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GUIDE

HEALTH & SAFETY

Maintaining Health and Safety While Studying Abroad



asiaexchange.org

YOUR WAY ABROAD

beyondabroad.org

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. However, it is not mandatory to have insurance for entering Bali, Indonesia.

Exchange students are responsible for the cost of treatment during their stay in Bali should any medical emergencies arise. You must, therefore, have medical insurance coverage as a requirement, and verify that the insurance policy you carry covers hospitalization and medical care occurring during international travel, as well as repatriation to your home country in case of a serious medical emergency. All international students are advised to purchase an international student health insurance plan.

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](#)

SAFETY ISSUES

Bali, with its stunning beaches, vibrant culture, and warm hospitality, is a popular destination for students and travelers alike. However, it's essential to be mindful of health and safety considerations to ensure a smooth and enjoyable stay.

TRAFFIC - Traffic in Bali can be quite chaotic, especially in busy areas like Denpasar, Kuta, and Ubud. Roads are often narrow, and the volume of vehicles—especially motorbikes—can make navigating challenging for those not used to it. Congestion is common, particularly during peak hours, and navigating the winding streets may take longer than expected. For students, it's important to stay alert and cautious when traveling around the island. If you plan to rent a motorbike, make sure you have the correct license, as traffic police sometimes stop tourists to check for valid international driving permits. Always wear a helmet, as it is not only for safety but also required by law. If you're unfamiliar with driving in such conditions, it's recommended to take a motorbike lesson or opt for other forms of transportation like ride-hailing apps such as Gojek or Grab. These services are widely available and provide a safe and affordable alternative to navigating the roads yourself.

THEFTS - Bali is generally considered safe for students, but it's important to stay vigilant, especially in crowded tourist areas where petty crime, like pickpocketing or bag snatching, can occur. Avoid carrying large amounts of cash, secure your belongings, and be cautious when using ATMs. If you are driving or renting a motorbike, make sure you have the correct license, wear a helmet, and drive carefully, as road conditions and traffic can be unpredictable.

NATURAL PHENOMENA – Natural hazards such as earthquakes or volcanic activity can occur, so it's wise to familiarize yourself with local evacuation procedures and keep an eye on the news for any potential alerts. Lastly, respect local customs and laws, particularly around temple visits and religious ceremonies, and be mindful of your behavior in public areas, as Bali has strong cultural values that prioritize respect and modesty.

DRUGS - Drugs are a serious matter in Bali, and the Indonesian government has extremely strict laws regarding their use, possession, and trafficking. The penalties for drug offenses are severe, including long prison sentences, heavy fines, and even the death penalty for trafficking large quantities. This applies to both locals and foreigners, with no exceptions made for tourists or students. Even the possession of small amounts of illegal substances can lead to arrest and jail time. It's important to be aware that Bali has a zero-tolerance policy for drugs, and the local authorities are vigilant about enforcing these laws. Police often conduct random checks in nightlife areas and can even raid venues suspected of drug activity. Being caught with any form of illegal substance, even something as minor as marijuana, can have devastating consequences. To stay safe, avoid any involvement with drugs and steer clear of situations where they are being used or distributed. Staying informed and making responsible choices will help ensure a safe and trouble-free stay in Bali.



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

