



A Mega **Study Abroad** Checklist Inside!

Study Abroad With Confidence

Ultimate **TripSafe** Guide for Indian Students Preparing to Study Abroad



With Best Compliments From



Global Assistance Package
with **Travel Insurance**



Getting Started

Every year, lakhs of Indian students embark on an exciting journey — leaving familiar surroundings to pursue their dreams at universities around the world. Studying abroad is a life-changing experience that offers academic excellence, global exposure, and personal growth.

This guide has been created to help you plan every step of your journey with confidence. From academic preparation and choosing the right accommodation to managing finances, medical readiness, and staying connected, each section offers practical guidance tailored to Indian students. You'll also learn how to adapt to a new culture, travel smartly, and use the TripSafe Student Checklist to ensure you haven't missed a thing before take-off.

Whether you're heading to the U.S., the U.K., Australia, Canada, Germany, Singapore, or any other destination, these insights will help you start strong, stay secure, and settle in smoothly. Think of this guide as your travel companion, helping you prepare not just for the flight, but for the incredible journey that lies ahead of you.

Wishing You Safe Travels Always.

The TripSafe Team

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This eBook is intended for general informational and educational purposes only. The content provided herein should not be construed as professional, financial, medical, or legal advice. Readers are encouraged to consult qualified professionals for guidance specific to their circumstances.

The descriptions of any insurance and assistance products or features referred to are only indicative in nature. The actual terms, conditions, exclusions, and benefits are governed solely by the respective policy wordings and official documents of the insurance and assistance providers. Please read these documents before making any purchase or decision.

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About

TripSafe

TripSafe is a suite of industry-leading global assistance and travel insurance propositions. We have partnered with leading Indian insurers and international service providers to develop solutions that cater to the key needs of a traveller – security, flexibility, connectivity, and peace of mind.

TripSafe offers 24/7 access to global assistance hotlines, travel and medical insurance from a leading Indian insurer, baggage protection and tracking services, global data eSIMs, and cybersafe packages. Our propositions have been customised for leisure and business travellers, students, senior citizens, adventurers, corporates, and more.

TripSafe Student, offering over 40 medical and travel insurance covers and assistance services, is specifically tailored for Indian students travelling abroad. Whether it is a short one-month course or a longer undergraduate or graduate program, TripSafe Student provides the security and peace of mind that one needs as they embark on a new academic journey in a foreign country.

TripSafe has been developed by a team of insurance and travel industry veterans from some of the world's leading banks, insurers, and technology organisations.

TripSafe is available in India through travel agents and other corporate and digital partnerships.



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01 Preparing for Cultural Adaptation

Moving to a new country isn't just about academics — it's also about adapting to a new way of life. From communication styles and social norms to food habits and weather, every culture has its own rhythm. For Indian students, preparing for cultural adaptation before departure can make the transition smoother, reduce homesickness, and help you thrive in a global community.

1. Learn About the Destination Culture

- Research your host country's customs, traditions, and everyday etiquette — how people greet, communicate, and express opinions.
- Understand local attitudes toward time, personal space, and punctuality, which can differ significantly from Indian norms.
- Watch films, YouTube vlogs, and documentaries about student life in that country to get an authentic feel.
- Read up on national holidays, festivals, and social values so you can appreciate and participate in local celebrations.
- Explore the cuisine of your host country and understand local dining etiquette, tipping norms, eating habits, and table manners.



2. Polish Communication & Social Skills

- Be prepared for direct communication styles — in many countries, people express opinions openly, which is not considered rude.
- Practice active listening and respectful disagreement, especially in classrooms.
- If required, improve your English proficiency to help you connect with classmates and professors.
- Learn as much as you can of the local language and at a minimum, a few basic phrases. Showing an interest in the culture will help in building rapport.

3. Build Cultural Awareness & Sensitivity

- Be open-minded and avoid making comparisons as every culture has its strengths and quirks.
- Recognize and respect cultural differences in gender roles, dress codes, and social boundaries.
- Avoid stereotypes and be curious about people's perspectives. Ask questions respectfully, as most locals appreciate genuine interest.
- Learn about diversity, inclusion, and equality norms in your host country, especially if you're studying in a multicultural environment.

4. Engage with the Community Early

- Attend pre-departure orientations and international student webinars as they often include cultural guidance.
- Join social media groups or student forums for your university to connect with peers from different countries.
- Reach out to senior students and alumni who have studied in that university or city to get insights into what to expect.
- Seek out cultural exchange clubs or international societies once on campus, they're great for making friends and learning informally.

5. Prepare Mentally and Emotionally

- Expect a period of "culture shock" — initial excitement, followed by homesickness or confusion, is normal.
- Stay in touch with friends and family from home for emotional support, but also engage actively with your new environment.
- Maintain an open attitude, as the more curious and adaptable you are, the faster you'll feel at home.
- Practice self-care routines such as exercise, mindfulness, or journaling to manage stress during adjustment.



Conclusion



Quick Thought

Close to one million Indian students travel abroad each year to pursue their studies. Chances are high that a senior from your school, someone from your neighbourhood, a family friend, or someone you know socially is already studying at the university that you are planning to go to. Make every effort to find them, and then spend as much time as possible to get guidance on what you can expect once you arrive—first-hand information from someone who has been there and done that is invaluable.

Cultural adaptation is about more than fitting in — it's about expanding your worldview. By learning, observing, and engaging with your new environment, you'll develop empathy, global awareness, and confidence that will stay with you long after your studies. The key is simple: be open, be respectful, and be willing to learn. That's how every international student grows into a true global citizen.

TripSafe Tip

- TripSafe Student is available for educational programs that can range from as short as one month to longer, undergrad or grad programs.
- Offers worldwide coverage, with the option to exclude the USA and Canada, if one wants.
- Medical covers range from \$50,000 to \$500,000.
- Starting as low as \$8 per month

So no matter where you go to study, TripSafe Student has you covered.



02

Academic Preparation Before You Reach

One of the biggest transitions when studying abroad is adapting to a new academic environment. The learning style, classroom expectations, and assessment methods can be quite different from what you have been used to in India. Being academically prepared before departure not only boosts confidence but also ensures you can make the most of your international education from day one. Here are some practical steps to help you get ready.

1. Understand the Academic System

- Research how the education system works in your destination country — grading patterns, assessment styles, attendance requirements, and academic calendars.
- Familiarize yourself with the structure of your chosen program: course duration, credit system, core and elective subjects, and evaluation methods.
- Learn how classroom participation, assignments, and exams contribute to final grades, as these can often differ from India.



2. Review Your Chosen Subjects

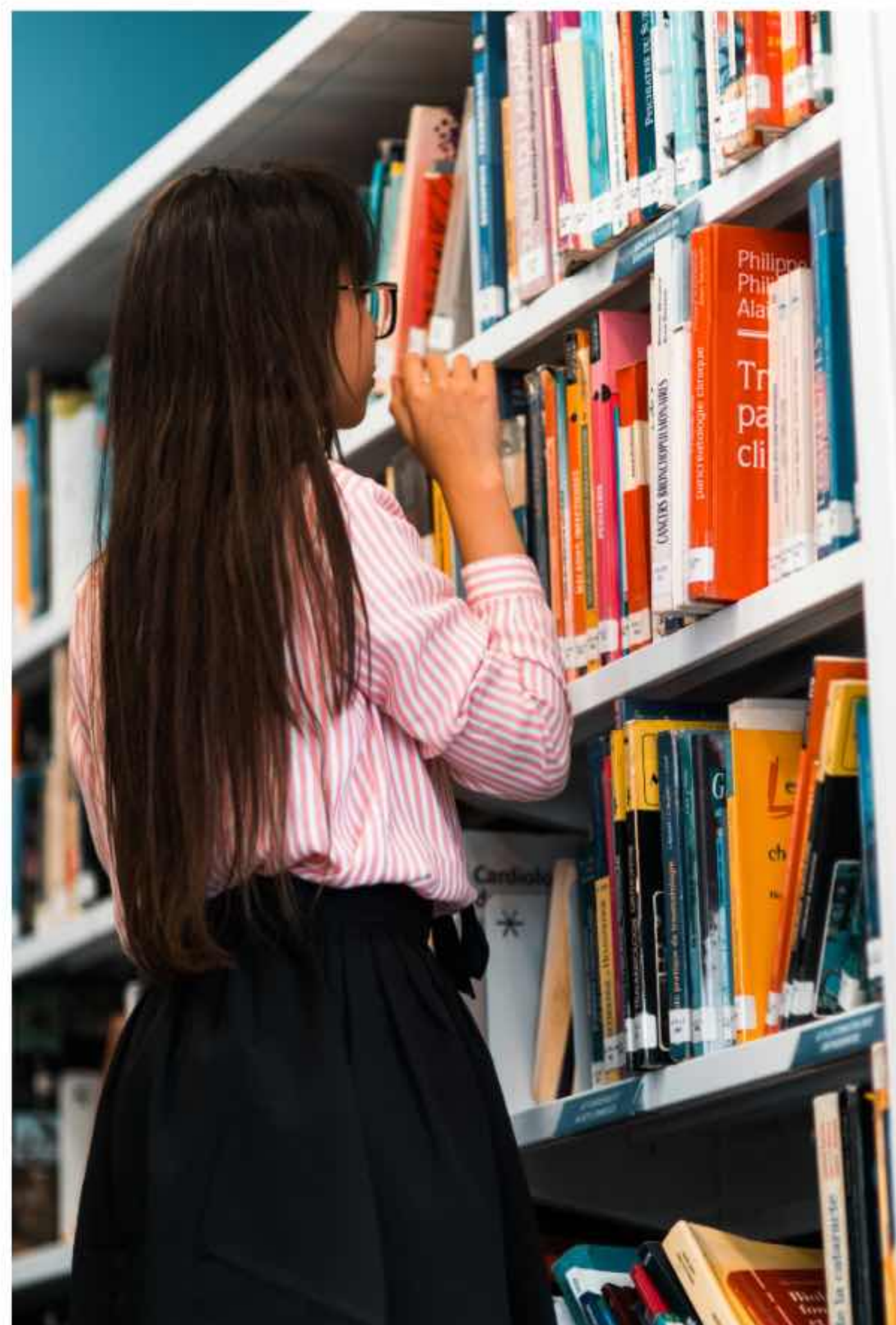
- Brush up on key concepts from your previous studies that relate to your new program.
- Read introductory textbooks or online materials from your university's website.
- Go through course outlines or syllabi if available, so you know what to expect in your first semester.

3. Build Communication, Research and Writing Skills

- If needed, strengthen your academic English — focus on listening, note-taking, and presentation skills and prepare to participate actively in discussions and group projects.
- Academic writing abroad emphasizes originality, citation, and critical thinking, so get familiar with referencing styles like APA, MLA, or Harvard.
- Practice writing short essays or research summaries to get used to analytical and evidence-based writing.
- Plagiarism is taken extremely seriously and learn how to use plagiarism detection tools and referencing software.
- Ensure you can effectively use tools like Microsoft Word, Excel, PowerPoint, and Google Workspace for assignments and collaboration.

4. Prepare for a New Learning Culture

- Expect a more interactive, discussion-based, and critical approach to learning.
- Professors often appreciate questions and differing opinions, as respectful debate is encouraged.
- Be proactive in seeking feedback and asking for clarification when you don't understand something.





Conclusion



Quick Thought

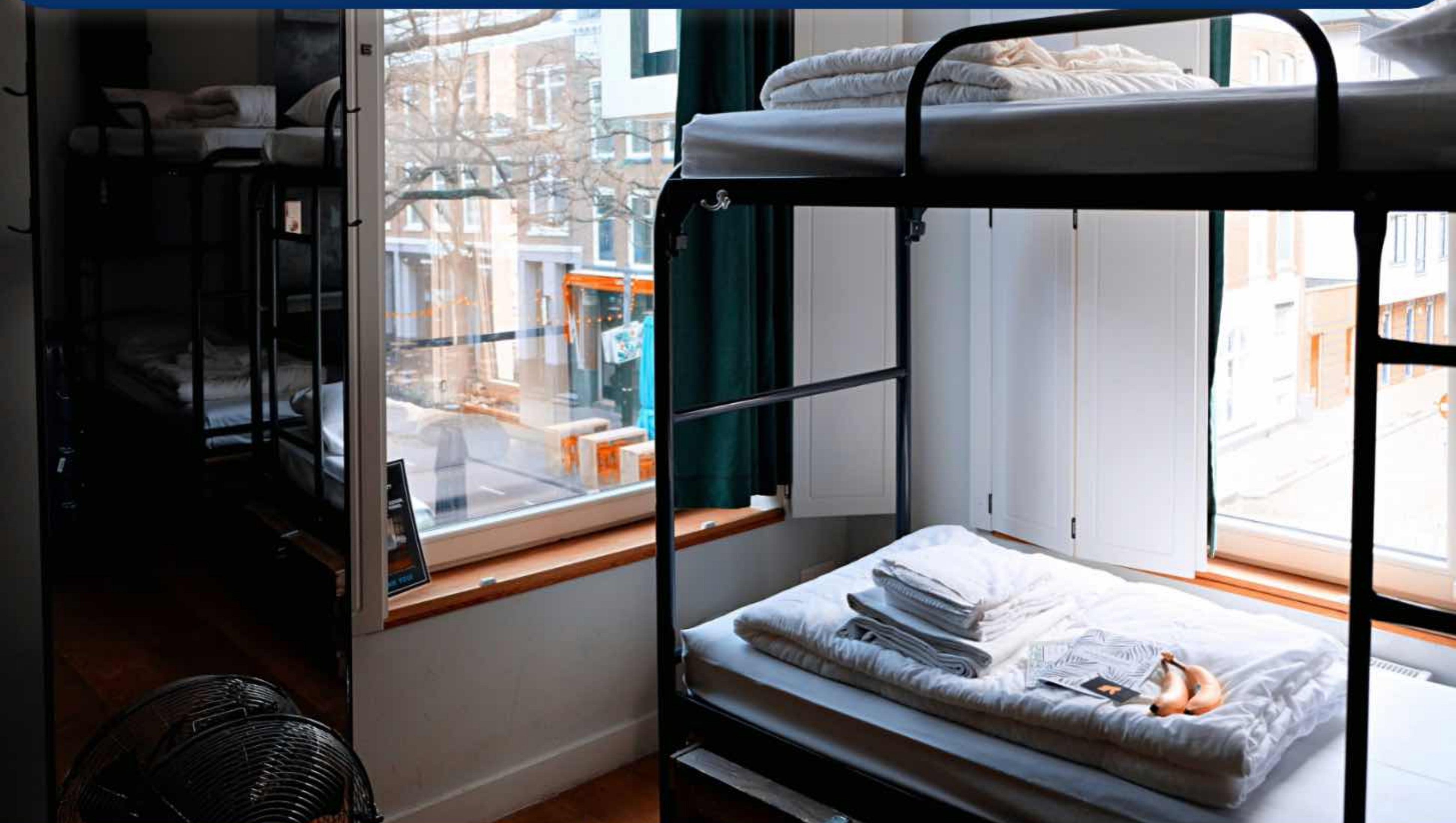
Many universities give you the option to place out of some introductory courses if you can demonstrate proficiency in the subject. You can invest that time in alternative classes that you might enjoy or find more valuable. In general, the schooling system in India is highly rigorous, and with some preparation, you can take advantage of this opportunity. Check the requirements to place out of university courses in your area of expertise – whether it involves standardised tests or something else – and prepare accordingly.

Academic preparation is about developing the right mindset for a new way of learning, inquiry, and communication. The more effort you put in before you leave, the more confident and capable you'll feel once classes begin. With a bit of planning and curiosity, you can hit the ground running and thrive in your new academic environment abroad.

TripSafe Tip

Sometimes, some situations are beyond your control. Political or catastrophic risk may necessitate evacuation. Unfortunate medical events, affecting you or your sponsor, may interrupt your studies, or your university may go insolvent.

TripSafe Student covers such eventualities.



03 Choosing the Right Accommodation

Finding the right place to live is one of the most important decisions for any student going abroad. Your accommodation will be your home away from home — a space where you'll study, relax, cook, and build friendships. For many students, this may also be the first experience of living independently. Choosing wisely can make your transition to a new country much smoother, safer, and more enjoyable.

1. Understand the Types of Accommodation Available

Most international universities offer a few broad options. Explore each carefully to see what fits your lifestyle and budget.

- **On-campus housing:** Usually managed by the university, convenient for first-year students, and includes utilities and maintenance. It's great for meeting new people and being close to academic facilities.
- **Off-campus apartments:** Offer more independence, but you'll need to handle rent, utilities, and maintenance yourself.
- **Private student residences:** Managed by private operators, often fully furnished, and provide community-style living similar to hostels.
- **Homestays:** Living with a local family or known friends or relatives can be a culturally enriching experience, especially in the first few months abroad.



2. Plan Your Budget Carefully

- Accommodation is often the largest monthly expense and research average rental costs in your city.
- Sharing an apartment or dorm can be cost-effective and sociable, but be mindful of compatibility. If you have the choice, look for roommates with similar study habits and living preferences.
- Check what's included in the rent: electricity, Wi-Fi, water, and laundry.
- Factor in commuting costs if you live off-campus, as cheaper rent farther away can end up costing more in travel.
- Set aside funds for security deposits, furniture (if unfurnished), and household essentials.

3. Consider Safety and Connectivity

- Choose housing with easy access to campus, ideally within walking or short public transport distance.
- Proximity to supermarkets, public transport, and medical facilities is important for daily convenience.
- Explore the safety and liveability of the neighbourhood and avoid extremely remote or poorly connected areas even if they seem cheaper.
- Know your emergency contacts — university security, local police, and healthcare providers.

4. Evaluate Conditions and Amenities

- Check for essential amenities like heating, laundry, kitchen, and Wi-Fi.
- If viewing properties online, ask for recent photos or virtual tours.
- Read reviews or talk to current or past tenants if possible.
- Understand house rules around noise levels, visitors, cleaning schedules, and shared utilities.
- Learn basic cooking, laundry, and cleaning skills before leaving India as they'll save you time and money when abroad.

5. Understand Contracts and Legal Formalities

- Always sign a written lease agreement and never pay large sums in cash without documentation.
- Read the terms carefully, including deposit conditions, notice periods, and repair responsibilities.
- Keep copies of agreements, receipts & correspondence with landlords.
- Check local laws for tenant rights.
- Avoid deals that seem "too good to be true" — scams targeting international students are common in many cities.



Conclusion



Quick Thought

If budgets and other factors permit, staying on campus during the first year is a good choice. Things are in place, you save commuting time, dining halls take care of food, and you integrate with fellow students from around the world. With many changes happening, having some of these taken care of lets you focus on settling into a new country and academic environment. That said, whether you choose university housing or off-campus, the best options fill up quickly, so research and promptly close what suits your requirements.

Choosing accommodation abroad is about balancing comfort, cost, convenience, and safety. For many students, this is the first time they will be living away from their friends and family, which makes the decision all the more critical. Don't rush it and take time to research, compare options, and ask questions before signing anything. Remember, where you live will shape your study abroad experience — a good home environment can make your journey far more enjoyable, productive, and memorable.

TripSafe Tip

While your personal safety is paramount, TripSafe covers any unfortunate security event, such as :

- Mugging
- Loss of passport or ID docs
- Theft of laptops, tablets, gadgets

Our global assistance service can also provide information on embassies, police stations, and legal services. If you are stuck abroad, we have you covered.



04

Staying Connected in Distant Lands

Staying connected is one of the first priorities when you move abroad. Whether it's calling family back home, navigating your new city, or receiving important university updates — a reliable mobile connection is essential. Students underestimate how crucial it is to plan their connectivity in advance. Here's what you should do before you leave and after you land to stay connected efficiently and affordably.

1. Explore eSIM and International Roaming Options

- eSIMs (digital SIM cards) are now accepted in most countries and are the most convenient way to stay connected from the moment you land.
- Some Indian telecom operators provide international roaming packs, but these are best for short-term use, not for your entire stay.
- Try and use a mobile instrument that supports dual SIM or eSIM. You can keep therefore possibly keep Indian number active, even once you have a local SIM.



2. Collect Important Contacts & Apps

- Save key numbers like your close family, university's international office, local emergency helplines, embassy contacts, and your accommodation provider.
- Store digital copies of important documents (passport, visa, insurance) in a secure cloud folder for quick access if needed.
- Install communication apps like WhatsApp, Telegram, or Signal for free calls and messaging over Wi-Fi.
- Download local transport and navigation apps before departure so you are not struggling as soon as you land.

3. Get a Local Number when you Reach

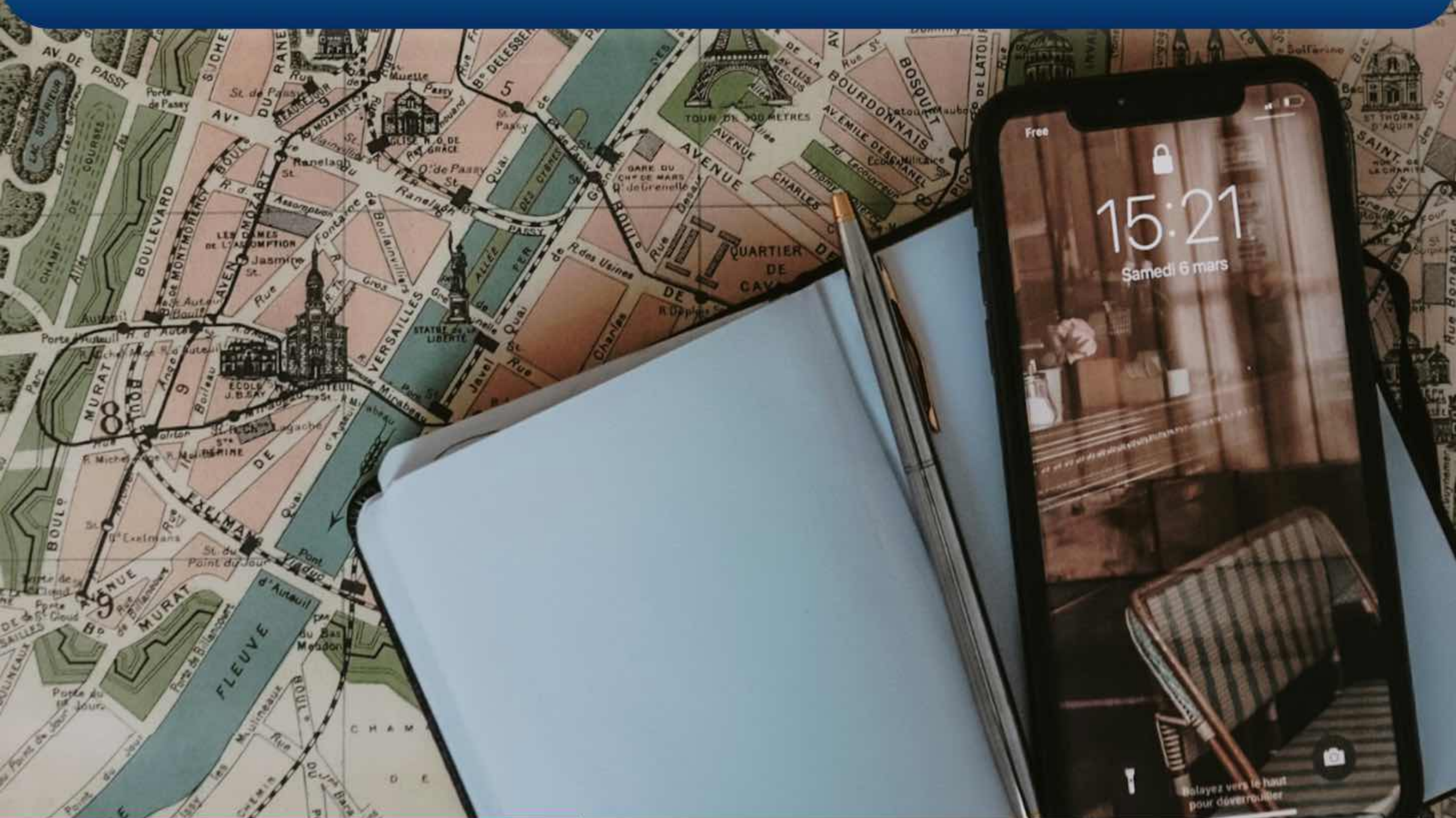
- If you have not made arrangements before departure, purchase a local SIM at the airport or a certified store.
- Compare prepaid student plans that include data, local, & international minutes. Many universities even partner with telecom providers to offer special student packages.
- If you're using an eSIM, activate it right after landing using airport Wi-Fi or a temporary hotspot.

4. Setup your Local and India SIMs

- Turn off international roaming on your Indian SIM once you have a local connection and use your Indian number only for OTPs or essential calls.
- Update your new contact number with your university, family, and all important banking and other services.
- Use your new mobile data connection to access Google Maps, local transport apps, food delivery platforms, and other apps.

5. Other Tips for Smart Connectivity

- Monitor data usage: Student plans often have limits, so track your usage to avoid extra charges.
- Use Wi-Fi where available: Libraries and campus offer free Wi-Fi and use it for video calls or heavy downloads. But avoid public Wi-Fi for banking or personal data.
- Keep your Indian SIM active: Recharge it periodically with a minimal plan to keep your number and OTP access valid.
- Store backups of important contacts: Keep a printed or offline copy in case your phone is lost or stolen.



Conclusion



Quick Thought

Irrespective of how independent you are or how much you are looking to get away, there will be times when you get homesick — and your family and friends will miss you too. Stay regularly connected with the people who care. College life becomes hectic quickly, so establish a calling schedule: a phone call home every Sunday without fail and a monthly video meet with your core high-school friends group, no matter where they are studying. Calendarizing it regularly diminishes the challenge of being away from loved ones.

Reliable connectivity is more than just convenience — it's safety, independence, and peace of mind. With a bit of planning, you can avoid high roaming costs, stay connected with family, and integrate smoothly into your new community abroad. Whether through an eSIM, local SIM, or Wi-Fi network, being well connected will make your transition faster, easier, and far less stressful. So ensure you are well prepared.

TripSafe Tip

Some of our premier TripSafe Student plans come with data eSIMs, offering broad geographical coverage and sufficient data and validity to help students until they settle in. These eSIMs can also be topped up seamlessly, at very reasonable prices, so they can serve as a backup connectivity option, no matter where in the world you are studying.



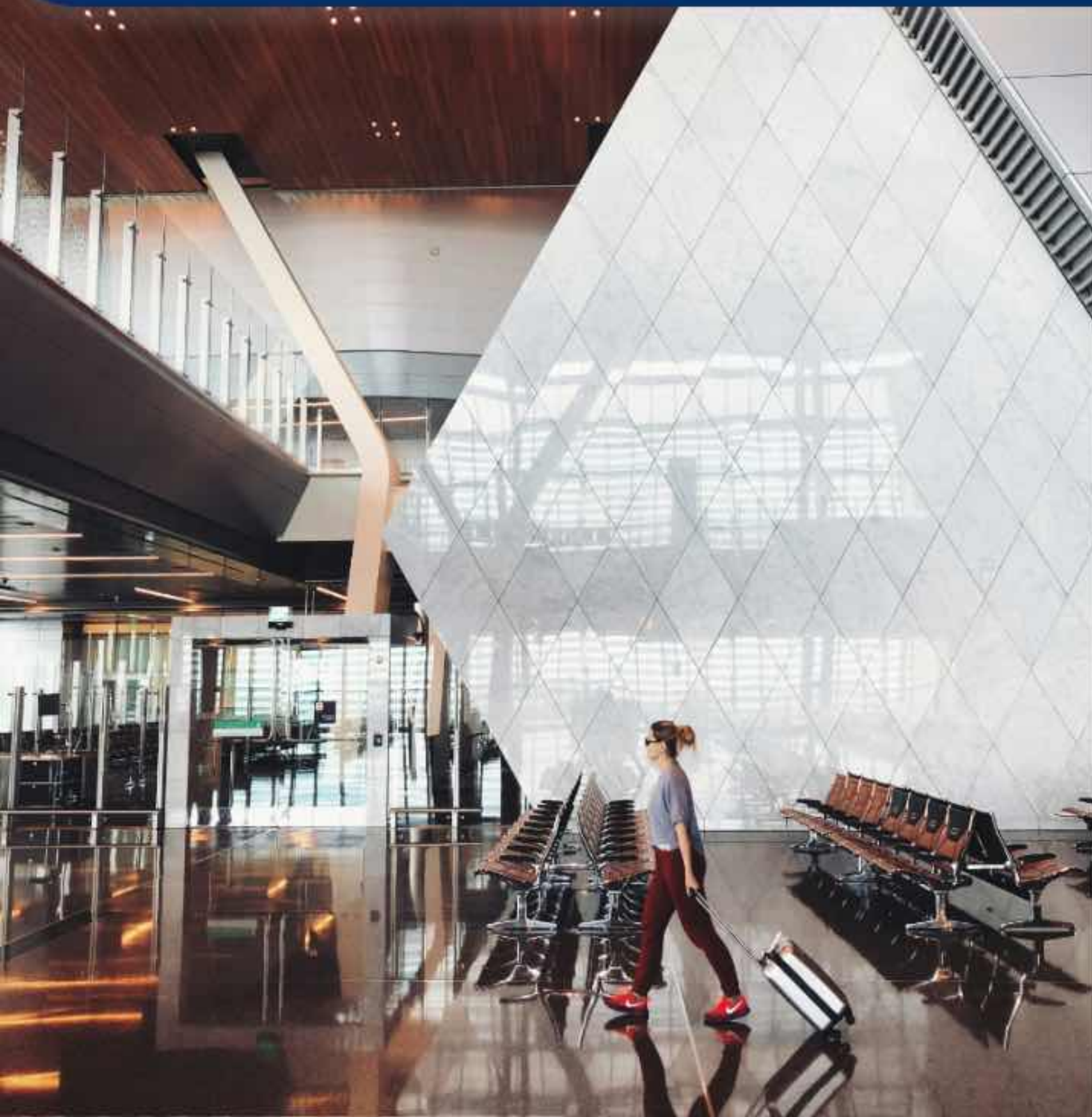
05

Travel Preparation for Your Journey Abroad

The journey to your study destination is an exciting milestone — but it can also be overwhelming if you're not well-prepared. From booking your flight to packing smartly and navigating airports, careful planning ensures a smooth start to your international adventure. This section focuses on the travel side of your preparation, providing practical tips to help you begin your study abroad journey stress-free.

1. Booking Your Flights

- **Plan early:** As soon as you receive your visa, start looking for flights. Prices usually increase before major student intake seasons (August–September or January).
- **Be flexible:** Sometimes flying a day earlier or choosing a different transit hub can save you significant money.
- **Check student fares:** Many airlines offer special student fares with extra baggage allowance and flexible date changes.
- **Book return tickets if possible:** Even if you plan to change them later, return tickets are often cheaper and may be required for visa or immigration verification.
- **Pay attention:** Always verify that your name, passport details, and travel dates are correct on the ticket before confirming.



2. Packing Smartly

- **Check airline baggage allowance:** Student fares may allow more than the usual allowance.
- **First pack essentials, then other stuff:** Focus on clothes suitable for your destination's climate, a few comfort items from home, some spices if you plan to cook, basic utensils, and must-have electronics.
- **Carry Essentials:** Keep important documents (passport, visa, offer letter, emergency contacts, travel insurance, vaccination proof), some cash, a change of clothes, and essential medications in your cabin bag.
- **Voltage and plug types:** Carry a universal adapter and check the voltage standards of your host country before packing electronics.
- **Avoid prohibited items:** Check airline and immigration guidelines and strictly avoid carrying food items or medicines that may be restricted.
- **Check luggage shipment options:** If you're carrying extra baggage, compare excess baggage fees with cargo shipment services — it may be cheaper to send items separately.

3. Working with a Travel Agent

- A trusted travel agent can simplify your booking process, handle visa and travel insurance documents, and seamlessly take care of changes or unexpected travel eventualities.
- Agents often have access to student fares and deals not visible on regular websites.
- Agents can help navigate flexible and refundable options in case of date changes or delays in visa processing.

4. At the Airport and During the Journey

- Arrive at the airport at least a few hours before your flight.
- Keep your documents organized and your boarding pass handy.
- Label your luggage with your name, address, and contact number.
- Stay hydrated and stretch during long flights.
- Ask your travel agent for the popular **TripSafe eBook: Beat Jetlag and Travel Fatigue.**

5. Upon Arrival

- Use your eSIM, roaming plan, or airport Wi-Fi and inform your family that you've landed safely.
- Keep contact information of your accommodation handy for immigration and customs.
- Collect your bags and declare any restricted items honestly if asked.
- Arrange pre-booked airport pickup (if your university offers it) or use public transport, official taxi counters or ride-sharing apps to get safely to your destination.



Conclusion



Quick Thought

Using a trusted travel agent can make your journeys abroad smoother and more economical. Experienced agents may have access to special student fares not visible on public booking sites. They help coordinate itineraries and ensure travel documents meet visa and airline requirements. In case of last-minute delays or rescheduling, their assistance can save time, stress, and additional costs. For a student, they can be an invaluable partner for your travel, much like a banker for your finances or a doctor for your health.

Your study abroad journey, in the literal sense, begins with your flight. Planning your travel carefully helps you avoid last-minute stress and unexpected costs, while ensuring you arrive confident, organized, and ready to begin this exciting new chapter. Remember, the smoother your travel experience, the better your first impression of your new life abroad will be. So give it the due focus.

TripSafe Tip

TripSafe covers most eventualities that can occur during travel.

These include

- Loss or delay of checked-in baggage
- Trip cancellation, interruption, curtailment or delay for specified reasons, and
- Missed connections.

Our special Baggage Protection and Tracking service covers all your flights – domestic and international. The TripSafe hotline is also available 24/7 to assist you with whatever you might need. Have stress-free trips. With TripSafe!



06

Getting Money Matters in Order

Financial planning is one of the most important parts of your study abroad journey. Living and studying in another country involves not just tuition fees, but also housing, food, transport, insurance, and daily expenses. Managing your money smartly from the start can make your overseas life stress-free and independent. Here's what every student should do to prepare financially for a life abroad.

1. Understand and Budget for the Full Cost of Living

- Make a detailed estimate of all expected costs including tuition fees, accommodation, food, transport, study materials, and personal expenses.
- Research living expenses in your destination city using university websites or student forums — costs can vary widely between, say, London and smaller UK towns.
- Factor in one-time costs such as visa fees, flight tickets, laptop, winter clothing, and initial housing deposits.
- Always plan for unexpected expenses such as a medical visit, course equipment, or travel during holidays.



2. Set Up Your Banking and Forex Arrangements

- Open a local bank account as soon as you can. Many banks let you start the process online.
- Compare student accounts for features like no monthly fees, low international transfer costs, and easy access to ATMs near your university.
- For immediate needs when you arrive, carry a forex card preloaded with foreign currency and also a small amount of local currency.
- Inform your Indian bank that you'll be abroad to avoid card blocks due to international transactions.
- Decide with your family or financial sponsor how funds will be sent for living expenses — bank transfers, wire remittances, or money transfer apps and check transfer limits, exchange rates, and transaction fees.

3. Explore Scholarships, Grants, and Campus Jobs

- If you are in need of financial aid, research scholarships offered by your university, the host country, or Indian government or corporate bodies.
- Many universities allow students to work part-time and understand the legal work limits under your visa.
- Apply early for assistantships, on-campus jobs, or paid internships to ease financial pressure and gain valuable experience.

4. Be Money-Smart from Day One

- Plan your finances well including making, tracking, and reviewing a monthly budget of income and expenses.
- Use student discounts wherever possible on transport passes, entertainment, and shopping.
- Be cautious with credit cards and use them only for emergencies or planned purchases.
- Start building good financial habits early and be mindful of your credit rating (how well you are making payments or repaying any loans) in your new country. Your financial habits will have long term implications.
- Ensure you have comprehensive health and travel insurance that covers hospitalization, accidents, and emergencies. More about this in the next section.





Conclusion



Quick Thought

Managing finances is one of the most critical skills that you need to master, not just for your study abroad stint but for life in general. Getting the basics of money right can help you navigate college with fewer worries, jumpstart your career, and put you on the fast track to early retirement. Whether through videos, courses or books – spend a little time learning about personal finance. The knowledge will serve you very well throughout life.

Good financial planning gives you confidence and control during your study abroad experience. By budgeting wisely, using the right tools, and preparing for contingencies, you’ll be able to focus on your studies and personal growth, not financial stress. Remember, managing your money well abroad is one of the most valuable life skills you’ll ever learn.

TripSafe Tip

TripSafe offers a range of financial & personal risks during travel:

- Personal liability covers legal or financial costs if you accidentally injure anyone or damage property.
- Losses are covered if your credit, debit, or forex card is lost or stolen and used fraudulently.
- Emergency cash assistance can be coordinated for dire situations.
- Home care cover pays for a qualified nurse after hospital discharge if required.

Plus a comprehensive set of medical covers - detailed in the next section.



07

Staying Healthy and Protected Abroad

Good health is the foundation for a successful study abroad experience. Being far from home means you need to take proactive steps to protect yourself, manage potential medical emergencies, and navigate healthcare in a foreign country. Medical care, in most countries, is much more expensive than in India and proper planning ensures that medical concerns don't disrupt your studies or travel.

1. Schedule Medical Check-Ups Before Departure

- Complete a full health check-up including blood tests, vision and dental check-ups, and any specialist consultations you may need.
- Get a copy of your medical records, including immunization history, prescriptions, and any chronic condition documentation.
- Carry enough supply of essential medications (at least 3–6 months) along with prescriptions in case your medication is regulated in the destination country.
- Check if your destination requires specific vaccinations or health certificates for visa approval.

2. Understand the Healthcare System of Your Destination

- Research how healthcare works in your host country and university: whether it's public, private, or a mix, and how medical bills are handled.
- Understand the costs in some countries like the USA, healthcare is extremely expensive without insurance, while in others like many European nations, public healthcare may cover most expenses for students.
- Learn local regulations about prescription medications, over-the-counter medicines, and vaccines, especially those that you might need.

3. Understand Insurance Requirements

- Most universities require students to have health insurance as part of enrolment; ensure you are covered.
- Some universities offer mandatory university health plans; others allow you to choose private insurance that meets minimum coverage criteria.
- Compare university plans with private options in detail. University plans may be convenient but sometimes more expensive or limited in coverage.
- Private plans may offer better coverage and flexibility in some markets. For example, students in the UK must pay the mandatory Immigration Health Surcharge (IHS) which gets them access to the National Health Service (NHS). However, private health insurance gets them access to wider coverage and additional services such as dental, and faster access to specialists.
- Ensure the insurance covers hospitalization and surgeries, outpatient visits and consultations, emergency medical evacuation, and any other specific medical needs you might have.

- Learn if your insurance requires pre-authorization for certain treatments or hospital visits.
- Also consider travel insurance for the period of study, that typically covers flight delays, lost baggage, and temporary medical emergencies.
- Some providers, like TripSafe, offer combined health and travel insurance packages for students, which can simplify coverage.

4. Stay Organised

- Carry a medical kit with basic first aid, over the counter medications, and any specific medicines you need.
- Keep digital and physical copies of insurance details, Medical records and prescriptions and contact details of your doctor in India.
- Identify nearby clinics and hospitals around your university or residence and understand how appointments work — some might require booking in advance, while others allow walk-ins.





Conclusion



Quick Thought

Unexpected medical events can disrupt your finances more than most matters, especially when you are studying abroad in a new country, far from your comfort zone. Please plan properly and do not compromise on medical and travel insurance. We are admittedly biased – we developed TripSafe Student with great care, purchased it for our families, and recommended it to friends. However, feel free to evaluate all options – TripSafe or otherwise – and choose the plan that suits your requirements. Over-insurance is fine; just make sure you are not under-insured.

Medical preparedness is essential for a worry-free study abroad experience. By planning ahead, obtaining appropriate insurance, carrying essential medical documents, and understanding local healthcare, you can focus on your studies without unnecessary disruptions. Good health is not just protection — it’s the foundation for fully enjoying your international education journey.

TripSafeTip

TripSafe Student offers a comprehensive range of over 20 medical covers for events, including :

- Hospitalisation
- Outpatient care
- Dental expenses
- Personal accident
- Compassionate visits
- Ambulance charges
- Pre-existing diseases & more

It also includes student-related medical covers such as physiotherapy, sports injuries, drug & alcohol abuse, counselling for mental health, etc. making it one of the most comprehensive products for students on the market.

THE TripSafe MEGA STUDY ABROAD CHECKLIST

CULTURAL ADAPTATION

- ☐ Learn About the Destination country's culture
- ☐ Improve your English Proficiency, if needed
- ☐ Learn at least some phrases in the local language
- ☐ Attend Pre-departure orientations and international student webinars
- ☐ Join social media groups and student forums for your university
- ☐ Find past alumni who have studied in that college

ACADEMIC PREPARATION

- ☐ Understand the academic system in the destination country
- ☐ Familiarise with the structure and coursework of your chosen program
- ☐ Practice your research and your writing skills
- ☐ Prepare for placing out of basic courses if desired
- ☐ Familiarise yourself with plagiarism tools and other software

HOUSING

- ☐ Research all your housing options & select your preferred option quickly
- ☐ Make a complete budget including utilities, commute and other costs
- ☐ If sharing a room, look for like-minded roommates
- ☐ Prioritise location, safety and connectivity
- ☐ Learn basic cooking, laundry and cleaning skills
- ☐ Read all legal paperwork carefully and keep copies

MEDICALS

- ☐ Schedule a full medical checkup before departure
- ☐ Carry all your medical records, prescriptions & vaccination proofs
- ☐ Carry enough supply of essential medicines
- ☐ Understand the healthcare system of the country and university
- ☐ Understand the insurance requirements of your university
- ☐ Carry a medical kit with first aid supplies, OTC & prescription medicines

TRAVEL PLANS

- ☐ Book your flights early and check student fares and other offers
- ☐ Use a trusted travel agent for convenience
- ☐ Check on the airline baggage allowance
- ☐ Pack essentials - suitable clothing, comfort items, spices, electronics
- ☐ Carry important documents, prescriptions, travel insurance, visa papers etc in carry-on
- ☐ Carry universal adapters and check voltage standards of destination
- ☐ Read customs rules and don't carry prohibited items and food stuff
- ☐ Label all your luggage clearly with name and contact information
- ☐ Explore cargo luggage shipment options if carrying extra baggage
- ☐ Arrange airport pickup or research travel options once you land

FINANCES

- ☐ Make a detailed estimate of all costs: tuition, living expenses etc
- ☐ Carry a forex card and some local currency for immediate expenses
- ☐ Open a local bank account as soon as you can
- ☐ Inform your Indian banks that you will be abroad to avoid card blocks
- ☐ Check with your sponsor how funds will be sent & on what frequency
- ☐ Explore scholarships, grants and campus job to defray costs
- ☐ Use student discount cards wherever possible
- ☐ Be mindful of your credit rating as you do financial transactions
- ☐ **Get comprehensive travel and health insurance**

Ask your
travel agent
about
TripSafe!!

CONNECTIVITY

- ☐ Get a mobile device that supports dual SIMs or eSIMs
- ☐ Get an eSIM or roaming pack for immediate connectivity when you land
- ☐ Download all important apps on your phone
- ☐ Save all key emergency numbers and documents on a secure cloud folder
- ☐ Get a local number as soon as you reach

FINALLY ☐ **Congratulate yourself and get ready for an exciting & new life journey!**

STUDY ABROAD WITH CONFIDENCE

All-in-one plan covering
Health, Financial, Study & Travel Risks



Comprehensive plans for students studying abroad



Choice of Silver, Gold, Platinum or Titanium plans



Available for Worldwide & Worldwide excl. USA & Canada



For students aged 18–45 years



Coverage from 30 days to 2 years, renewable for longer programs



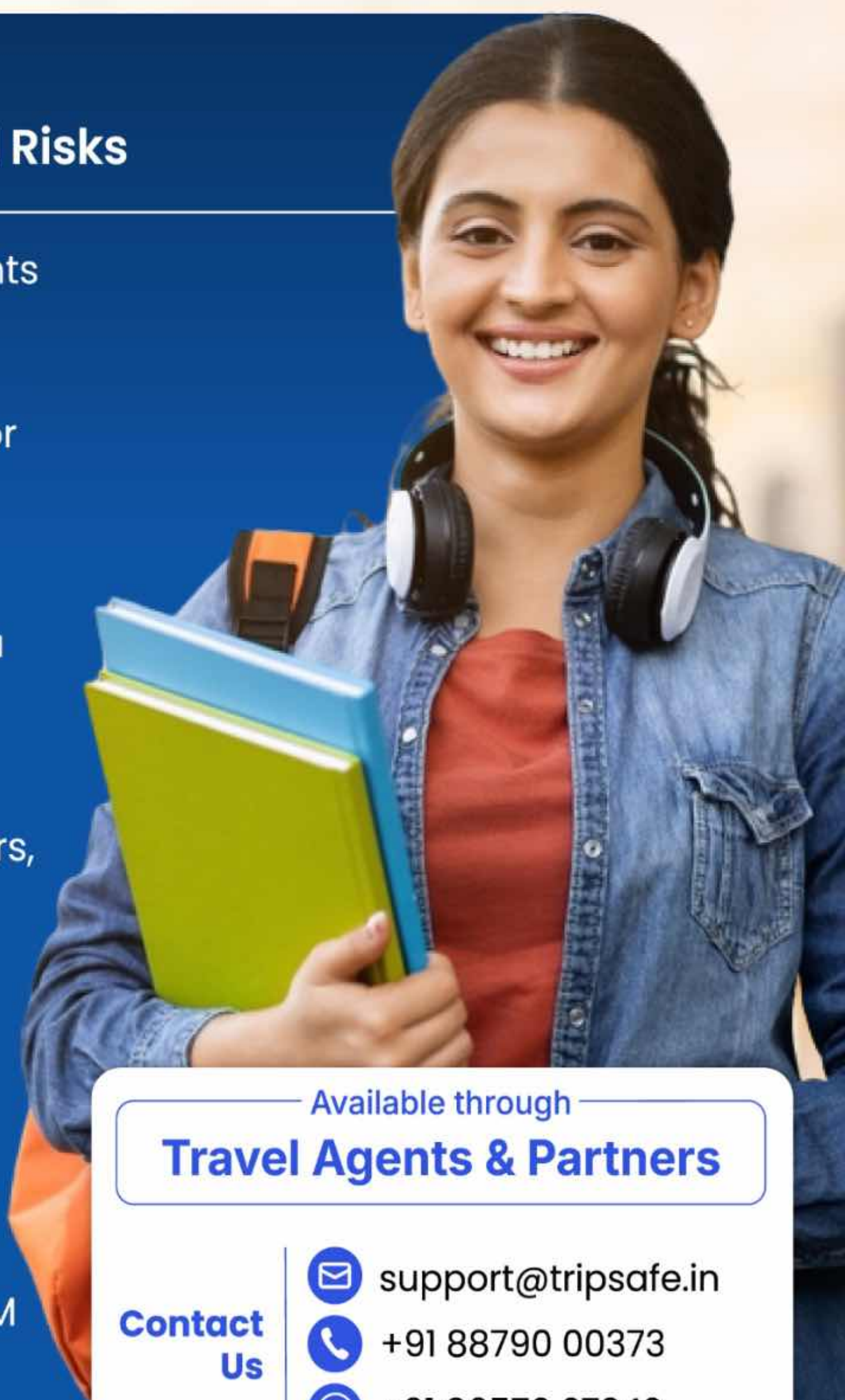
Covers medical, travel, and financial emergencies



FREE baggage tracking service all year round



FREE 10GB International data eSIM with Titanium plan



Available through
Travel Agents & Partners

Contact Us

 support@tripsafe.in
 +91 88790 00373
 +91 86570 27342

Proud To Partner with



Range of Travel Insurance Covers



Educational Covers



Study Interruption

Refunds non-refundable tuition fees if studies cannot be continued due to hospitalization, medical evacuation, or loss of family



Sponsor Protection

Covers remaining tuition fees if the sponsor passes away due to an accident—provided one continues studying at the same institute



Political Risk and Catastrophe Evacuation

Covers travel or hotel costs if you must leave a city due to government warnings or disasters like, earthquakes, or epidemics.



University Insolvency

Cover reimburses your travel or hotel costs to return to India if the university closes or loses recognition.

Financial Covers



Personal Liability

Covers against legal and financial liabilities if you accidentally cause injury to someone or damage to their property while traveling abroad.



Card Fraud Protection

Reimburses financial loss if card is lost or stolen during a trip – provided it is reported to the bank & police promptly.



Emergency Cash Advance

Quick financial help during a trip if you face an emergency, supported by a police report or FIR.



Home Care Cover

Covers payment for a qualified nurse at home after hospital discharge as per policy limits

Medical Covers



Emergency Medical Expenses

For availing emergency medical assistance for illnesses & injuries whilst on a trip abroad.



Medical Evacuation

For the additional costs of medically prescribed transportation/evacuation.



Repatriation of Mortal Remains

For the costs of transporting mortal remains back to the place of residence.



Out-patient Care

For availing outpatient treatment for illnesses & injuries whilst on a trip abroad.



Dental Expenses

For expenses incurred due to dental treatment whilst on a trip abroad.



Personal Accident

For accidental injury or death during the trip which requires immediate medical attention.



Personal Accident (Common Carrier)

For accidental injury or death on a common carrier during the trip which requires immediate medical attention.



Compassionate Visit - Travel

Cost of transportation of a family member to join the insured patient who has been hospitalized for emergency care.



Daily Hospital Allowance

Daily allowance for hospital stays for medically necessary treatment requiring emergency care.



Automatic Extension for 7 days

Automatic policy extension in case of delay or cancellation of return trip or hospitalization



Self-Inflicted Injury

Covers hospitalisation & medical expenses incurred for treatment of a self-inflicted injury



Pre existing coverage (Life Threatening Situation)

out-patient and life-threatening conditions that endanger vital organ or need critical care



Vaccination Charges

Pays for vaccination costs during a trip, except for post-exposure prophylaxis

Range of Travel Insurance Covers



Medical Covers *(Especially for Students)*



Drug and Alcohol abuse

Pays medical expenses if hospitalized for conditions caused by alcohol or drug use—if doctor-certified and medically necessary.



Cancer screening & Mammography

Covers out-patient cancer screening or mammography, if advised by a doctor.



Quarantine Cover

Covers quarantine expenses if required by a doctor and supported with medical certificate, bills, travel tickets, and as per regulations of the country.



Psychological and Mental Counselling

Covers psychological counselling, if medically necessary, & not due to pre-existing conditions.



Extended Cover in the Country of Residence

Covers hospitalization and return travel to your home country for ongoing treatment, with prior approval from us.



Treatment of Mental & Nervous Disorder

Cover includes out-patient treatment for mental or nervous disorders, as long as it's a new condition and not pre existing



Non-emergency OPD consultation

Covers non-emergency medical consultations if advised by a doctor



Sports Injuries

Reimbursement of medical expenses incurred due to injury caused by participating in adventure/professional sports during the trip.



Radiotherapy and Chemotherapy Charges

Covers radiotherapy or chemotherapy if prescribed by a doctor

Theft & Loss



Loss of Passport

Reimbursement of expenses incurred in issuing a duplicate passport/travel documents for the insured person.



Mugging Cover

Payout in case of losses due to mugging.



Identity Document Theft / Loss

Reimbursement of expenses incurred in issuing duplicate identity documents for the insured person.



Loss of Laptop / Tablet

Reimbursement for issuing duplicate identity documents

Travel Covers



Loss of Checked-in Baggage

For the total loss of checked in baggage on a trip.



Trip Delay

Reimbursements of meal & lodging expenses if the common carrier is delayed.



Missed Connection

Reimbursement of expenses due to a missed connection caused by delay or cancellation of a prior connecting common carrier.



Delay of Checked-in Baggage

If checked in baggage is delayed by the airline.



Trip Cancellation, Interruption, Curtailment

If the flight is cancelled before schedule or interrupted due to specified reasons.



Visa Cost Cover

Refund of the visa fee if visa is rejected, delayed beyond the covered time, or entry is denied—provided no criminal issue.



Dispatch Of Essential Medicine

Dispatch essential medicines that are not available locally.



Travel Alert Analyst

Help with safety & security alerts for the travel destination.



Interpreter Referral Services

Arrange interpreter for language barriers.



Emergency Cash Delivery

Delivery of cash in local currency as per prevailing laws & regulations.



Legal Referral Services

Assistance in finding legal services.



Visa Expired Assistance

Arrange embassy appointments & documents for visa extensions.



Lost Luggage Assistance

Help coordinate with airlines for missing luggage.



Embassy Referral Services

Provide contact information of consulates & embassies.



Police Station Support

Assistance in locating the nearest police station.



Minor Children Management

Logistics for unattended minors owing to the customer's illness.



Flower Delivery Assistance

Arrange flower delivery for special occasions like birthdays, anniversaries, or festivals.



Passport Lost Assistance

Help file FIRs & arrange embassy appointments.

Baggage Protection



Every flight you take, domestic or international—comes with baggage tracking and protection powered by Blue Ribbon Bags.

CONTACT US



tripsafe@tripjack.com



+91 79695 40703



+91 86570 27342



Scan the QR code
to chat with us

The health insurance covers provided under this product are under a group insurance issued to the master policy holder and offered by an IRDAI-approved insurance company. All trademarks and logos belong to the respective owners. You are advised to refer to the policy wording of the products available on the insurer's website. All travel assistance services from Across Assist shall be provided over the call or digitally. The actual service charges or cost for the service availed will be borne by the end-user or customer. Please read the detailed terms and conditions of all partners for further details.



4 Reasons TripSafe Student is a Must-have Add-on



COVERAGE FROM DAY ONE

Your mandatory health cover usually starts when your course begins. TripSafe Student protects you from the day your coverage starts - whether you're travelling early or stopping over in another country.

No gap. No waiting window. Protection starts before classes do.



COVERED EVERYWHERE YOU GO

Mandatory health cover usually applies only in your country of study. **TripSafe Student can cover you globally*** - for holidays, semester-abroad trips, and weekend getaways.

Think of it as 24/7 multi-trip, multi-country cover.



WAY MORE THAN JUST MEDICAL

TripSafe Student goes beyond health cover across four key categories:



Travel

Baggage loss/ delay,
visa rejection,
trip cancellations, missed
connections



Theft & Loss

Passport, identity
documents, laptops,
mugging cover



Education

Study interruption,
political risk, sponsor
protection



Financial

Personal liability,
card fraud protection,
emergency
cash advance



THE PERFECT BACKUP PLAN

TripSafe Student fills the gaps your mandatory cover leaves behind. Studying in the UK? NHS wait times can be long and some covers, such as dental cover are limited. TripSafe Student is your backup — so you're never stuck waiting or paying out of pocket.



TripSafe Student - Starting as low as Rs. 800/month
Study Hard. Study Safe.



QUESTION? Email us at support@tripsafe.in

*Plans available for 30 days to 2 years (renewable) for Worldwide or Worldwide excluding USA/Canada regions. TripSafe student doesn't cover medical expenses in India. Please check the rules & regulations of individual countries & universities for the latest information. TripSafe is a group insurance issued to the master policyholder & offered by an IRDAI-approved insurance company. Refer to the policy wording on the insurer's website for full terms & conditions.



Can TripSafe Student Replace Your Mandatory Student Health Insurance?

Rules vary by country and university.



USA

Many universities let students swap out their plan for an equivalent one. Check your university's website, or email us at support@tripsafe.in - we'll help you figure out if TripSafe Student qualifies.



UK, Germany & Australia

Government-approved insurance is mandatory. TripSafe Student can't replace it — but works perfectly alongside it.



Canada, Singapore, Russia, etc.

Rules vary by country and university. Check your university's website, or email us at support@tripsafe.in - we'll help you figure out if TripSafe Student qualifies.



NEED HELP FIGURING IT OUT? Email us at support@tripsafe.in and we'll check for you.

Plans available for 30 days to 2 years (renewable) for Worldwide or Worldwide excluding USA/Canada regions. TripSafe student doesn't cover medical expenses in India. Please check the rules & regulations of individual countries & universities for the latest information. TripSafe is a group insurance issued to the master policyholder & offered by an IRDAI-approved insurance company. Refer to the policy wording on the insurer's website for full terms & conditions.