

Crisis situation involving an international student living in the UK

An international student studying an undergraduate degree at a UK university was unfortunately involved in a road traffic accident. As a result of this incident, the student sustained serious injuries, which required emergency medical treatment where the student was hospitalised. Tragically, due to the significance of his injuries, the student lost his life and passed away whilst in the UK.



Working in partnership to provide support to the family and university

The Howden travel team worked alongside Charles Taylor Assistance (CTA), our emergency medical assistance provider, to offer support to the university and the student's family during this difficult time.

- The university notifies Howden that one of their students has been the victim of a road traffic accident and has tragically passed away.
- Howden and CTA agree next steps, all relevant insurance information is provided, and CTA is introduced to the university.
- CTA explains the repatriation process, obtains details including next of kin, the student's location, and other necessary personal information, and requests authorisation to make contact with the student's family.
- CTA contacts medical centre to confirm they'll be the key contact regarding funeral arrangements and repatriation.
- CTA contacts the student's family to co-ordinate and agree logistics of family members travelling from overseas to the UK. Appropriate authorisations/visas are arranged/confirmed.
- Flights to the UK and accommodation for the student's mother, brother, uncle, and fiancé are arranged.
- Ongoing travel from the UK airport to accommodation is booked.
- CTA explains the funeral and repatriation process to the family and sensitively outlines next steps. Confirmation of preferred funeral director in the UK is agreed. The university is informed.
- Due to the significant language barriers, CTA were able to arrange the services of a translator to support the family whilst in the UK during this distressing time.
- CTA liaises with funeral director in UK and obtains a quotation, discusses, and agrees family's wishes with regards to funeral arrangements.
- Following the funeral in the UK, CTA co-ordinates release of the student's ashes with the funeral director ensuring the ashes container is secure for travel and scannable by x-ray machines. Cremation certificate is obtained.
- CTA books flights for the family for their travel back home, including repatriation of their son's ashes.
- CTA arranges transport from the family's accommodation to the UK airport.
- Customs clearance required for destination country is obtained by CTA.
- CTA confirms with the university and Howden that the student has been repatriated and provides Howden and the university with confirmation of repatriation costs.

The real value of international student crisis insurance

In partnership with Charles Taylor Assistance (formerly CEGA), the UK's No.1 experts in European and international repatriation services, Howden's international student crisis insurance provides colleges and universities with dedicated emergency assistance, and financial protection for crisis situations involving international students. This includes incidents such as a student being in a fatal accident, becoming seriously ill, in crisis with their mental health and medically advised to return to their home country, or if a student has died by suicide.

Howden recognises that universities and colleges may not have dedicated resource with the time and capability to handle such complex situations. Our international student crisis insurance not only takes the financial pressure off a university or college, but knowing that everything will be handled in a professional and sensitive manner, from initial transport to hospital and liaising with medics and families, to organising counselling, funeral arrangements, and repatriation back to a student's home country, is hugely reassuring.

Because CTA's team are specialists in what they do, they'll advise on the appropriate transport and logistics, medical facility, and assistance needed for each individual crisis situation. Their in-house multilingual advisors speak more than 21 languages and are respectful of culture and religion.

CTA has a dedicated network of global accredited air ambulance partners and manage a global network of hospitals, clinics, and doctors. Their medical teams cover all disciplines, including, neonatal, paediatric, surgical, obstetric, mental health, and intensive care, and their highly skilled teams of doctors and nurses are all trained in aero-medical care and provide constant support throughout patient repatriations.

Importantly, if the crisis situation required family members to travel overseas to the UK, transport and accommodation expenses will also be arranged and covered. The specialist team will ensure the family and university are constantly kept up to date, providing peace of mind during an extremely difficult time.



The table below provides a breakdown of a real-life repatriation claim in respect of an international student who passed away as a result of a road traffic accident

The claim detail has been anonymised.

Description	Cost
Extract of death certificate	£10.00
Inbound flights (economy seats for family to travel to the UK)	£1,813.00
Private car and driver services in the UK	£2,356.00
Accommodation services in the UK (14 nights – 3 rooms)	£6,443.64
Oral interpreter to support the family (15 days)	£4,605.00
Copies of death certificate	£30.00
Funeral costs	£6,453.00
Additional copies of order of service / document fees	£350.00
Outbound flights (including upgrades for two to accompany the ashes)	£2,625.00
Pending – costs incurred in connection with legalising of death certificate	£195.00
Total cost	£24,880.64

Costs are reflective of this specific claim only.

Because the university had Howden's international student crisis insurance in place, the specialist management of this tragic situation, funeral arrangements, and all transport and accommodation were organised by Howden's travel team alongside CTA.

This meant the university and the student's family had invaluable support during this terribly upsetting time and did not need to worry about any of the travel and complex repatriation arrangements.