

12. Documentation and insurance

The documentation you are likely to need when travelling abroad includes:

- Credit card(s)
- Emergency numbers
- Immunisation record
- Insurance details
- Passport
- Tickets
- Relevant maps, guidebooks & phrasebooks
- An itinerary for your trip
- ID cards e.g. student ID card, driving licence etc.

The documentation that you need for different countries will vary so it is important to check carefully what you will need to enter each country you plan to visit. Some countries require visas, proof of return flight ticket or proof of adequate funds to buy one, proof of accommodation, vaccination certificates or in some cases an existing contact within the country. For example, under the US Visa Waiver Programme (<https://esta.cbp.dhs.gov/esta/>), it is now essential for travellers to register their details online at least 72 hours before intended entry or travel through the country. If you are using a gap provider, they should provide you with the details of the required documentation.

You can look at these websites for critical information:

- **UK Embassies overseas:** www.gov.uk/government/world/organisations
- **Foreign Embassies and High Commissions in London:** Contact these for visa arrangements for UK citizens going abroad:
www.gov.uk/government/publications/foreign-embassies-in-the-uk
- **FCO Travel Advice:** Essential information to ensure that British travellers are well prepared before departure. www.gov.uk/foreign-travel-advice
- **UK Passport Service:** Providing information and online facilities for all aspects of application, renewal and amendments of passports for British nationals resident in the UK. www.gov.uk/browse/citizenship/passports

Your credit/debit cards, insurance policy details, immunisation record, passport, visa(s), and ID cards should all be scanned or photocopied. Leave a copy with your parents or guardian, take two copies with you (and carry separate from the original documents), and email a copy to yourself to ensure you always have access to them.

If you lose your passport whilst away you will need to contact the UK embassy/high commission overseas.

Insurance

It is important that your travel insurance includes as a minimum, medical and repatriation insurance (cover for returning you back to the UK on medical grounds). Other forms of insurance you might want to purchase are for dental emergencies, loss or theft of money and possessions and cancellation of your trip. You will need to inform your insurers of any information, particularly relating to any pre-existing medical conditions, which may affect the policy.

When deciding which policy would best suit your needs, examine the insurance policy wording carefully to make sure that it covers the activities that you are doing:

- Check exclusions to the policy e.g. activities (such as riding a moped, bungee jumping etc), security of your belongings (some policies may not accept claims for belongings that vanish from a beach hut or a shared hostel room).

- Check the number of countries covered by a policy. Some policies will offer cover for set areas only, which is cheaper if you know you are only going to one or two countries.
- Check the length of policy: does it cover all the time you are away from the UK?
- Check any excess you would have to pay on any claim made.
- Check the policy not only covers medical bills, but that it also covers repatriation.
- If you are planning to take expensive items such as a laptop, camera or jewellery, you should check the amount covered for a single item. You may have to take out additional cover for such items. If you cannot afford to lose an item, leave it at home!
- If you are using a gap provider, check what insurance is included in your fee and what it covers, and most importantly what it does not cover.
- Make note of the travel insurance 24-hour assistance helpline.

Examples of insurance companies that specialise in gap year insurance include:

- Mind the Gap Year www.mindthegapyear.com
- Endsleigh Insurance Brokers www.endsleigh.co.uk/personal/travel-insurance/gap-year-insurance/
- STA Travel www.statravel.co.uk/travel-insurance-hub.htm

Exploratory questions to ask yourself:

- Do I hold a British passport or other? This may affect which countries you can visit and the visas you require.
- What is the expiry date of my passport? Is it valid for 6 months after I plan to return to the UK? If not, where can I renew it and how much will it cost?
- Do I need a visa for any of the countries I intend to visit and the activities I plan to do there (i.e. paid work, volunteering, travelling)? How long will the visa allow me to stay in the country?
- How much does the visa cost and do I need to obtain it in advance? Where can I get it from?
- Is there any other documentation that I will need for entry into each country (e.g. Yellow Fever certificate, proof of accommodation/sufficient funds/return ticket out of country, local currency for airport tax on arrival).
- What steps can I take to protect my documentation whilst travelling, and what will I do if I lose any important documents?
- Do I need to organise my insurance or will my gap provider do it?
- What do I need my insurance to cover? If I book insurance through a gap provider, does the policy cover everything I need it to or do I need additional cover?
- Do I want possessions insurance? What will be the cost of covering certain items I'm planning to take (e.g. camera or laptop)? Would it be better to leave them at home and take a cheaper version? Some providers will not insure possession against theft if you are staying in a beach hut or shared accommodation.
- Have I informed my insurance provider of any pre-existing medical conditions that could affect the policy?
- What is the procedure if I need medical treatment whilst away or if I need to make a claim on my insurance?