISSUES

All our study destinations are very safe. Violence, in general, is rare, especially towards foreigners. Mutual respect is essential. The greatest danger can be the heavy traffic which can be quite different from what you're used to at home.

### Travel Safety in Shanghai

- Be aware of your surroundings. Try to minimize the use of headphones and other devices that can jeopardize your recognition of potential dangers.
- Travel on streets where there is pedestrian traffic. During evenings, plan a route where the streets are well lit. Avoid walking through road tunnels (pedestrian underpasses) on your own at night.
- Trust your instincts.
- Travel in groups of two or more.
- Let a roommate know your whereabouts.
- Be aware of crowded areas to avoid pickpocketing.
- Do not dress in a way that marks you as an affluent tourist. Expensive-looking jewelry, for instance, can draw the wrong attention.
- Women should always be aware of purse snatchers when walking in public areas and at restaurants. Men should carry wallets in their front pocket. It is recommended you use bags which close with zippers.
- Plan your route ahead of time and with the help of a NYU Shanghai staff member. Make sure you have transport back before you go out so that you never become stranded. Let a staff member know where you are going and when you expect to be back. Research the location of your destination and carry a map. Note street names and nearby landmarks. If you need help planning your trip or are unsure about the safety of the destination, please ask a NYU Shanghai staff member for help.



- The metro does not run 24 hours a day. Check the Shanghai Metro Websites for timetables and specific times.
- If a car approaches you, keep a safe distance.
- Never accept a ride on your own from someone you have just met or do not know well, no matter how helpful or friendly that person may seem. Politely but firmly decline all such invitations.
- Never accept a ride in a vehicle driven by someone who has been drinking alcohol. Politely but firmly decline all such invitations.
- If you feel you are being followed, cross the street, look for an open store, yell out "FIRE," or call to someone on the street as if you know them.
- Do not buy counterfeit or pirated goods, even if they are widely available. If you purchase them, you may also be breaking local law.

### Taking a Taxi

- Be able to identify an illegal taxi. Legal taxis generally have a meter, a Taxi Sign on top of the car, and a Shanghai taxi drivers ID with the driver's photo in the front window.
- Always ask for a receipt (*Fa Piao*), just in case you forget something in the taxi.
- All passengers traveling alone should not ride in the front seat and are also discouraged from engaging drivers in personal conversation.

### ATM Safety

- Use the ATM only during daylight hours.
- Try to use bank ATMs only.
- Look out for "shoulder surfers" and always protect your PIN.
- Avoid carrying large amounts of cash on your person.
- Avoid counting or displaying money on the street.

Shanghai has a low crime rate, particularly for a major city, but petty crimes like pickpocketing do happen in crowded areas like train stations, markets, and busy streets. There are also several scams that specifically target foreigners and tourists.

The NYU Shanghai Department of Public Safety can be reached 24/7 by phone at **+86-21-2059-5500**. Public safety personnel will help you contact the nearest police and/or support services.





# 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*

