



# STUDY ABROAD GUIDE - ERASMUS

## Contents

Health.....	3
European Health Insurance Card .....	3
Travel insurance.....	3
Emergencies.....	5
Homesickness and Culture Shock .....	6
Helpful Pointers about Homesickness .....	6
Rose Bruford Student Services Contact Details .....	7
Money .....	9
Key Contacts and Information by Location.....	10
Barcelona .....	10
Bratislava.....	10
Madrid.....	11
Murcia .....	11
Prague .....	12
Tallinn.....	13

# Health

## European Health Insurance Card



Apply online: <https://www.ehic.org.uk/Internet/startApplication.do>

Your European Health Insurance Card (EHIC) lets you get state healthcare at a reduced cost or sometimes for free. It will cover you for treatment that is needed to allow you to continue your stay until your planned return. It also covers you for treatment of pre-existing medical conditions

The EHIC is valid in all European Economic Area (EEA) countries, including Switzerland. To find out what is covered in the country you are visiting we highly recommend looking at the NHS website's country by country guide:

<http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/Pages/EEAcountries.aspx>

## Travel insurance



The EHIC is not an alternative to travel insurance. It will not cover any private medical healthcare or costs such as mountain rescue in ski resorts, being flown back to the UK, or lost or stolen property. Therefore, it is important to have both an EHIC

and a valid private travel insurance policy. Some insurers now insist you hold an EHIC and many will waive the excess if you have one.

Money supermarket has some good tips for what to look for when buying travel insurance: <http://www.moneysupermarket.com/c/news/ten-things-to-look-out-for-on-your-travel-insurance/0017933/>

Here are some of the highlights:

*- Limits on trip duration*

When selecting which travel insurance policy to go for, it's important to check how many consecutive days abroad you'll be covered for. Limits vary depending on the provider, and if you go over this limit, even if it's only by a day, you will invalidate your insurance.

*- Pre-existing conditions*

It's important that you are honest when it comes to any pre-existing medical conditions you have. Although it can be tempting to keep them quiet to help push the cost down, or to assume that because you haven't had problems recently, you don't need to disclose them, doing so could invalidate your policy.

Should you need to make a claim on your insurance while you are away, your insurer has the right to request access to your medical records. If it finds anything you haven't declared it may refuse to pay out.

*-Limits on claims*

Checking exactly how much you'll be able to claim back in the event that you lost your wallet or had to cancel your holiday is also important. After all, the last thing you want is to make a claim on your travel insurance only to find you're not covered for what you had lost.

Work out exactly what you're bringing with you to ensure you have the correct amount of cover - we recommend that you have at least the following:

- £1,500 baggage cover
- £250 to cover lost cash
- £3,000 cancellation cover - or enough to cover the total cost of your holiday

Check too whether there is a single item limit on your policy - this is the maximum amount the insurer will pay out for a single item, regardless of how much cover you have for your personal belongings overall. Single item limits are typically around £300 but some policies allow you to pay a fee to increase this.

Bear in mind that some travel insurers won't cover you at all for items such as mobile phones, so you'll need to protect them another way such as through separate mobile phone insurance.

Remember to also check what your insurance excess is and whether this amount is per person for joint cover or per policy.

#### *- How you should report a theft*

Should you fall victim to theft, you'll need to report it to the police as soon as possible. Many insurance policies specify that you must do this within 24 to 48 hours after the incident. If you report it later than this, or don't get a police report, you may not be covered.

## **Emergencies**



If you find yourself in an emergency during your visit in Europe dial 112. The European emergency number is valid all in all EU/ EEA member states and is free of

charge. You can use it to reach emergency services such as ambulance or police from any telephone or mobile phone free of charge.

## **Homesickness and Culture Shock**

Living abroad means adapting to an unfamiliar environment, getting used to a new routine, speaking another language, learning about a new culture, meeting new people, being away from friends and family, learning to be more independent and resourceful.

With all of this happening at the same time as continuing your education, it can be a lot to cope with. It's really important that you lend and take support from the group of Rose Bruford students on placement with you, as each of you are one of the few constants in each other's lives from home to abroad. You will be experiencing the same challenges and difficulties as well as the highs, so are best placed to understand and empathise with each other.



### **Helpful Pointers about Homesickness**

- Reassure yourself that your feelings of homesickness are quite natural and will almost certainly pass. Homesickness affects both male and female students.
- Consider whether frequent contact with home helps you feel better, or makes you feel worse, and adjust your contact accordingly.
- Decide whether it's helpful to go home in the holidays. Some students find this makes adjusting harder in the long run.

- Think carefully about how often you phone home. If you are in constant contact with home this could cut you off from other people around you, and make it harder to establish links here.
- Make an effort to join clubs and societies, and to make at least one or two friends from the host country. Remember you may not look homesick or lonely on the outside – others will be feeling the same too.
- Try to establish a routine. The busier you are, the less chance you will have to miss home.
- Sometimes it helps to share feelings of homesickness. Think about talking to someone – another student, personal tutor or a member for the Student Services team.
- Sharing your feelings may help you get through the worst period. If, after taking these steps, your homesickness still persists, you may wish to contact the Student Services team for more support.

Please either contact your Erasmus coordinator at your institution or Student Services here at Rose Bruford College if you are struggling while on placement. We will send you an email periodically to check up on you and make sure everything's alright but please feel to contact us anytime.

**Rose Bruford Student Services Contact Details**  
[www.rbstudentservices.com](http://www.rbstudentservices.com)

Ian Mainwaring

Student Services Manager

Tel. +44(0)20 8308 2637

Email: [ian.mainwaring@bruford.ac.uk](mailto:ian.mainwaring@bruford.ac.uk)

Tiffany Banks

Student Services Officer

Tel. +44(0)20 8308 2623

Email: [tiffany.banks@bruford.ac.uk](mailto:tiffany.banks@bruford.ac.uk)

## Money

Your Erasmus grant will be paid to you in one lump sum. Therefore you need to budget carefully. The easiest method is to simply divide the total grant by the number of weeks you are out on placement, so you can see how much you can spend each week.

You don't need to keep a meticulous record of everything you spend but you should check your bank account every week or every two weeks to make sure you are on track and that your money isn't suddenly going to run out! If you can see that this will happen then quickly curtail your spending and keep closer tabs on your expenditure.

It's unlikely you will spend exactly the same amount each week, and inevitably you will spend more in the first few weeks due to start-up costs and socialising. Just keep in mind that the money needs to last so keep that end date in mind and budget accordingly.

## Key Contacts and Information by Location

### Barcelona



*Erasmus Coordinator:*

Laura Conesa

Tel. 0034 93 227 39 00 ext. 223

Email: [conesadl@institutdelteatre.cat](mailto:conesadl@institutdelteatre.cat)

For information on accommodation and the city please visit <http://bcu.cat/en/>

### Bratislava



*Erasmus Coordinator*

Helena Capova

Tel. 0042 12 5930 1460

Email: [icvsmu@gmail.com](mailto:icvsmu@gmail.com)

Helena can provide more information on request but here are some links she has provided.

Travel from the airport: [www.slovaklines.sk/important-information](http://www.slovaklines.sk/important-information)

Public transport: [www.imhd.zoznam.sk](http://www.imhd.zoznam.sk)

There is also strong Erasmus student network and buddy system at VSMU which you can ask about.

## Madrid



*Erasmus Coordinator*

Raquel Perallon

Tel. 0034 91 504 2151

Email: [relaciones-internacionales@resad.com](mailto:relaciones-internacionales@resad.com)

## Murcia



*Erasmus Coordinator*

Esperanza

Tel. 34 968 214 629

Email: [internacional@esadmurcia.es](mailto:internacional@esadmurcia.es)

Here are a few links that Esperanza has provided:

Getting to and from the airport: [www.aena-aeropuertos.es](http://www.aena-aeropuertos.es)

How to find accommodation: <http://www.um.es/alumnos/alojamiento/index.php>

Public transport and getting around: [www.latbus.com](http://www.latbus.com) [www.radiotaximurcia.es](http://www.radiotaximurcia.es)

Cost of groceries: [www.mercadona.es](http://www.mercadona.es)

## Prague



*Erasmus Coordinator*

Zora Hermochova

Tel. 00420 234 244 211

Email: [zora.hermochova@damu.cz](mailto:zora.hermochova@damu.cz)

Once accepted at DAMU, Zora will send you an email detailing on how to apply for halls of residence at a partner institution, and giving other important information such as how to go about choosing your classes.

Zora and the International Office are happy to answer any questions both before and after your arrival in Prague and provide general support while you are there. There will also be an introductory meeting on your first day to officially welcome you.

Finally, she recommends that you acquaint yourself with as much general information as possible about Prague using the internet and travel guides to fully prepare yourself.

## **Tallinn**



*Erasmus Coordinator*

Liina Jaats

Tel. 00372 627 2862

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