China School Trip Travel Insurance Checklist

Use this checklist to review travel insurance arrangements before and during a school trip to China. Schools should always check the specific terms and conditions of their insurance policy.

1. Insurance Coverage

□ Check the school’s existing travel insurance arrangements.

□ Confirm that all students and accompanying adults are covered.

□ Confirm that each participant meets the insurer’s eligibility requirements.

□ Check that the insurance covers mainland China.

□ Check whether Hong Kong or Macao is covered if included in the itinerary.

□ Check whether any transit countries are covered.

□ Confirm the insurance is valid for the entire journey, including travel to and from China.

□ Check the policy’s effective date and expiry date.

□ Confirm whether any extension of stay is covered.

2. Medical Coverage

□ Emergency medical treatment

□ Doctor’s consultation and treatment

□ Hospitalization

□ Surgery

□ Prescription medication

□ Ambulance services

□ Treatment for accidental injuries

□ Check the medical benefit limit.

□ Check whether a deductible or co-payment applies.

□ Check whether students need to pay medical expenses upfront.

□ Check whether treatment is limited to designated hospitals or medical facilities.

□ Confirm whether the insurance company must be contacted before receiving certain types of treatment.

3. Accidental Injury and Activity Coverage

□ Check accidental injury coverage.

□ Review the policy’s high-risk activity and sports exclusions.

□ Confirm coverage for hiking.

□ Confirm coverage for cycling.

□ Confirm coverage for rafting.

□ Confirm coverage for skiing.

□ Confirm coverage for water activities.

□ Confirm coverage for climbing.

□ Confirm coverage for other adventure activities.

□ Check whether ordinary hiking and high-altitude trekking are treated differently.

□ Provide the final itinerary and activity list to the insurer if necessary.

4. Emergency Medical Evacuation and Repatriation

□ Emergency Medical Evacuation coverage

□ Medical Repatriation coverage

□ Confirm the conditions under which evacuation or repatriation can be arranged.

□ Check whether prior approval from the insurance company is required.

□ Record the 24-hour emergency assistance number.

□ Confirm the procedure for arranging emergency transportation.

□ Confirm who can make or approve emergency arrangements.

5. Trip Cancellation and Interruption

□ Check Trip Cancellation coverage.

□ Check Trip Interruption coverage.

□ Confirm when cancellation coverage takes effect.

□ Check which reasons for cancellation are covered.

□ Check which reasons for interruption are covered.

□ Review exclusions.

□ Record non-refundable flights, hotels, activities, and other travel expenses.

□ Confirm the maximum benefit available.

6. Flight Delays and Transportation Disruptions

□ Check Travel Delay coverage.

□ Check Missed Connection coverage if applicable.

□ Confirm how long a delay must last before a claim can be made.

□ Check the maximum benefit for each claim.

□ Check the maximum benefit during the entire coverage period.

□ Confirm whether an official delay certificate is required.

□ Check which additional expenses are covered.

□ Keep receipts for eligible expenses.

7. Baggage and Personal Belongings

□ Baggage Loss coverage

□ Baggage Delay coverage

□ Personal Belongings coverage

□ Travel Documents coverage

□ Check the benefit limit for baggage.

□ Check the benefit limit for electronic devices.

□ Check restrictions on cash and passports.

□ Check exclusions for valuable items.

□ Check individual and overall benefit limits.

□ Confirm what documents are required for a baggage claim.

8. Pre-existing Medical Conditions and Special Medical Needs

□ Identify students with pre-existing medical conditions.

□ Identify students with allergies.

□ Identify students with asthma.

□ Identify students who take regular medication.

□ Identify students with a history of serious illness or injury.

□ Check whether pre-existing conditions are covered.

□ Check the insurer’s definition of a pre-existing condition.

□ Check whether medical conditions need to be declared before departure.

□ Confirm whether additional coverage or approval is required.

□ Confirm that planned activities are suitable for students with relevant medical conditions.

9. Insurance Documents and Emergency Information

Teachers should prepare the following information before departure:

□ Insurance Certificate

□ Policy Number

□ Insurance Company Name

□ 24-hour Emergency Assistance Number

□ Claims Contact Information

□ Student Insurance Details

□ Student Emergency Contact List

□ Important Medical Information

□ School Emergency Contact Information

□ Local Support Team Contact Information in China

The information should be available in:

□ Paper form

□ Electronic form

□ Offline backup

Do not rely solely on an internet connection during the trip.

10. Medical Treatment and Claims Preparation

Before departure:

□ Check the insurance company’s emergency assistance procedure.

□ Confirm the claims procedure.

□ Confirm the deadline for reporting a claim.

□ Check whether prior approval is required for certain treatment.

□ Confirm which medical facilities can be used.

□ Confirm payment and reimbursement arrangements.

□ Make sure teachers know where insurance information is stored.

If a student requires medical treatment:

□ Follow the school’s emergency procedures.

□ Seek appropriate medical assistance.

□ Contact the insurance company when required.

□ Keep medical records.

□ Keep hospital invoices.

□ Keep proof of payment.

□ Keep prescriptions.

□ Keep test results.

□ Keep diagnosis or medical certificates.

□ Keep hospitalization records where applicable.

□ Keep an accident report if required.

□ Submit the required claim documents within the specified deadline.

11. Insurance Check: Start of Booking

□ Check the school’s existing insurance coverage.

□ Confirm that all participants meet the insurance eligibility requirements.

□ Check when Trip Cancellation coverage takes effect.

□ Record flights, hotels, and other non-refundable expenses.

□ Provide the preliminary itinerary and activity list to the insurance company if necessary.

□ Confirm whether additional insurance coverage is needed.

12. Insurance Check: 4 – 6 Weeks Before Departure

□ Confirm the final list of students and accompanying staff.

□ Check coverage in mainland China and other relevant destinations.

□ Check all planned activities.

□ Review students' pre-existing medical conditions and allergies.

□ Confirm coverage for medical evacuation and repatriation.

□ Confirm arrangements for accompanying a student during hospitalization.

□ Confirm arrangements and relevant expense coverage if a parent needs to travel to China.

□ Confirm arrangements if a replacement group leader is required.

13. Insurance Check: 1 – 2 Weeks Before Departure

□ Collect insurance certificates or relevant insurance information for all students.

□ Record all policy numbers.

□ Save the insurance company's emergency assistance telephone number.

□ Confirm the claims procedure.

□ Confirm claim reporting deadlines.

□ Prepare important medical information for students.

□ Confirm medical facilities along the itinerary.

□ Confirm medical payment arrangements.

□ Confirm the school’s emergency funds or arrangements for emergency payments.

□ Make sure all accompanying teachers know where insurance information is stored.

14. Final Check Before Departure

□ Confirm that every student is covered.

□ Confirm that every accompanying adult is covered where required.

□ Confirm the insurance coverage period.

□ Confirm the geographical coverage.

□ Confirm planned activities are covered.

□ Confirm pre-existing medical conditions have been properly reviewed.

□ Confirm medical evacuation and repatriation coverage.

□ Confirm Trip Cancellation and Interruption coverage.

□ Confirm Travel Delay coverage where applicable.

□ Confirm baggage coverage.

□ Confirm the emergency assistance number.

□ Confirm the claims procedure.

□ Carry essential insurance information in paper form.

□ Save essential insurance information for offline access.

□ Brief all accompanying teachers on insurance and emergency procedures.

□ Confirm school emergency contacts.

□ Confirm local support contacts in China.

15. During the Trip

□ Keep insurance information accessible to teachers.

□ Keep emergency contact information available.

□ Monitor any changes to the itinerary.

□ Recheck insurance coverage if the itinerary changes.

□ Recheck coverage if additional activities are added.

□ Keep receipts and relevant documents for any expenses that may become an insurance claim.

□ Record incidents according to the school's internal procedures.

□ Contact the insurer when required by the policy.

16. After the Trip

If an insurance claim is required:

□ Check the claim submission deadline.

□ Prepare all required claim documents.

□ Submit the claim within the required period.

□ Keep copies of submitted documents.

□ Keep receipts and expense records.

□ Keep refund or reimbursement documents.

□ Complete the school’s internal incident report.

□ Store or dispose of students’ personal and medical information according to the school’s policies.

Quick Insurance Questions for Schools

Before purchasing or confirming travel insurance, schools should be able to answer:

□ Does the policy cover emergency medical treatment in mainland China?

□ Are hospitalization, surgery, and medication covered?

□ Is 24-hour emergency assistance available?

□ Does the policy cover emergency medical evacuation and medical repatriation?

□ Are all activities in our China itinerary covered?

□ Are pre-existing medical conditions covered?

□ What reasons for Trip Cancellation or Interruption are covered?

□ Does the policy cover the entire journey?

□ Are Hong Kong, Macao, or transit countries covered if required?

□ What are the limits for baggage and personal belongings?

□ What documents are required to make a claim?

□ What are the deductibles and co-payment requirements?

□ Who should teachers contact in an emergency?

□ How and when should a claim be reported?

Final Reminder

Travel insurance is only one part of a school’s travel safety plan. Schools should combine appropriate insurance coverage with risk assessment, student supervision, medical preparation, emergency procedures, and clear communication with parents and accompanying staff.