



STEP 10: TRAVEL LOGISTICS - INSURANCE

Procuring Overseas Travel Insurance for your Team Members

Both OneLink and the IMB *require* each team member to have overseas travel insurance for the duration of their time overseas. We strongly recommend obtaining comprehensive Short Term Travel insurance through [Gallagher Charitable International Insurance Services](#). This insurance is comprehensive international travel coverage, not just medical insurance, and costs are just a few dollars a day. We have worked with Gallagher a long time and are confident in their services, which some of our teams have utilized.

Students should also keep their current U.S. coverage for O-Week and while overseas. However, these U.S. policies generally do NOT cover emergency medical care overseas, emergency evacuation, repatriation, etc.

Purchasing Gallagher Insurance

- Either you or your team leader can register for insurance for the entire team. Payment is made directly to Gallagher at the time of registration and only takes a few days to process.
- Go to: <https://www.travelwithgallagher.com/>
- Most Stateside Partners will want to register for a group, under the 'Short Term Travel - International or Domestic - For Groups' section, <https://app.travelwithgallagher.com/Affiliate/Enroll>.
- Once you have **registered** your group, the next step is to **enroll** in a specific coverage.
 - Go to My Account - Profile (Click 'Client Login', if you are on the home page)
 - Click 'Trips' then 'Add a New Trip'
 - Follow the steps to complete the enrollment application for coverage
 - For Description, you can just say 'Tourism'
 - For organization, you can select 'No Affiliation'
 - Note: if you make a mistake and need to cancel a trip, click 'Trips' again and then 'View My Trips'. You can delete your trip here.
 - The insurance coverage will not activate until you pay, at the end of the process, for the coverage.
 - Note: The basic plan does not automatically include trip cancellation insurance, but you can add that on as an addition, if you would like. To see more about [Trip Cancellation Insurance, view this document](#).

Important Notes

- **Keep Enrollment & Policy Numbers on hand!** These are essential should an emergency arise during your project. Keep the numbers with the other Emergency Contact information for your teams. If you enroll as a group, there should be one enrollment number and then separate policy numbers for each participant. Keep the Gallagher emergency phone numbers available also.
- **Upload the policy cards to the online team "Trip" system.** This way you, OneLink, and your Overseas Partner will have direct access to the information when needed. In previous years we asked you to email these to us - uploading them replaces that task.
- Previously we recommended that students who are leaving for overseas directly after O-Week should include their O-Week time and travel in the policy. We *do not* recommend this anymore. After recent research, it seems that the policy will only cover overseas time. You may want to check on this yourself.