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ASIA EXCHANGE
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GUIDE

HEALTH & SAFETY

Maintaining Health and Safety While Studying Abroad

YOUR WAY ABROAD

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HEALTH AND SAFETY

INSURANCE AND HEALTHCARE

Every exchange student is required to make sure that their insurance policies are in order before going abroad. Make sure your insurance is valid during the entire semester! This will most likely save you money.

Exchange students are responsible for the cost of treatment during their stay in Malaysia should any medical emergencies arise. You must, therefore, have medical insurance coverage as a requirement, and verify that the insurance policy you carry covers hospitalization and medical care occurring during international travel, as well as repatriation to your home country in case of a serious medical emergency. All international students are required to purchase an international student health insurance plan. You will be requested to present a copy of your insurance to the International Office at Swinburne University before your semester. An insurance certificate will be also requested at the airport when arriving in Malaysia as mentioned earlier (3. Documents you need when arriving)

Most travel insurances are only valid up to three months at a time so you should consult your insurance company about longer stays abroad. Normally, you pay a little extra for prolonging the insurance.

Most of the time, you will pay the treatment yourself and charge it from your insurance company afterward. Also, check the cancellation policy from the airline you are flying in the case of falling ill. Once again, check the AE website for more information.

Asia Exchange recommends two travel insurance providers: STAY Travel Insurance of HanseMerkur and Worldnomads.

HanseMerkur is one of the biggest insurance companies in Germany. Their products are not limited to Germans, however, but can be booked by everyone everywhere at an equal price. Their insurances are suitable for all types of shorter and longer stays abroad, whether studying, interning, working, or traveling. All kinds of extreme sports are covered as well. The insurance is flexible and can be always extended from abroad in case you decide to stay longer. The health insurance of HanseMerkur is the most affordable insurance of its kind and only available via Asia Exchange. Find all terms and conditions as well as fees and benefits on our website. There you will also find information on other products such as flight cancellation and luggage insurances.

Worldnomads is a qualified global travel insurance provider, with coverage for extreme sports and other adventurous activities. You can get an insurance from Worldnomads even if you are already traveling. Click here to learn more

SAFETY ISSUES

Malaysia is generally considered a safe country for international students, but, like any country, it has its challenges. Here are some factors to consider:

Safety Aspects:

1. Low Violent Crime Rate: Malaysia has a relatively low rate of violent crime, making it safer in many respects compared to other countries.
2. Welcoming Culture: Malaysians are often friendly and hospitable, and many international students find it easy to make friends and integrate into local communities.
3. Good Healthcare: Malaysia has a well-developed healthcare system, with many international-standard hospitals and clinics.

Considerations:

1. **Petty Crime:** As in many urban areas worldwide, petty crimes like pickpocketing and bag snatching can occur, particularly in crowded areas.
2. **Traffic Safety:** Road safety can be an issue, with heavy traffic and a high number of motorcycles. Students should be cautious when navigating the streets.
3. **Cultural Sensitivity:** Understanding local customs and social norms is important. Misunderstandings can arise due to cultural differences, so being respectful and open-minded is crucial.
4. **Emergency Preparedness:** Familiarizing yourself with emergency contacts and procedures can enhance your safety. Know where to go for help if needed.

Overall, while there are some safety concerns, many international students have positive experiences in Malaysia. By being aware of their surroundings, following safety precautions, and engaging with the community, students can enjoy their time in the country.

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YOUR WAY ABROAD

The world has an interesting way of giving great experiences to the ones who are passionate about their dreams.

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