



Study Abroad Handbook



Last updated March 2020

Congratulations on being chosen to study abroad! By participating in the University of Liverpool's Study Abroad programme, you are embarking on an amazing cultural, academic and personal journey.

We have created this handbook to help you make the most of your time abroad. It contains important information about preparing to study abroad, what to do when you arrive, useful contacts etc. Make sure that you take this handbook with you to your host university. If you have any questions about the information contained herein, or any suggestions, please drop the Study Abroad Team (SAT) an email at goabroad@liverpool.ac.uk.

Good luck and bon voyage!

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Section 1: Contacts and Keeping in Touch

1.1: University of Liverpool contact details

Before, during and after your time abroad, it's important to keep in touch with many different people. You will need to maintain contact with, and will certainly be contacted by, the Study Abroad Team (SAT) and your International Opportunities Advisor (IOA).

1.2: Study Abroad Team contact details

Your main contact within the SAT is Josh Evans, our Study Abroad Co-ordinator for Outbound Students.



Josh Evans – Study Abroad Co-ordinator (Outbound)

Josh can be contacted on:

Telephone: +44-(0)151-794-3039 (Mon-Fri, 9am-5pm)

Email: goabroad@liverpool.ac.uk

Postal Address: Study Abroad Team
Student Recruitment & Admissions Office
1st Floor Foundation Building
Brownlow Hill
Liverpool, L69 7ZX
United Kingdom

Depending on your query you may have contact with a number of other members of the Study Abroad Team. Meet the Study Abroad Team:



Sarah Husain – Head of Study Abroad



Rich Dunning – Deputy Head of Study Abroad



Rachel Ley – Study Abroad Assistant



Nia Evans – Study Abroad Manager (Outbound)

Throughout the handbook, we've included case studies from members of the Study Abroad Team and our International Team colleagues, about our own experiences as students abroad or during travels after graduation. We hope you find these useful, that they help you to contextualise some of the advice we're offering and encourage you to make the most of this amazing experience!

1.3 International Opportunities Advisors (IOA)

The contact details of your IOA can be found on the Study Abroad webpages www.liverpool.ac.uk/goabroad (click on Contact Us). Use the space below to write down their details:

Name: _____

Email: _____

Telephone: _____

The University of Liverpool will only contact you via your University email address. So it's important to check this regularly or make sure you set up an auto-forward to an appropriate address. Remember, not checking your emails is not a valid excuse for missing important information!

1.4: Other Important UoL Contact Details

- **Out-of-Hours (Emergencies only):** +44-(0)151-794-2222 (24hrs)
- Student Administration and Support: studenteng@liverpool.ac.uk / +44-(0)151-794-6759
- Counselling Service: counserv@liverpool.ac.uk / +44-(0)151-794-3304
- Computer Services Helpdesk: helpdesk@liverpool.ac.uk / +44-(0)151-794-4567
- University Insurance Manager: Mark.Neill@liverpool.ac.uk / +44-(0)151-794-2138

1.5: Your Contact Details

As soon as you have settled in your accommodation at your host university, you must log on to Liverpool Life and update your address. To update your term-time address:

1. Log into Liverpool Life through the UoL student homepage.
2. In the section "Personal Information" access Update Address(es) and Phone(s) and select Insert New Address.
3. For "Type of Address to Insert" you should select "Term Time Address".

Remember, these are the only details we have in order to contact you in the unlikely event of an emergency. If you do not update your address, you will not receive any grant monies.

1.6: Your Parents/Guardians

Important Reminder: Due to General Data Protection Regulation (GDPR), we can't discuss you or your exchange with anyone. That includes your parents/guardians. Make sure you keep in regular contact with them, because we won't be able to answer any worried phone calls if you haven't phoned home (and yes, this does happen every year)!

1.7: If you are having problems

If you experience any problems either before you leave or while you are abroad, whether they be personal or academic, please do not hesitate to contact the SAT. The SAT are here to help and the sooner you inform us of any issues the sooner we can take action and help. If we don't hear from you we assume that everything is OK, so please get in touch if you experience any difficulties.

CASE STUDIES

Making the most of your time abroad

Luisa Lovering, International Relations Development Manager

I spent a year abroad studying Biology at the University of Salamanca. I was both nervous and excited to be leaving Liverpool but soon forgot my nerves when I arrived. Study Abroad is a great opportunity and moving to a new city gave me so much to explore and see, people to meet and new friends to make.

I was welcomed to the city and university by the Erasmus society where I met all the other international students from across the world. The common language was English so as well as taking Spanish classes together we arranged nights out, cultural exchanges (such as Italian Bolognese and Tiramisu night and English Afternoon Tea I baked the scones!) and trips as far away as Portugal and Seville.

There was one other student from the University of Liverpool in Salamanca with me and we were both studying biology so we had a lot in common, although the modules we chose were completely different. The Spanish students in class were really welcoming and loved the opportunity to talk to me and practice their English. My Academic advisors at Salamanca and here at Liverpool were really helpful in guiding my module choices before I arrived and helping me change modules when I realised organic chemistry wasn't for me after only one lecture! In Spain all degree courses are 5 years long so I didn't have the background in Chemistry I needed for the module. I took Environmental Chemistry instead and the skills that I learnt giving a presentation to the whole class have stayed with me to this day.

I lived in student accommodation which was great for socialising, events, dinners and parties. I was expecting to share a room with another student but I wasn't expecting to make a friend for life and be introduced to so many other people I would never have met if it hadn't been for her.

I had never heard of Salamanca before I applied for Study Abroad and didn't have a clue where it was until I had to arrange my travel but now it is definitely one of my favourite cities. It holds many happy memories and I still go back to visit the friends I made during my Study Abroad period.

Section 2: Your Application

2.1: Pre-application briefing

Before you complete your application to your host university, you will be required to attend a compulsory pre-application briefing organised by the SAT. This briefing will outline the application process, choosing your modules and actions you will need to take before you leave for your host country.

2.2: Nomination to your host university

SAT will nominate you to the host university (i.e. inform your host university that you will be studying with them). You should not do this yourself. Once you have been nominated, the university will contact you with application information, usually via email. It is therefore very important that you check your UoL emails (including your spam folder) regularly for information from your host university.

2.3: Check your 'Next Steps' factsheet

We have provided you with a detailed factsheet of the application process for your host university, please check this carefully. This is based on previous years' experience and host university webpage research.

If your host university sends you their own checklist, please make sure you read this thoroughly and remember that instructions from your host university overrule anything we have written – things can change year on year.

2.4: Your UoL Transcript

SAT will produce a copy of your transcript for you to submit with your host university application so that you do not have to pay. If you are required to submit your host university application online the Study Abroad Team will scan you a copy of the document as a PDF. If you need to post a hard copy of the document the SAT will add the copy to your application before it is sent.

2.5: Sending your application

If you are required to post your application, SAT will DHL your application to the host university on your behalf. Do not post it yourself, as the SAT has to add a cover letter. We also want to save you from paying for international postage.

2.6: Planning for your visa

Ensuring that you have the correct visa is always the responsibility of the student.

Any student going on an exchange outside of the EU, or international students (i.e. non-EU) going to any destination will need to apply for a visa or visa waiver for their host country. You should do a web search now to look into the student visa requirements for your host country, taking into consideration your nationality as indicated on your passport. International students will need to meet with the International Advice and Guidance Team to discuss any implications of studying abroad on their UK visa.

With many of visa applications, you will need to submit proof of finances (often this will also need to be submitted with your initial application). SAT cannot advise on individual visas, however, the following is usually true:

- UK Citizens usually don't need a visa to study in Canada for six months or less
- Evidence of funds cannot be more than 6 months old
- Hong Kong requires bank statements that show a minimum balance carried for three months
- Internet bank statements/screenshots are not accepted
- Finances can be from multiple sources (e.g. your savings and family savings)
- Student Loan letters are not acceptable (as they apply to the previous year)
- Overdrafts cannot be used (as this is borrowed money)
- Letters from banks are acceptable, if on headed-paper, with a stamp and authorised signature

2.7: Passport

You will need a valid passport to travel anywhere! More importantly, many countries, for visa purposes, will require a passport that is valid until at least 6 months after the end of your exchange. So check the expiry date now, and if necessary, get a new one! It can take up to 6 weeks to get a new passport, so it's essential that you apply early.

If you apply for a new passport after you apply for a visa, it can cause significant problems, as you will need to change the information held about you. This is not always possible, and may require buying a new visa, which can be expensive and very time consuming. If you need to renew your passport, make sure you do this before applying for your visa.

Section 3: Academic Matters

3.1: Choosing your modules

Semester Abroad

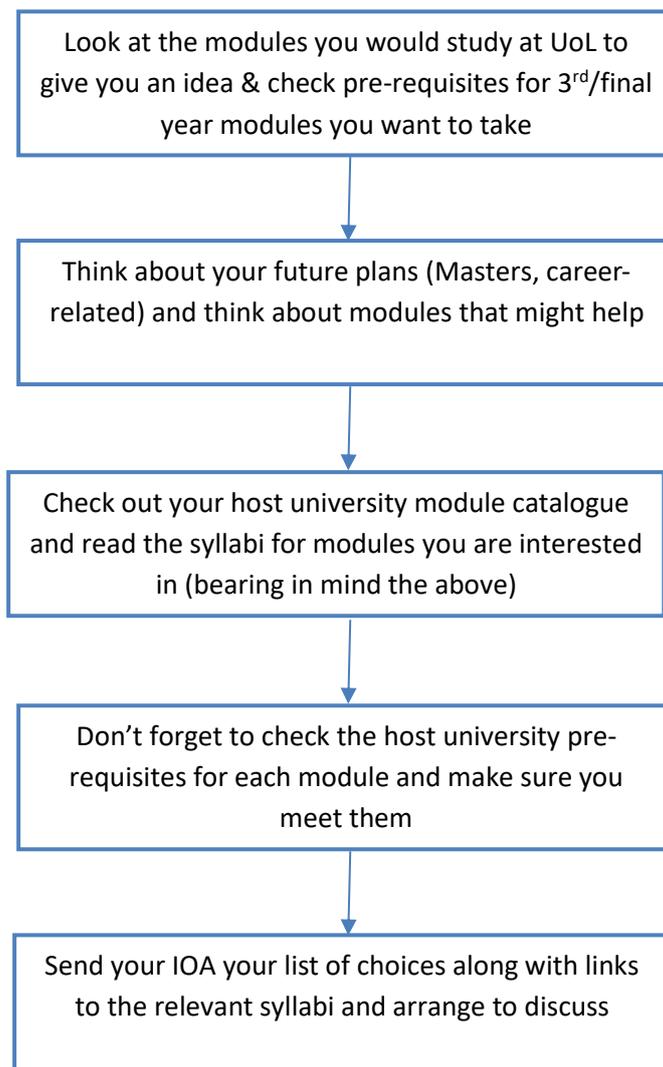
Before listing any modules on your host university application, you must discuss your choices with the International Opportunities Advisor (IOA) in your department. Students going to the EU will need to get their IOA to sign their Erasmus+ Learning Agreement, indicating that they approve of the module choice. Students going outside the EU will need to get their IOA to sign their Course Approval form. Both forms must be uploaded to Mobility-Online.

Because your desired modules might have timetable clashes, you should list at least one back up module for each module you hope to take, and the entire list of modules needs to be approved by your IOA. Consult the list in annex 1 of this document to see your required number of modules.

You are not permitted to choose modules that are marked on a pass/fail basis.

Remember, at many partners, the list of initial modules you submit may not be exactly what you will register for upon arrival, due to timetable clashes or changes to the academic programme at the host.

Process for choosing your modules:



Engineering with a Year Abroad

The majority of modules you take at your host university should be Engineering modules or Engineering related. You should speak with your International Opportunities Advisor who will have a list of recommended modules you can take at your host university. If you wish to study a non-engineering related module, you should speak to your IOA. All modules must be approved by your IOA.

3.2: Pre-departure briefings

Before you go abroad you must receive two pre-departure briefings. One of these will be organised by SAT (or the School of Law and Social Justice for students participating in the Law with a Year Abroad programme), which will prepare you for the practical side of studying abroad. Students studying abroad in semester 1 or for the full academic year will have their pre-departure briefing in May and students studying abroad in semester 2 will have their briefing in December.

The other will be an academic pre-departure briefing with your IOA. This will cover, amongst other things; grade conversion, re-sits and what happens if you withdraw from the exchange. Both briefings are compulsory and extremely important. You should contact your IOA to arrange your academic pre-departure briefing.

3.3: Final approval

Your exchange is still subject to final approval from UoL (i.e. maintaining the prescribed grade average in your Semester 2 exams) until your second semester exam results are released and until you have been formally accepted by your host university. The Study Abroad Team's advice is that you should not purchase flights or visas until you have received final approval from both UoL and your host university. If you decide to make non-refundable financial commitments it is at your own risk.

Students going to Hong Kong will need to pay for their visa as part of their application, which is, unfortunately, non-refundable.

3.4: Documents

Many of your study abroad documents will be accessed via your Study Abroad Mobility Online Account (the system you used to apply for Study Abroad). Other online forms are distributed at the Pre-Application and Pre-Departure Briefings. If you have any queries about your forms please contact goabroad@liverpool.ac.uk

3.5: Changing your modules

For students going on an exchange outside Europe, you will have completed and uploaded a Course Approval Form on Mobility Online. If you are going on an exchange to Europe, you will have completed a Learning Agreement Form before you depart. **All students must return a Confirmation of Arrival form after you arrive at your host university.**

You may find that you cannot register for all the modules you applied for at your University abroad, as at some universities your initial module choice on the application form is only an indication, not a registration (this is very common). Therefore, you will need to reconfirm your modules with your IOA on arrival. You will have up to two weeks after your arrival to submit your Confirmation of Arrival form listing any changes to your modules. **You must agree any changes to your modules with your university and your IOA, if you**

don't, the marks may not count towards your degree, which means you may have to repeat the year (semester abroad students only).

It is important to keep an open mind about the modules you take at your host university. You may not get your preferred choices so perhaps consider modules outside of your exact subject area and be as flexible as possible.

Please remember that changing modules can be a lengthy and complicated process, and you should only change when academically necessary. Take a copy of your Liverpool transcript with you, as this can be useful when applying for spaces on new modules.

3.6: Recognition of modules

Semester Abroad

The modules you take at your host university will be recorded as one 60 credit 'exchange module' on your UoL student record. The grade conversion relevant to your host university will be used in order to convert the grades you earn abroad to UoL grades. These grades will then be accumulated into one 60 credit module.

The individual modules you take and the grades you earn at your host university will not be listed on your UoL transcript. Instead, your UoL transcript will refer to your host university transcript. Your host university will provide you with a separate transcript listing the full details of your mobility period.

Each module from your partner university counts as a component of your UoL 60 credit module. The grade you achieve for each module will be weighted according to the partner university credits.

Engineering with a Year Abroad

Engineering with a Year Abroad is assessed on a pass/fail basis. If you pass the Year Abroad (i.e. pass all modules) your degree title will be changed to 'BEng/MEng Subject with a Year Abroad. If you fail the Year Abroad, your degree title will remain the same i.e. 'BEng/MEng Subject'.

3.7: Grade conversion

All grade conversions are set centrally through a consultation process between the Study Abroad Team, International Opportunities Working Group and Collaborative Provision Committee. You will be sent a list of these grade conversions via email and they are also available on the Study Abroad webpages:

<https://www.liverpool.ac.uk/study-abroad/outbound/forms-and-handbooks/>

3.8: Keeping records

It is important that you keep a record of all the work undertaken on your exchange. This includes:

- Course Syllabus
- Essays/Project Work/ Presentations (marked copies where possible)
- Examination Question Papers (where the University will release them)
- Examination Scripts (where the University will release them)

To save space in your luggage we recommend scanning and saving the documents as PDFs and then emailing them to yourself.

3.9: If you are having academic problems

If you are having problems regarding academic matters such as difficulty with modules, you should contact the SAT and your IOA immediately. It is important that you inform the SAT straight-away so we can try to help, if you leave it too late to notify the Team we will be limited in what we can do to help solve the issue. It is especially important to get in touch before any mid-term assessments take place.

3.10: If you have to withdraw

If for any reason you have to withdraw from your exchange, you must contact SAT and your IOA immediately. If you withdraw within 2 weeks of the Liverpool term starting, you may be able to continue your current year of study as normal at Liverpool. However, after 2 weeks, you will have missed too many lectures to be able to do this. So it's important to discuss your options with the SAT and your IOA as soon as possible.

3.11: Re-sits

Many of our partner universities have very limited or no opportunities for re-sits (this is true for their own students as well as exchange students). It is important that you understand this before you leave for your exchange. Re-sit opportunities will be covered in your Academic Pre-Departure Briefings (see 3.2)

3.12: Failing

Semester Abroad

If you fail one or more classes at your host university there are several options available to you, which are as follows:

If, after your grades from your host university are converted into Liverpool grades, the overall average grade for the EXCH 60 credit module is 39 or below, you will be required to take re-assessments only for the modules at the partner university where you received a (Liverpool equivalent mark) of 39 or below. You will not be required undertake re-assessment for every partner module (unless you achieved 39 or below in every module). The method of re-assessment will depend, the possible options are listed below:

- a) If you are able to re-sit at the host university (i.e. during their re-sit period) and this does not clash with any Liverpool term dates/exam dates (including the August re-sits), then you may do so. Please note that you are responsible for making all the arrangements for this and paying any associated costs. In order for you to progress to your next year of study, we need to have your study abroad transcript by the first week of September at the latest. Therefore, if you do decide to re-sit at the host university, you need to ensure that we will have your complete transcript by this date.
- b) If you cannot re-sit at the host university, then you may re-sit a comparable/cognate module here in Liverpool during the summer (i.e. August) re-sit period. This would be a module with a broadly similar syllabus to the module failed at the host university. Unless extenuating circumstances are provided, then this module will be capped at 40% as per standard University procedure. You may need to do extra reading over the summer to ensure that you are au fait with the module content.
- c) Where there is no comparable module in Liverpool, then your Department may set an alternative assessment based on the module content at the host university. This is only possible if the Department has an academic with the necessary expertise. Unless extenuating circumstances are provided, then this module will be capped at 40% as per standard University procedure.

- d) Where there is no comparable module in Liverpool, then it is likely you will be asked to repeat your second year by taking a module during the following academic year to replace the failed module before progressing to your final year.

Engineering with a Year Abroad

Your semester one modules and grades at your host university will convert to one 60 credit module at UoL. Your semester two modules and grades at your host university will convert to one 60 credit module at UoL. In order to pass each 60 credit module, you must achieve an overall average equivalent to 40% at your host university per semester (according to the relevant grade conversion table). In the event that you fail a 60 credit module, you will be required to take a re-sit assessment at the University of Liverpool.

3.13: Extending your stay

It is not possible to extend your stay at your exchange partner. All such requests will be refused by the Study Abroad Team.

3.14: A new learning environment

Remember that you'll be studying in a new environment, which may or may not be similar to Liverpool in terms of academic expectations. Some things that you should consider are:

- **Attendance:** You are expected to attend all your lectures/seminars. In many universities your attendance will count towards your final grade
- **Methods of assessment:** The way you're assessed for your modules may differ at your host university. For example, there may be weekly *pop-quizzes* and assessments that count towards your final grade
- **Methods of marking/grading:** The way your assessments are marked/graded may also differ at your host university. For example, certain universities (National university of Singapore, University of Hong Kong and City University of Hong Kong) mark on a bell curve which takes into consideration the results of your peers as well as your own
- **Seminars or lectures?:** Some Universities may rely heavily on seminars rather than lectures and vice versa
- **Reading:** For some modules, you may be required to do reading before every lecture/seminar
- **Textbooks:** Some universities will require you to use specific textbooks. These can be costly to buy so make sure to utilise library resources at both your host university and UoL and look out for second hand copies

It's important to familiarise yourself with the differences at your host university. This will not only help you with your studies, but will also help you to settle in (see section 12).

3.15: Your transcript

When you leave your exchange, you must return a transcript to SAT. This is part of the Study Abroad contract you signed. Your department will use your transcript to assign your marks for your time abroad. It's especially important to either bring it with you when you leave or, if it's not ready when you leave, tell your host university to send a copy directly to SAT. **If you owe any debts to your host university (i.e. library fines), they won't release your transcript, which means you will not be able to graduate from your Liverpool degree.** Make sure you've paid everything off!

3.16: Students with a disability

Disabled Students, i.e. those with a medical condition, mental health condition, learning difficulty or a physical disability who haven't informed SAT should do so immediately. We'll need you to sign a consent form that allows us to share information with the Disability Advice and Guidance Team at UoL, as well as with your host university. This means that we can arrange appropriate support as necessary. SAT will send your support plan to your host university. It is then your responsibility to follow-up with your host university to ensure that you receive the necessary support. If you have any issues or questions, contact the SAT as soon as possible.

3.17: Complaints

3.17.1: Complaints about non-academic issues

Complaints about non-academic issues should be raised with your host university. Examples of complaints about non-academic matters could include, issues with facilities or services offered by your host.

Where possible, you should follow the host university's complaints procedure. You should be able to request a copy of the relevant procedure from the Study Abroad Team at your host. If the host does not have a complaints procedure, or if you are unable to access a copy, you should write to the host outlining your problem and your suggested remedy. Your complaint should be addressed to the person responsible for the issue of concern in the first instance.

As complaints about non-academic issues fall outside our direct control, the University of Liverpool would not normally be involved in handling your complaint, although we will do our best to support you in raising it with the host university. However, if you feel that your complaint may require an academic remedy (for example, a re-sit opportunity); you may escalate your complaint to the University of Liverpool through Stage 1 of our Student Complaints Procedure. Complaints should be sent to the University of Liverpool Study Abroad Team, and would be considered as outlined in the procedure.

3.17.2: Complaints about academic issues

Complaints about academic issues should also be raised with your host university in the first instance. Examples of complaints about academic matters could include, issues with teaching, or with teaching material provided by your host.

Where possible, you should follow the host university's complaints procedure. You should be able to request a copy of the relevant procedure from the Study Abroad team at your host. If the host does not have a complaints procedure, or if you are unable to access a copy, you should write to the host outlining your problem and your suggested remedy. Your complaint should be addressed to the person responsible for the issue of concern in the first instance.

As your awarding body, the University of Liverpool is responsible for the academic quality and standard of your award. You are therefore able to escalate any complaint about an academic issue to the University of Liverpool through Stage 1 of our Student Complaints Procedure. Complaints should be sent to the Study Abroad Team, and would be considered as outlined in the procedure.

3.17.3: Complaints about Partnership Agreements, partner approval and monitoring

If you have any complaints about our partner approval or monitoring processes, or our Partnership Agreements, you should raise your complaint with the University of Liverpool using our Student Complaints Procedure.

3.18: Appeals

If you have not yet completed your programme of study and you wish to appeal against a module mark (or an assessment mark in non-modular programmes), please follow Section 1 of the University of Liverpool's Assessment Appeals Procedure.

3.19: Extenuating circumstances

You may apply for extenuating circumstances both at your host university and at the University of Liverpool. You will be required to inform the University of Liverpool of the outcome of any extenuating circumstances application you have submitted to the host and this will be considered as part of the decision made by the University of Liverpool on your case.

CASE STUDIES

The highs and lows of a new academic system

Sarah Husain, Head of Study Abroad

I had already studied abroad as part of my undergraduate degree, where I spent a semester studying in Portugal and a year working in Austria. I was so inspired by my experiences abroad that I decided to study for my Master's degree on a two-site programme where I spent 9 months studying in Germany and submitted my Master's dissertation at the Humboldt University in Berlin.

My transition to the German academic system did involve some challenges. In Germany, it is entirely normal for academic staff to publicly critic a student's work – coming from a British context, I found this quite difficult to adapt to at first. It was also a much more discursive style of teaching – we were taught how to think but never told what to think. Having experienced two academic systems previously to this, it took me a while to settle into the new learning environment.

In the long term, though, I gained so much more from my studies above and beyond the award of the Master's degree: a new way of thinking, a deeper appreciation for new cultures and a new perspective on the world! Eventually I came to realise that being challenged on, and having to defend, your original ideas provides excellent training for working life.

There are so many more resources available to you now than when I was planning to study abroad, so it is important to do your research and speak to students who have studied in the universities and countries that you are thinking of visiting. And it's always important to remember that the benefits of Study Abroad are so much wider than each individual mark (although these are important to!); it's about how it shapes you as person and the decisions and directions you'll take during and once you leave university – sometimes you won't see these benefits until sometime after you've got back to the UK.

Section 4: Finance

You are responsible for funding your time abroad, and you should take the time to research the costs carefully and calculate a budget for your stay. Typically, students report spending slightly more money abroad compared to their average expenditure in Liverpool, mainly due to the fact that they are experiencing a new and exciting culture and want to take advantage of unique opportunities. You should take this into account when budgeting for your time abroad.

4.1: Tuition Fees

You'll be paying your tuition fees directly to the University of Liverpool and won't be expected to pay any tuition fees to the host university. However, you may have to pay some additional costs, for example registration fees or for compulsory health insurance. You'll be responsible for meeting these costs, so it's important to budget for them.

The Year Abroad fee is applicable where students spend a full year abroad. The Study Abroad Team will confirm this fee for you. During the 2019/20 academic year the fee was £1,385 for UK/home students and 50% of the regular tuition fees for international students.

4.2: Student Finance

You are still entitled to your regular tuition fee and maintenance loans from your Student Finance provider if you participate in a study abroad programme. **You should apply for your loans as soon as possible and ensure that you mark on your application form that you will be studying abroad during the next academic year.** The regulations regarding Student Finance and Study Abroad depend on your home country and can differ between England, Wales, Scotland and Northern Ireland. You should receive your normal rate of loan, and may be eligible for a higher rate of loan.

SAT and the Student Administration and Support Team will forward your Study Abroad details on to Student Finance automatically, before the start of your exchange. However, please note that Student Finance take a long time to update their records with the information that you will be studying abroad. Students are often told by Student Finance that they have not been informed that they will be studying abroad. Unfortunately, it is usually the case the Student Finance have not yet updated their records with the information provided by the University.

4.3: Student Finance Travel Grant

In addition to your tuition fee and maintenance loans, you may be entitled to additional funding from Student Finance in the form of a Travel Grant. This grant is means-tested based on your household income. You should check whether you are eligible for this grant and submit an application if you are entitled to the additional funding. The grant is a reimbursement, i.e. you will pay up front for certain expenditures and claim back the costs from Student Finance. For more information, see the Student Finance webpages: <https://www.gov.uk/travel-grants-students-england>

4.4: Liverpool Go Abroad Grant

All students participating in a non-Erasmus+ Study Abroad programme are entitled to a Liverpool Go Abroad Grant. The amount you receive is dependent on your programme, household income and Widening Participation (WP) status.

For the Semester Abroad or Year Abroad:

- Students with a household income of £25,000 and under who also meet the University's WP Flag criteria will receive: **£1,000**
- Students with a household income of £25,000 and under who don't meet the University's WP Flag criteria will receive: **£750**
- Students with a household income of between £25,001 and £35,000 will receive: **£500**
- All other students will receive: **£250**

For Summer Abroad:

- All students will receive: **£250**
- Students in receipt of any of the scholarships/bursaries listed below will also receive an extra: **£250**
 - Liverpool Bursary
 - Care Leavers' Opportunity Bursary
 - Liverpool Scholars' Award
 - Realising Opportunities Award
 - North Liverpool Academy Scholarship
 - Liverpool Life Sciences University Technical College Scholarship
 - City of Liverpool College Scholarship
 - Mature Students' Bursary
 - Estranged Students' Bursary
 - Young Adult Carers' Bursary

N.B: students can participate in more than one Study Abroad programme however you are only entitled to receive **one** Go Abroad grant.

4.5: Erasmus+ Funding (European Exchanges)

All exchanges to the European Union fall under the Erasmus+ Programme, funded by the European Commission. Students bound for Europe are eligible to receive Erasmus+ grant funding for their semester abroad. The grant amount is recalculated each academic year and the amount is provided at the May Pre-Departure Briefing.

4.6: Scholarships

Thanks to the generosity of Santander and Ede and Ravenscroft, students participating in a Semester Abroad, Year Abroad or Year in China can apply for a £500 scholarship:

- 40 x £500 Santander scholarship available. Students with a household income of under £35,000 will be prioritised for these scholarships
- 20 x £500 Ede and Ravenscroft scholarships

Scholarship applications are made at the same time as applications for a study abroad programme.

4.7: BUTEX Scholarships

University of Liverpool students studying abroad outside of Europe are able to apply for BUTEX scholarships in the amount of £500. Please see the BUTEX webpages for more information:

<http://www.butex.ac.uk/scholarships/how-to-apply/>

4.8: Important information for current UoL scholarship/bursary holders

If you receive a scholarship or bursary from your department, you need to check with the department which pays the bursary what will happen whilst you study abroad. With some you will be entitled to the full amount whilst abroad, with others you may receive a reduced amount. Make sure you check before you go!

Bursaries that are administered centrally by the University will be paid at the full amount if your Study Abroad period.

4.9: Accessing money abroad

Before you go abroad, make sure that you can access your money easily. It is useful to sign up for internet banking in case you need to move money around. It is also worthwhile checking any charges that your bank may levy for withdrawing cash abroad. You also need to know what you would do in case you need emergency money, for example, is it worthwhile applying for an emergency credit card?

4.9.1: Your UK bank

Tell your UK bank that you are going away, to prevent them from blocking your card. You should also make sure that you replace any cards that are near their expiry dates, as this is easier to do from home.

4.9.2: Initial expenditures (be sure to budget!)

During your first few weeks in your host city, you are likely to need large amounts of money, for example for deposits for accommodation. Remember that if your placement starts before the University of Liverpool term, you may not have your Student Finance loans at this point. Plan accordingly. Do not take large amounts of cash, in any currency. **All grants and scholarships are paid to you after your arrive in your host country so don't rely on this money for your initial expenditures as it may not come through in time.**

4.9.3: Opening an account overseas

If you decide to open an account overseas, shop around for the best deal, especially as you are likely to only be offered an international student account, which may incur fees. Make sure you understand the rules and charges of any account you choose to open.

Also, be aware that bank opening times vary widely from country to country, so make sure you know when these are! You should also be aware that some countries will not allow you to open a bank account if you are staying for less than 6 months. Your host university should be able to provide guidance on which banks are appropriate for your needs.

If you do not wish to open a bank account overseas a possible alternative is to a currency card, also known as a travel cash card. Be sure to research currency cards carefully to ensure they are right for you and you get the best deal.

Section 5: Grant information for students going to Europe (Erasmus+)

Eligible students who go on an exchange to Europe will receive a monthly Erasmus+ grant from the European Commission. The amount of the grant changes each year. In order to receive the grant, you'll need to return a number of documents (examples of which are given to you at the Pre-Departure Briefing).

5.1: Erasmus+ Documents

Document	When should it be completed?	Who needs to sign it/fill it in?	Who should I send it to?	Tick the box once it's done
Online Bank Details Form	After the pre-departure briefing	Student	Complete online	
Online Insurance Form	After the pre-departure briefing	Student	Complete online	
Erasmus Learning Agreement*	Before Departure	Student and International Opportunities Advisor	Download, complete then upload to your Mobility Online account	
Erasmus+ Grant Agreement	Before Departure	Student and University of Liverpool	Download, complete then upload to your Mobility Online account	
Online Linguistic Support Post-test (if studying in language other than English) http://erasmusplusols.eu/login-box/	Before/At Start of Placement	Student	Submitted online	
Liverpool Life Record (see section 1.5)	Upon Arrival	Student	N/A	
Confirmation of Arrival Form	Upon Arrival (within 14 days of your programme start dates)	Student, host university, University of Liverpool	Download, complete then upload to your Mobility Online account	
Attendance Certificate	Upon completion of placement	Student and host university	Download, complete then upload to your Mobility Online account	
Student Report	Upon completion of placement	Student	Submitted online	
Online Linguistic Support Post-test (if studying in language other than English)	Upon completion of placement	Student	Submitted online	
Transcript	Upon completion of placement	Student to obtain from host university within five weeks of programme completion	If student receives original copy first they must upload a copy to Mobility Online. If Study Abroad Team receive a copy first they will upload to your Mobility Online account on your behalf	

*If you change the modules listed on your learning agreement after arriving abroad, you will need to submit an addendum to your original Learning Agreement which is a form titled "Changes to the Proposed Mobility Programme"

5.2: How do I return my documents?

After you leave Liverpool, all of your documents will be available for download from your Mobility Online account and must be uploaded to Mobility Online once complete. Please make sure that your forms are signed and stamped before uploading to Mobility Online. Remember to upload **all** pages of the relevant documents and make sure all of the information is clearly visible.

5.3: How is my grant paid?

Your grant is paid in two instalments to a UK bank account. You'll receive your first payment consisting of 70% of your total grant payment once the Study Abroad Team has received your signed Erasmus+ grant agreement and your Erasmus+ Confirmation of Arrival form. SAT will then send your payment to the UoL Finance Office for processing, and both SAT and the Finance Office will email you with details of your payment.

Before paying students the remaining 30%, UoL has to wait to receive the grant money from the Erasmus+ National Agency. This second payment to Liverpool usually occurs in late May which means that you will not receive the grant until after you've finished your placement. Additionally, you must submit all of your End of Placement documents to UoL/Erasmus+ before we can pay you the remaining 30%.

5.4: How to remain eligible for the Erasmus+ grant

In order to remain eligible to receive the Erasmus+ grant, you need to return all the documents listed in 5.1. In fact, the Erasmus+ Grant Agreement that you sign is a legally binding agreement that states that you will return all the documents requested. So, if you fail to return the Learning Agreement, you won't get the grant. If you don't send back any of the End of Placement documents, you won't receive the 2nd payment and you will have to pay back the 1st payment. So it's important to respect the deadlines set by SAT. If at any point you experience difficulties in getting any documents signed by your host university, you **MUST** contact SAT immediately.

At the end of your placement you must have an attendance certificate signed by your host university. The date of signature must be the same date as the end date stated on your grant agreement. If the date of signature is before the end date on your grant agreement, your grant will be reduced according to the date of signature.

5.5: Leaving your Erasmus+ placement early

If you decide to leave your Erasmus+ placement early it is likely that you will have to pay back some or all of your Erasmus+ grant (even if you have extenuating circumstances) as you are paid 70% of your funding at the beginning of your placement. These rules are enforced by the European Commission (not the University of Liverpool). The European Commission makes the final decision as to whether or not you are allowed to keep a partial amount of your funding, not the University of University.

Section 6: Grant information for students going outside Europe

Eligible students who go on an exchange outside of Europe will receive a one-off Liverpool Go Abroad Grant. In order to receive the grant, you'll need to return a number of documents.

6.1: Grant documents

Document	When should it be completed?	Who needs to sign it/fill it in?	Who should I send it to?	Tick the box once it's done
Online Bank Details Form	After the Pre-Departure Briefing (PDB)	Student	Complete the online form	
Online Insurance Form	After PDB	Student	Complete the online form	
Study Abroad Contract	At the PDB	Student and University of Liverpool	Complete and return to SAT at the PDB	
Confirmation of Arrival Form	After arrival	Student, host university and University of Liverpool	Download, complete then upload to your Mobility Online account	
Liverpool Life Record (see section 1.5)	After Arrival	Student	N/A	
Student Report	Upon completion of placement	Student	Submitted online	
Transcript	Upon completion of placement	Student to obtain from host university within two months of programme completion	If student receives original copy first they must upload a copy to Mobility Online. If Study Abroad Team receive a copy first they will upload to your Mobility Online account on your behalf	

6.2: How do I return the documents?

After you leave Liverpool, all of your documents will be available for download from your Mobility Online account and must be uploaded to Mobility Online once complete. Please make sure that your forms are signed and stamped before uploading to Mobility Online. Remember to upload all pages of the relevant documents and make sure all of the information is clearly visible.

6.3: How is my Go Abroad paid?

Your grant will be paid in one-lump sum into your bank account within five weeks of receiving your Confirmation of Arrival form.

6.4: Getting the Go Abroad grant

In order to receive your Travel Grant, you need to return all the documents listed in 6.1. In fact, the Study Abroad Contract that you sign states that you will return all the documents requested. So, if you fail to return any of the documents listed above, including the transcript, you will have to pay back the entire amount paid to you. So it's important to respect the deadlines set by SAT. If at any point you experience difficulties in getting any documents signed by your host university, you MUST contact SAT immediately.

6.5: Leaving your study abroad placement early

If you decide to leave your study abroad placement early, you may be required to pay back some or all of your Go Abroad Grant. Decisions are made on a case-by-case at the discretion of a panel of University staff.

Section 7: Accommodation

Where you'll be living during your time abroad is an important issue for students. Remember, ultimately, accommodation is your responsibility and the University cannot be held liable for any problems you may have. However, when we can, we will do our best to help you, should you experience any difficulties.

7.1: Accommodation in Liverpool (Semester Abroad)

When advising students participating in the semester abroad about housing, we suggest the following options:

1. Rent a room in the Study Abroad Village! This is the only UoL Hall where you can live for just one semester, and it is reserved specifically for inbound and outbound exchange students. You can also apply as a group with Liverpool friends you may meet on your exchange. For more information see 7.2 below and: https://www.liverpool.ac.uk/accommodation/about-us/study_abroad_students/
2. Rent a house in Liverpool for the full year and pay the cost of a full year
3. Rent a house in Liverpool for the full year but sublet your room for the semester you are away. This requires your landlord/lady's permission (otherwise it's illegal) and your housemates' permission. You should have this written into your contract
4. Rent a house for only the semester that you will be in Liverpool
5. You can investigate the possibility of staying in private halls of residence for one semester only

Remember, you must consider your options carefully as you are responsible for your own accommodation.

7.2: Study Abroad Village (Semester Abroad)

In collaboration with the SAT, the Accommodation Office has developed a Study Abroad Village which is a living community reserved for study abroad participants and current exchange students in Liverpool. This self-catered hall features single rooms and shared bathrooms. Additionally, all residents will be in years two or three of their degree programmes, changing the vibe a bit from the first year halls. Unlike other halls, you will be allowed to sign a one semester contract to live in this community and we encourage you to think about living in the hall before or after you study abroad. If you are interested in a one semester let in the Study Abroad Village, you can apply via your Liverpool Life account.

7.3: Accommodation in your host country

Many universities will have various options for students who will be studying with them. Some may offer spaces in halls of residence (similar to Liverpool), others may help you find accommodation in the private sector. However, remember that finding accommodation is your responsibility.

In many host cities, accommodation, whether in halls or private, can be limited and/or competitive. Apply early and do not leave it until the last minute! You must follow application instructions given to you by your host university very carefully. Check your email regularly, and don't forget that some universities will only message you through online-application accounts. Remember to check your spam folders for emails from your host university.

7.3.1: I've got a room in halls of residence

If you've been allocated a room in your host university's halls of residence, it's important to make sure you're aware of the following things:

- What is the earliest day I can move into the accommodation?
- Where do I need to go to get the keys/check-in?
- What happens if I arrive out of hours?
- When is the last day that I can stay in the accommodation until?

7.3.2: I'm going to get private accommodation once I arrive

If you aren't staying in halls of residence, then you need to make preparations for finding private accommodation. Consider these points:

- Make sure you have temporary accommodation (e.g. hotel or hostel) for at least a week after you arrive
- Speak to the Housing Office and fellow students at your host university for advice, especially about which areas are better than others
- Do not sign a lease until you have seen the property, unless it has been recommended by past exchange students. Always get a native speaker to help you understand contracts, where applicable (but remember that this is not infallible)
- Under no circumstances should you send money and/or bank details to unknown persons before you arrive in your host country

7.4: Accommodation on returning to Liverpool

When returning to Liverpool, the same rules apply as in 7.1 above. We also suggest looking at private halls and University of Liverpool residences in the city, if you are unsure about renting private accommodation.

If you are completing a Year Abroad (i.e. Law with a Year Abroad), when you return to Liverpool for your final year you will have the following options

- Rent a house with friends you met on your Year Abroad
- Apply for University of Liverpool accommodation via your Liverpool Life account (there are halls of residence available for non-first-years)
- Rent a room in private halls of residence

CASE STUDIES

Location, Location, Location

Rachael Mooney, International Enrolment and Sponsor Relations Officer

Like most students moving to Europe to Study Abroad I found that there is very little university accommodation and that it is quite normal to live in private accommodation during your studies.

I undertook a lot of research before I left for my placement, especially with regards to accommodation. I ensured that I read up on all of the different areas of Barcelona to see what appealed to me most and what suited my lifestyle, also how this would work as a commute to my university and for social activities. I then read about rough costs of these areas and what I could afford in each area.

I arrived a few weeks earlier and stayed in a short term let for two weeks whilst I went and viewed the different accommodation that I had lined up to view before I left. After a week or so I found the dream apartment! I was a little uncertain about the landlord when we were signing the paperwork but he was heading to Chile for a year whilst we were going to be living there, so I wasn't too concerned. I realise now that I should've trusted my gut feeling!

The first few weeks were amazing, I was having such a great experience. However, one night after university I came home and the landlord had returned and was sleeping in our communal living room with all of his belongings. He assured us this was just for a week until he got his own place. A few weeks later it transpired that he was in fact just living back in our apartment and had set up our communal living room and kitchen as his own flat and locked the access doors so that we couldn't get into the communal area that we were paying rent for (and he wasn't). When we confronted him about this he became quite aggressive and it made the living situation very uncomfortable.

I was very tempted to continue living like this because he had a lot of our money, but I was also becoming increasingly upset and worried. After a while my flatmates and I decided to move out as it wasn't worth jeopardising our time abroad anymore. We knew that we might lose our deposit, which whilst living on a budget was really hard to come to terms with, but we decided that it was worth it for the overall enjoyment of our Study Abroad and our sanity! We made sure to let our Home University know about the situation and they were very sympathetic and supportive.

After a week or so we managed to find an amazing new flat and we stayed here for the rest of our year and had an incredible experience.

I realised that the best thing to do was to just try and forget about the deposit and move on from the horrible experience in order to try and make the most of the rest of year, otherwise, not only would I have had a bad experience with accommodation but it would have affected my whole time away.

Whenever I think about my time in Barcelona, my accommodation experience doesn't even come into it because I managed to make the most of rest of the year. In the end, I had the most incredible experience of my life, I still continue to talk about it years later and have quite the skill of bringing study abroad into every conversation (much to the dismay of family and friends)!

Section 8: Insurance

Hopefully you won't need to use any insurance policies during your exchange. However, things can go wrong. So, it is very important that you have adequate cover for your period of study abroad.

8.1.1: University of Liverpool Travel Insurance

The University offers a world-wide travel insurance policy (free of charge) for undergraduates on study abroad exchanges.

The University travel policy will cover you for:

- Travel for two weeks before the start of your course
- Travel for the during the term dates of your course
- Travel for two weeks after the end of your course

The University travel policy **will not** cover you for:

- Travel outside of the times listed above
- Pre-existing conditions (except in the case of an emergency e.g. a severe asthma attack)
- Routine prescriptions or check-ups

To apply for the University travel insurance cover, you must complete the online form via your Liverpool Life account.

The University is not obliged to provide students with travel insurance however we do so to ensure your safety whilst studying overseas. Any suspected fraudulent claims will be investigated, could result in disciplinary action and may prevent us from insuring future study abroad students – please think carefully before you claim.

8.1.1: Using University of Liverpool Travel Insurance

BEFORE seeking medical attention it is essential that you contact the UoL Travel Insurance Emergency helpline number. The University's insurance provider will then be able to provide you with details of where to seek medical attention depending on your needs and will organise a payment process so you do not have to pay up-front for any necessary medical care.

UoL Travel Insurance details:

Provider: Chubb

Emergency helpline: +44 (0) 203 538 7228

Policy number: UKBBBO45726

Chubb can usually arrange for the healthcare provider to send the bill directly to Chubb, rather than you having to pay upfront and then claim the cost back from the insurers.

8.2: European Health Insurance Card

Students bound for European destinations are strongly encouraged to get a European Health Insurance Card (if eligible) via the NHS in order to access state-provided healthcare in the European Economic Area and Switzerland at a reduced or free cost:

<http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx>

8.3: Liability Insurance – All Students

The University's Public Liability insurance covers legal liability only and cannot cover anything that is the legal liability or responsibility of someone else. If during your placement you are acting under the direct control or supervision of the host organisation, any injury, loss or damage caused by or to you is the responsibility of the host organisation.

The University requests information on public liability insurance policies from all partner universities asking them to confirm that their own liability insurance will indemnify you if loss, damage or injury is caused by or to you when you are acting under their supervision or control. Certain partner universities provide reduced compensation levels for cases of negligence brought against them.

Please check the partner university profiles on the Study Abroad website for further information.

Section 9: Staying Safe

The University of Liverpool wants you to have an exciting period abroad. It should be a cultural, personal and academic adventure. So in order for you to enjoy it fully, you need to stay safe. This next section may appear a bit long, but it's important to us and to you that you read it! And remember, ultimately, as an adult, your personal safety is your responsibility.

9.1: Before you leave

9.1.1: Check in with your GP and Medications

If you have an on-going medical condition or are visiting your doctor regularly, please discuss your travel plans with your GP. You will need to consider with your doctor or specialist team your plans for support whilst away.

If you are taking medication on a regular basis please discuss the medication you will require for your trip and how you will access it with your doctor. It is usually possible to give extended prescriptions (2-3 months) depending on medication and stability of condition - this can be discussed with your doctor. In certain countries medications are available with or without prescription but brands/drugs may be different and have different effects. Make sure you double check if your host country imposes any restrictions/limits on certain medication.

Ensure you seek advice at least 8 weeks before travel about travel health and vaccinations. This advice is available at the Student Health Centre on campus.

9.1.2: Vaccinations

Check with your local doctor whether vaccinations are necessary for travelling to your host country. Remember that some vaccinations require an initial dosage, followed by a second dosage (sometimes up to 6 months later), so it is important you investigate this early. Visit www.nathnac.org for more information. You are also encouraged to research if the immigration requirements for your host country require a physical examination or specific vaccinations in order for you to secure your visa.

9.1.3: Dental and opticians check

Have a dental and opticians check before leaving the UK, as these may not be covered by insurance policies. The UoL travel insurance has limited cover for dental work, please see the policy for further details. Carry with you a copy of your lens prescription if appropriate.

9.1.4: Review the UoL Travel Insurance Policy

Your University of Liverpool Travel Insurance Policy will be emailed to you before you depart, you should familiarise yourself with the coverage.

9.1.5: Check the FCO and sign up for FCO and Red 24 travel updates

You should consult the Foreign and Commonwealth Office website (www.fco.gov.uk) for information regarding the country you are travelling to. You should sign up to regular travel advice updates on your host country as well as any other countries you may visit. You can also follow the FCO on Twitter (@fcotravel)

and Facebook (www.facebook.com/fcotravel). It is also a good idea to follow the nearest British Consulate or Embassy on Twitter and/or Facebook.

Red 24 is another useful resource for travel advice and updates: <https://www.red24.com/affiliates/marsh>. You can sign-up for alerts using the code 7228.

9.1.6: Copies of documents

We recommend that you leave copies of all your documents (passport, insurance policy, credit cards etc) with a relative or close friend. Make sure you leave emergency numbers (e.g. for cancelling credit/debit cards). Check Annex 1 at the end of this handbook for a list of documents that you should take with you. Make sure that you leave these copies in a safe, accessible place whilst overseas.

9.1.7: Finding out about your host country

Finding out about your host country is essential in understanding cultural differences, staying safe and settling in. We strongly encourage all students to conduct in-depth research about their host country and host city before arrival. Culture can differ from city to city not just from country to country so it's important to prepare yourself as much as possible. Make sure you buy a good guide book, such as Lonely Planet or Rough Guides, use trusted internet sources and speak to returning students. If you email SAT, we can pass your student email address on to returned students so that they can contact you.

9.1.8: Language

For many students, the national or regional language of your host country will not be English. It is a good idea to learn the most common words in the local language, as using these words are often a useful way of receiving a more friendly response or diffusing a difficult situation. It's also advisable to buy a phrase book and/or bilingual dictionary, so that you can show people what you want to say, if you are unable to do so out-loud. Learning some of the local language can also help with settling in.

9.2: Your flight

If you are travelling long-haul (flight of more than 4 hours) then there is an increased risk of developing deep vein thrombosis (DVT). To minimise the risk stay hydrated and exercise your legs regularly during the flight. You can also buy flight socks or compression stockings.

9.3: When in your host country

9.3.1: Healthcare Facilities and Emergency Number

Make sure that you are aware of the location of the local healthcare facilities, and save the number in your phone. You are strongly advised to carry a medical kit. Within the **EU dial 112 to connect to the emergency services**. See the table below for the emergency numbers (i.e. equivalent of 999) outside the EU.

Healthcare varies from country to country and can be very different to the NHS in the UK. You should prepare and research the healthcare norms in your host country so are aware of what to expect in the case of an emergency. The Foreign and Commonwealth Office Travel Advice website offers useful guidance: <https://www.gov.uk/foreign-travel-advice>.

Emergency numbers while abroad:

Country	Ambulance	Fire	Police
Australia	000	000	000
Canada	911	911	911
Chile	131	132	133
China	120	119	110
Hong Kong	999	999	999
Malaysia	999	999	999
New Zealand	111	111	111
Singapore	995	995	999
South Korea	1339	119	112
U.S.A	911	911	911

You should read the Department of Health booklet entitled 'Health Advice for Travellers', which you can download from:

http://webarchive.nationalarchives.gov.uk/20130107105354/http://www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/documents/digitalasset/dh_4135858.pdf

9.3.2: Health checks

Certain host countries may require you to undertake a health check upon arrival. Your host university will give you advice and guidance concerning any necessary health checks.

9.3.3: Local consulate/embassy

Make sure you know the location of and number of your nearest Consulate/Embassy. You can find out this information from www.fco.gov.uk. You may want to save the number in your phone. You must write it down in safe place. You should use this number in case of emergency, such as loss of passport. If you are arrested for a serious offence, you must insist on the British Consulate being informed.

9.3.4: Safety in your host city/town

When out and about in your host city/town, take the same precautions as you would in the UK. Don't walk by yourself at night (take a safe and appropriate form of transport for your area), don't have valuables (such as phones and cameras) on display, and don't carry large amounts of cash with you. Talk to local students/residents to ask about local trouble areas and any important local customs. Unless required by law, do not carry your passport/national identity card with you. Many countries will accept a photocopy as legitimate identification. Many people's sensible personal safety habits can become lax whilst abroad. This is the easiest way to get into trouble, so don't let it happen to you!

9.3.5: Fire

Learn the local instructions on action to be taken in the event of a fire, especially the fire evacuation route for your accommodation. Also take note of the emergency numbers given above.

9.3.6: Eating and drinking

We want you to have an exciting gastronomic experience whilst abroad, so be adventurous, but be sensible. If local water is not drinkable, buy bottled, try to avoid food that has been made in clearly unsanitary conditions. And if you're not used to a certain ingredient (e.g. spicy food), it's a good idea to taste it gradually!

9.3.7: Hot climates

If you're travelling to a hot climate, take sensible precautions. Remember to stay hydrated and use a suntan lotion with an appropriate factor.

9.3.8: Driving

If you drive whilst abroad, make sure you are properly insured, that the car you have hired is safe and you are familiar with all the controls before driving off, and that you are fully aware of all the rules and regulations about driving in the country you are in. You may not be used to driving in the weather conditions of the country you are staying in. You should drive even more carefully than you would at home and never pick up hitch-hikers.

9.3.9: Mental/emotional health

Whilst usually a great experience, studying abroad can, on occasions, affect your mental/emotional health. Should you feel that your mental/emotional health is being affected by your time abroad, make sure that you speak to your host university about this. It's also a good idea to speak to SAT and your IOA. If you feel that you want to speak to a professional, remember that you can use the University of Liverpool Counselling Service, who can be emailed on counserv@liverpool.ac.uk or rung on 0044-(0)151-794-3304.

University of Liverpool students going through a tough time can access free online support from anywhere in the world with **Big White Wall**. Whether you're feeling homesick, feeling low, stressed or not coping, Big White Wall can help you get support, take control and feel better. The service provides 24/7 online peer and professional support, with trained counsellors. Big White Wall provides a safe space online to get things off your chest, explore your feelings and learn how to improve and self-manage your mental health and wellbeing. Big White Wall is totally anonymous, so no one will know you've chosen to use it. To join Big White Wall's supportive online community, simply go to bigwhitewall.com and sign up with your university email address. You then choose an anonymous username for your time on Big White Wall.

9.3.10: Sexual Health

There is a link between going abroad and an increased risk in contracting a sexually transmitted infection (STI). Remember that the incidence of STIs such as HIV/Aids can sometimes be higher than in the UK. Condoms provide significant protection against HIV and other sexually transmitted infections. You may wish to take EU kite marked condoms with you.

9.4.11: Local laws

Make sure you are aware of local laws and the regulations of your host university and accommodation. Remember, ignorance is not an excuse!

Section 10: Travel Practicalities

The points in this chapter are a few for you to consider, to help make your travel to your host country as smooth as possible.

10.1: Flights

Remember it is your decision as to whether or not you wish to purchase flights before the release of the Semester 2 exam results (as per the guidance in section 3.3). This is because final permission for the exchange is usually dependent on you maintaining the average set by your department. Rather more obviously, you also need to wait until your acceptance is confirmed by your host university.

Consider the following when buying flights:

- Shop around! Compare prices online and from travel agents (STA Travel is a student orientated travel agents). For the cheapest tickets, avoid travelling at weekends and book as far in advance as possible (bearing in mind the need to wait for exam results/acceptance from the host university).
- For long-haul flights, make sure you take jet-lag into consideration when choosing arrival times/dates. Allow some time to settle in and get accustomed! Students flying to Australia/New Zealand may want to consider tickets that allow a few days stop-over.
- Ensure that you check the exact location of the airport you fly to and make sure you have a plan for getting from the airport to your accommodation. If arriving late at night it might be worth booking a room in a hotel near the airport for a night's sleep before completing your journey.
- For people who like to take everything plus the kitchen sink, make sure you're aware of baggage limits on any airline you fly with, including hand luggage. Excess baggage charges can be expensive.

10.2: Visa

The same rules apply to the purchasing of a visa (where necessary) as in 10.1 above. Visas may take some time to be issued. Therefore be aware that if you buy flights, and then your visa is not issued in time, you will lose the money spent. Conversely, should you wait to buy flights until your visa is issued, then the cost of the flights may increase. Unfortunately, there is no easy solution to this, and therefore, the order in which you purchase your visas and flights is a decision you must make yourself.

10.3: ISIC Card

It can be worth investing in an International Student Identity Card (ISIC). This is the most widely recognised form of student identification in the world. It will help you get discounts on a range of things from travel to entry fees. See www.isic.org for more information.

10.4: Mobile Phone

Check whether your mobile phone will work abroad. You could also consider buying a cheap pay-as-you-go phone on arrival in your host country. For keeping in touch with people at home, internet based systems like Skype, WhatsApp and WeChat are good options.

Section 11: Cultural differences

One of the most exciting things about studying abroad is the fantastic opportunity to explore and understand a new culture. As you'll be in your host country for an extended period of time, you'll have a unique opportunity to truly try and integrate into this new culture. But you need to be aware that the UK is fairly liberal in its attitudes. Also remember that in more rural communities and small towns, attitudes may differ from big cities.

However, it is important to remember that cultural sensitivity does not mean that you have to tolerate behaviour that makes you feel unsafe or encroaches upon your personal boundaries.

In order to be as prepared as possible for your time abroad, it's a good idea to familiarise yourself with the cultural and societal differences of your host country, for example, attitudes towards gender and race. You should consider the challenges these differences might pose, understand how to deal with potentially difficult situations and know where to go for help and support should you need it.

A good way to understand the culture of the country you'll be living in is to research its recent history – this might give an indication of what attitudes may be like towards some of the topics discussed below.

11.1: Alcohol

The legal drinking age may be different from the UK, and there may be strict rules on where and when alcohol can be consumed. In many cultures, drinking to get drunk (even by young people) may not be the norm, and may be frowned upon. Research cultural norms related to alcohol.

11.2: Smoking

Many countries have bans on indoor smoking in public places. If you are a smoker, make sure you're aware of the rules, or you could face a hefty fine.

11.3: Drugs

The drug laws for different countries and even different regions of the same country can be complex. Remember, even in those countries where certain drugs are legal, laws are not as clear cut as you may think, and may often be different for non-nationals. Punishments for illegal drug use/possession of drugs can often be severe and jail conditions in many countries are harsh. Remember 9.4.11 above: *Ignorance is not an excuse.*

11.4: Race

Remember that by very nature of being a foreigner, you are a minority in your host country. This is likely to attract the attention of the local residents, and will predominately be a reflection of friendly and good-natured interest. However, it is important to remember that attitudes towards race vary from country to country (and sometimes region to region in the same country) and culture to culture. These attitudes may not be what you are used to in the UK. It is best to steer clear of any confrontational situations.

11.5: Gender

Take into account local attitudes towards dress and behaviour, perhaps particularly so if you are female. Be sensible and realistic about whether you should walk anywhere alone at night, or how it could be perceived if you wear a short skirt or have bare arms or exposed shoulders.

11.6: Sexuality

Expressing sexuality in an unfamiliar society requires sensitivity and an awareness that UK attitudes are not necessarily shared worldwide. This awareness applies equally to both LGBT and heterosexual students. Take your cue from the behaviour of local residents, and consider the following examples:

- How would public displays of affection, such as kissing or holding hands, be perceived in your host country/host city?
- Are there any laws affecting sexual activity in any of the countries (or specific regions of the countries) to which you are travelling? For example, in Malaysia, homosexuality is illegal, and carries a 10 year sentence.
- Is the attitude towards homosexuality any different than the UK?

The FCO has advice and links for LGBT travellers (<https://www.gov.uk/guidance/lesbian-gay-bisexual-and-transgender-foreign-travel-advice>), as well as female travellers (<https://www.gov.uk/guidance/advice-for-women-travelling-abroad>).

11.7: Special considerations

When travelling in and around your host country or even further afield, there may be special times of year when you need to think carefully about travel plans. For example, in China, during Chinese New Year, hotels, hostels and all travel options will fill up quickly and well in advance. In Muslim countries (or predominately Muslim areas of a country), during Ramadan the population will be fasting between sunrise and sunset and many locals will appreciate sensitivity towards this. Make sure that you are aware of any local/national festivals or holidays, so that you can plan suitable travel.

CASE STUDIES

Is it me or is it racist?

John Green, Study Abroad Officer (University of Liverpool Management School)

“Coming from a mixed background of British and Indian and having brown skin; people often assume that I am from the country that I am visiting and so are very friendly and welcoming, before being totally surprised at my Mancunian accent.

Over the last decade both in the UK and abroad, I have found it difficult at times going through airports and immigration and at times even walking down the street can be a challenge, especially when I am with my wife who is white. People are often taken back when the John Green they were expecting turns out to be a brown man.

The key to a happy experience is research and preparation. Look at the country, the city, the town that you will be going to and read about the local landscape in terms of recent history, politics and views on immigration. Is the place you are going to liberal or conservative in its views? What are the main concerns that could affect you? This isn't to say that you shouldn't study abroad or visit wherever you'd like, but it's important to be prepared for the type of experiences you may encounter, positive or negative.

I also make sure that I'm prepared before every flight. I ensure all of my documents are up to date and I have multiple copies of everything and I keep one on me, one in my bag and one in my luggage. I always arrive in plenty of time at the airport so I don't need to run and so I don't appear stressed whilst queuing in security as this helps avoid any unnecessary attention. Equally, I never have anything in my pockets or wear any jewellery and I always make eye contact with the security guards and come across as friendly and polite. I have found that, for example, when travelling to the USA, if I look slightly more dishevelled than your average person, I will often be stopped and searched, which can be quite invasive and unnerving. Whilst racial profiling isn't always the cause of searches, you have to be aware of it and take the attitude that, irrespective of the reasons for the search, someone, somewhere is being safety conscious.

Whilst abroad, it can be difficult if you're a confident and outspoken person to keep your emotions in check when instances of racism occur, especially if you have had alcohol. In my experience, you can challenge without confrontation; but at the end of the day, this is not your problem, it is theirs and the best thing to do is to remain calm and accept that whilst it shouldn't happen, sometimes the best course of action is to remove yourself from the situation.

Racism or unwelcome attitudes toward race shouldn't stop you travelling or enjoying your time abroad and I would say the vast majority of my travel has gone perfectly fine with no incidents. But not all places are the same, and cities and regions can vary within the country itself, so going forewarned is going forearmed.

I studied abroad in the U.S.A and studying abroad is the greatest thing I have ever done. Without study abroad, I would not be in the career I am now and I would not have met my wife. So don't let anything stop you, whether you're Black, White, Asian, green or purple, nothing should stop you from having a fantastic experience!”

CASE STUDIES

Travelling abroad as part of a Minority Group **Rich Dunning, Deputy Head of Study Abroad**

“As a gay man, I have always been mindful of the culture of the country that I’m visiting. Whilst it makes me sad that some countries and cultures aren’t as liberal as the UK, I wouldn’t want a lack of research or understanding on my part to put me in harm’s way.

On my Year Abroad in Brazil, I was acutely aware that, despite perceptions as a liberal country with regards to LGBTQ+ rights, there was (in 2007/8) still a high level of homophobia (and to this day Brazil still has high levels of homophobia, especially transphobia). In fact the theme of Rio Pride 2007 was “Homofobia – criminalização já!” – LGBTQ+ people weren’t (and still aren’t) legally protected, at a federal level, against discrimination by law (although they do have many rights, such as marriage and family, and discrimination due to sexuality has been illegal in many states for a number of years). This meant I was always cautious as to who I gave my contact details to, as well as where and when I might meet up with people (and this was well before the days of apps!). I also made sure to research local bars, clubs and cafés that were gay-friendly so that I could meet likeminded people.

Today, when I travel with my husband, we always make sure to research attitudes and law towards the LGBTQ+ community in the country or countries we’re visiting. If we’re ever unsure or worried about the prevailing attitudes, we either don’t visit that country or we take practical steps, like booking twin rooms instead of double beds. We use resources like guide books (most good guide books have a section for LGBTQ+ travellers) and the FCO website (<https://www.gov.uk/guidance/lesbian-gay-bisexual-and-transgender-foreign-travel-advice>). It’s always good to get a guide book for the city or region you’ll be living in too, as attitudes can vary widely between different areas of the same country (something my husband and I have discovered when travelling around the USA!). A good resource that I’ve discovered since working at the University are the Stonewall Global Workplace briefings (<http://www.stonewall.org.uk/global-workplace-briefings>). Whilst these are primarily geared towards people looking to work abroad, you can read some really valuable information on the legal status of LGBTQ+ individuals, as well as insights into cultural attitudes towards our community.

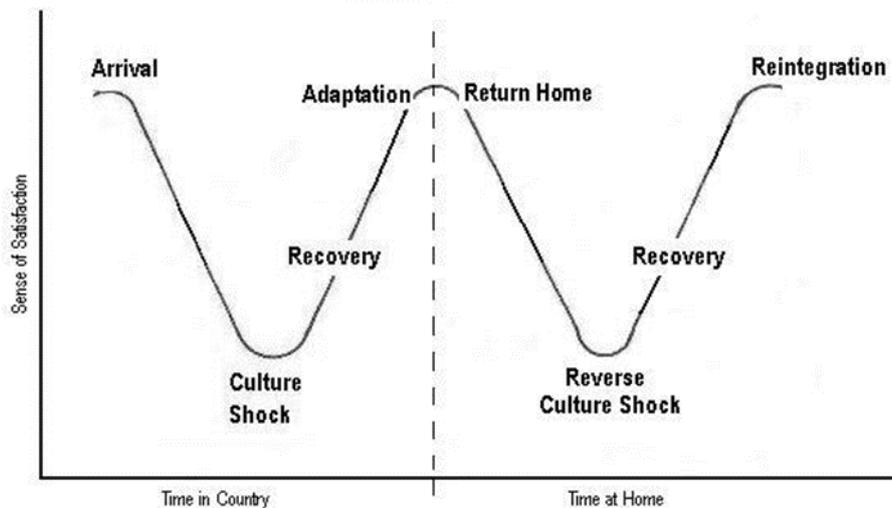
I’d obviously rather I didn’t have to worry at all about this, but it would be naïve of me to pretend otherwise. But it also doesn’t put me off travelling and I hope that it doesn’t put you off Study Abroad either, Study Abroad was the best thing that I did during my degree and still plays a huge role in my life today. Instead I make informed choices about where I spend my time and have realistic expectations as to what my experiences abroad may be like.”

Section 12: Settling in

Arriving in a new country and getting to grips with all the differences can be an exciting, but sometimes challenging experience. However, by following a few simple tips and considering your own thoughts and feelings, you can make this transition as smooth as possible.

12.1: Culture Shock

Culture Shock is the term used to describe the range of feelings that someone can experience when arriving and settling into a new country. The graph below shows the W-Curve, displaying the patterns of highs and lows associated with culture shock:



12.2: Dealing with culture shock and homesickness

The more research you have done on your host country/town, and the more familiar you are with the procedures at your host university, the less shocking culture shock is likely to be. Getting involved with local culture (e.g. attending local festivals) and university student life (e.g. joining student clubs) are excellent ways of reducing culture shock. Learning some words from the local language, so that you can raise a smile (remember, even if you say something wrong, the effort is appreciated) will help you fit in. And remember, you are not alone! Lots of students who study abroad experience culture shock or homesickness at various times in their experience and talking to someone about how you feel can be the first step towards settling in. If you're having a difficult time, you can always contact SAT using the contact details given at the beginning of this guide. Your host university international office can also provide assistance.

CASE STUDIES

What not to do if you are having a rubbish time abroad Nia Evans, Study Abroad Manager (Outbound)

“Studying abroad is an amazing opportunity to see the world, immerse yourself into a new culture and make memories to last a lifetime. That being said, sometimes your expectations of what studying abroad will be like can be very different to reality.

It’s fair to say that my semester abroad in Italy was a total rollercoaster of many ups and downs. Some of my not-so-good experiences were simply down to bad luck but there were many things which I could have done to have made the whole experience much more positive.

After the first few weeks of excitement, I very quickly became really homesick and found it difficult to settle into life my new country. The main mistake I made was that I didn’t ask for help either from my host university or my home university. I buried my head in the sand and thought “I’m only here for a few months, I’ll just stick it out and then I can go home”. Looking back now, I wish I had shared how I was feeling with someone. But, seeing all my course-mates’ amazing pictures on social media of their experiences abroad made me feel like I was a failure. However, after returning home I found out that most of my friends also had ups and downs during their time away!

I did have some great times in Italy and visited some amazing places but my experience could have been so much better if I’d done a few things differently. Here some things that I wish that I had done at the time:

- *Been more realistic about my expectations*
- *Talked to someone and shared how I was feeling*
- *Joined a club or a society*
- *Changed accommodation – I wasn’t living with the right people for me*
- *Pushed myself to get involved with things, even when I didn’t fancy it – just to give something a go and meet new people*

Although I stuck it out it’s important to remember that if things really aren’t going well, it’s OK for you to come home, lots of students worry that this will make them feel like they’ve ‘failed’ but actually the important thing is that they’ve tried.

The other important thing for you to know (maybe when you are feeling low or your marks aren’t as high as you’d hoped) is that it was only until a year or so after being abroad that I really saw the benefits of my time away and how much I had learnt and achieved. I now feel that having got through my semester in Italy I am far more resilient, assertive and independent than before. The thing I am most proud of though is that I gave it a go.

You might be surprised to know after reading about my experience, that even though it wasn’t always the happiest time for me I still think studying abroad is the best thing I have ever done”.

Section 13: Preparing to Return Home

If you've left reading this section until you are actually leaving to come home, then we hope you've had a great time on your exchange! Although returning should be relatively easy, there are a few things to consider.

13.1: Paying off any debts

If you have any outstanding debts to the host university, you must pay these off before you leave. If you return to Liverpool with outstanding debts, the host university will not release your transcript, which means that you won't receive any marks and could subsequently lead to you failing the year. Furthermore, students leaving unpaid debts damage the reputation of UoL and can negatively impact the opportunities for future UoL students to go on exchange.

13.2.1: Registering for your final year

If you have successfully progressed from your current year's studies, your registration record for your following year of study at Liverpool will automatically be created. Normally, to complete the registration process, students returning for the new session are required to confirm their attendance by logging in to Liverpool Life from a campus PC (or by using personal equipment in a University wireless zone).

You should also ensure that you are aware of the procedures for registering for your final year at UoL. Your School Student Experience Team will be able to tell you about the relevant procedures.

13.2.3: First semester placements/Full Year

For those students attending an authorised placement beginning in the first semester of the new session, the registration process will be completed on your behalf and your details will be passed to the Student Loan Company in the usual way for loan and grant payment purposes.

13.2.3: Second semester placements

Students attending an authorised placement in the second semester of the new session must complete the registration process at the start of the academic year. Failure to do so will result in details not being passed to the Student Loan Company which will result in loans and/or grants not being paid to you. In the case of returning international students (i.e. those who require a visa to study in the UK), this may result in the University withdrawing its immigration sponsorship and informing the UKVI accordingly.

Section 14: Welcome Home!

Congratulations! You have just completed a major milestone in your UoL career! Nationally, less than 7% of all UK university students study abroad so your time abroad will set you apart from your peers. When you return to campus we encourage you to talk with the Careers & Employability Service about how to represent your time abroad on your CV and how to highlight the skills you've gained in future job or postgraduate interviews. The Study Abroad Team loves to hear from returned students and we hope that you will share some of your experiences with us too!

14.1: Reverse culture shock

Upon returning home, some students experience reverse culture shock, whereby they feel a bit disillusioned with the UK after all the excitement of their exchange abroad. Following the tips in Chapter 12, when back here in Liverpool can help you to 're-settle' in at home. Also try maintaining links with your host country, perhaps by taking language classes, reading the news in your host country, or getting involved with societies that are related to your host culture. The SAT will also ask you to help us promote exchanges to the next cohort of outbound students, which is a great way of reliving your experiences!

14.2: Helping the Study Abroad Team

UoL is hoping to provide 15% of students with an international experience by 2026, and for that we need your help! You can help SAT by sending us blogs, vlogs and photos. We also recruit Study Abroad Ambassadors every year to help us at events such as the Study Abroad Fair. These are paid positions and you'll receive information on how to apply in the summer, so keep checking your UoL email account. We will also ask you to come and represent your host university at the Study Abroad Fair. You are the best source of advice and knowledge for future study abroad students, so please get involved!

Annex 1: Number of modules for each partner university

This information is provided a guide only; you must read all the information regarding module choices and registration provided on your host university's website as part of the application procedure, and check all your course registrations at your partner university with your International Opportunities Advisor at The University of Liverpool.

University Name	Minimum No. of modules to be taken per semester	Additional comments
Adolfo Ibanez University	6	Students should take 6 modules worth 3 credits each per semester
Boston College	4	The minimum course load is at least 12 credits (usually four courses worth 3 credits each)
University of Calgary	4	The standard load for exchange students is 4 classes worth 3 credits each
Carleton University	4	The standard course load is 4 modules, worth .5 credits each.
Chinese University of Hong Kong	4	The minimum load for one semester is 9 credits and the maximum is 18 (each courses is usually worth 3 credits each)
City University of Hong Kong	4	The minimum load is 12 credit units per semester (usually 4 courses worth 3 credit units each)
Curtin University	4	The minimum load is 3 courses and the maximum is 4 course, each worth 25 credits
Dalhousie University	4	Dalhousie students take 4 courses per term. Each term-long course is worth 0.5 credits (or 3 credit hours), so 4 courses would total 2.0 credits (12 credit hours) per term
Deakin University	4	Students must enrol in a fulltime load of 3-4 credit points per semester. Most courses have a weighting of 1 credit point
Griffith University	4	Students must take 40 credits per semester. This usually equates to 4 courses worth 10 credits each
University of Georgia	4	You must maintain at least 12 credit hours to maintain your full time status. Usually this is four three-credit-hour classes.
University of Guelph	4	The minimum load is 4 courses with 0.5 credits each.
HEC Montréal	4	A normal load is 12 credits for one semester (usually 4 courses worth 3 credits each)
University of Hong Kong	4	A normal load is 30 credits for one semester (usually 5 courses worth 6 credits each)
Hong Kong Baptist University	4	A normal load is 12 credits for one semester (usually 4 courses worth 3 credits each)
University of Illinois at Urbana-Champaign	4	The standard load is 12 credit hours per semester (usually 4 units worth 3 credit hours each). Students are discouraged from having more than three classes at the 300- and 400-levels, and from having more than 3 classes in their major (this applies particularly to the hard sciences and engineering)
Kansas State University	4	The standard load is 12 credit hours per semester (usually 4 units worth 3 credit hours each)
University of Manitoba	4	The minimum full time load is 3 courses and the maximum is 5
Macquarie University	4	The minimum full time load is 3 courses and the maximum is 4
University of Maryland, College Park	4	A normal full time load is 12 credit points per semester (generally 4 courses worth 3 credits each)

Monash University Australia/Monash Malaysia	4	A normal full time load is 24 credit points per semester (usually 4 units worth 6 points each). Students must chose courses offered during Monash Semester 1
McGill University	4	The minimum load is 12 credit hours per semester (usually 4 courses worth 3 credits each)
National University of Singapore	4	Liverpool exchange students at NUS should take 4 modules, most of which are worth 4 credits each
University of Newcastle	4	The standard full time workload is 40 units (4 courses) per semester
University of New South Wales	4	A normal full time load is 24 credit per semester (generally 4 courses worth 6 credits each)
Northern Arizona University	3/4	Students should take 12 credits per semester. This equates to 3 modules worth 4 credits each or 4 modules worth 3 credits each
University of Ottawa	4	A normal full time load is 12 credit points per semester (generally 4 courses worth 3 credits each)
Queen's University	4	The standard load is 12 credit hours per semester (usually 4 units worth 3 credit hours each)
Queensland University of Technology	4	Students must enrol for 24 points per semester, usually 4 courses of 6 points each
Royal Melbourne Institute of Technology (RMIT)	4	A normal full time load is 48 credit points per semester (generally 4 courses worth 12 credits each)
Seoul National University	4	Liverpool students should enrol in 4 Seoul modules
Stevens Institute of Technology	4	A normal full time load is 12 credit points per semester (generally 4 courses worth 3 credits each)
University of Saskatchewan	4	The standard load is 12 credit hours per semester (usually 4 units worth 3 credit hours each)
University of South Australia	4	A normal course load is 18 units per semester
University of Sydney	4	Students must enrol for 24 points per semester, usually 4 courses of 6 points each
University of Tasmania	4	Students must take 4 modules per semester
University of Tennessee	4	A normal full time load is 12 credit points per semester (generally 4 courses worth 3 credits each)
University of Texas, Dallas	4	A normal full time load is 12 credit points per semester (generally 4 courses worth 3 credits each)
University of Texas, San Antonio	4	A normal full time load is 12 credit points per semester (generally 4 courses worth 3 credits each)
University of Toronto	4	The maximum permitted work load for undergraduate-level students is five courses per academic term. The minimum work load to be considered a "full-time student" is three courses for undergraduate-level exchange students.
Tulane University	5	The normal academic course load for all students is 15 credits, usually 5 classes worth 3 credits each.
University of Waikato	4	A normal load is 60 credits for one semester (usually 4 courses worth 15 credits each)
Washington State University	4	Liverpool exchange students should take four modules at WSU, worth a minimum of 15 credits.

University of Waterloo	4	The full-time course load is 4 courses per term (each course is generally worth 5 credits)
Western University	4	Minimum course load is 4 and maximum is 5
University of Western Australia	4	Students must enrol for 24 points per semester, usually 4 courses of 6 points each
University of Wollongong	4	Students must enrol for 24 points per semester, usually 4 courses of 6 points each
Victoria University of Wellington	3 or 4	The full-time course load is 60 points (credits) per trimester, normally three 20 credits modules or four 15 credit modules depending on the subject. Students must choose modules available in Trimester 1.
Most EU Universities	30 ECTS credits	
Dessau	Approximately 15 ECTS	MArch students should endeavour to take 15 ECTS of Architecture modules in Dessau while maintaining enrolment in 30 Liverpool Dissertation credits.

Annex 2: List of documents you should take with you

<u>Document</u>	<u>Have you copied them as well? (tick when done)</u>
Passport	
EU Health Insurance Card	
Driving Licence	
Insurance Policy	
Birth Certificate	
Copies of Grant Letters	n/a
Student Loan details	
Cheque book, cards, travellers cheques, foreign currency	
Passport photographs	n/a
ISIC Card	
Transcript	
Offer Letter	

Annex 3: Glossary of Terms

Home university – The University of Liverpool

Host university – The university at which you spend your study abroad period

Mobility Online (MO) – The online system which you use to apply for study abroad and where you can access, download and upload all necessary documentation

International Opportunities Advisor (IOA) – The academic member of staff in your department at UoL who you should contact regarding any academic queries about your study abroad period

Student Experience Team (SET) – The team in your School at UoL who can assist with queries regarding registering for modules at UoL, registering for your final year at UoL, applying for extenuating circumstances

Annex 4**OVERSEAS MEDICAL ASSISTANCE
IN THE EVENT OF AN EMERGENCY****TELEPHONE: Chubb Assistance****+44 (0) 203 538 7228****And quote reference: Policy No. UKBBBO45726**

This is operated through a UK telephone number to provide you with direct access for advice and assistance from anywhere in the world, 24 hours a day.

In the event of a medical emergency whilst overseas you should contact the above number to obtain assistance with:

a) Medical

- i) Medical advice, referral or treatment.
- ii) Emergency repatriation.
- iii) Local payment of hospital bills.
- iv) Replacement of essential maintenance medication or drugs.

b) Personal

- i) Replacement of lost or stolen passport, tickets, or other travel documents.
- ii) Cancellation of lost or stolen credit, charge or bankers cards or travellers cheques.
- iii) The tracking of lost luggage.
- iv) Forwarding essential business documents and urgent messages all charges for which will be the sole responsibility of the Insured or Insured Person.
- v) Legal advice.
- vi) The provision of interpreters at business meetings or the translation of documents all charges for which will be the sole responsibility of the Insured or Insured Person.

A card giving the Emergency Helpline number can be collected from Foundation Building Reception, though this is also stated on your certificate of insurance.

Please note that a £100 excess applies to each section of the Policy except Medical Expenses

The insurers require an application form to be completed in advance of each visit. Please allow 5 working days if a certificate is required.

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