

The logo for "student parachute", consisting of the words "student" and "parachute" stacked vertically in a white sans-serif font, positioned to the right of a blue semi-circle.The background of the cover is a photograph of a young woman with long black hair sitting cross-legged on a tiled floor in a modern, brightly lit hallway. She is wearing a black t-shirt, white shorts, and white sneakers, and is holding a white smartphone. In the background, several other people are walking, some blurred, creating a sense of a busy campus environment.

Student Parachute User Guide

Your safe landing in a new country

Student Parachute

Bupa is empowering international students to take informed responsibility for their personal safety during their overseas study experience. While Australia is typically a safe and welcoming country for international students, unexpected emergencies and extreme weather events can happen. To assist students to stay safe during their studies, Bupa has partnered with Student Parachute to provide access to a range of security and safety advice, assistance and support services.

Student Parachute is a geolocation tracking and personal security advice service that offers **Safety in the Unexpected** and includes:

- up to date travel advisory services
- a global incident monitoring service with real-time country alerts and breaking incident reports
- an emergency “Mayday” function in a crisis or emergency
- on-demand access to globally recognised security advice and expertise
- real time tracking through use of state-of-the-art geolocation technology
- an award-winning eLearning module to prepare you to travel safely
- secure storage of copies of key documents such as passports, insurance, and travel visas

Student Parachute’s Sentinel Service for international students is delivered via the Travel Oracle app, an invaluable safety companion for international students. Developed in conjunction with leading health and security experts and available on Android and IOS, the App provides instant access to critical insight and support before and during your study in Australia.

Travel Oracle’s direct link to a dedicated team of security and travel assistance experts means that advice and care is just a tap of a button away, and an award-winning e-learning course ensures you are aware of the steps you need to take to protect your own safety whilst abroad.

[Travel Oracle is essential technology for international students.](#)

Student Parachute’s Sentinel Service is powered by Healix International, a global leader in medical, safety and travel assistance worldwide. With Healix’s comprehensive and integrated solutions that safeguard the safety of international students, you benefit from having a single point of contact to access security advice when needed, wherever you are globally, 24/7/365. One call will instantly provide you with access to security professionals for real time information, advice and support.

Student Parachute provides the peace of mind that comes with knowing security assistance and advice can be called upon when it matters most. If you need immediate help, simply press the Emergency Assistance button in the Travel Oracle app and we will respond immediately to locate, track, advise and guide you to safety.

Introducing Sentinel

Eligible Bupa members who hold a Bupa Overseas Visitors Cover or Bupa Overseas Student Health Cover product receive access to **Student Parachute's Sentinel Service**, which provides the following:

Travel Oracle

The Travel Oracle app provides instant access to critical insight and support, both before and during your travel. Features include:

News and Alerts

- Travel alerts and news using location aware push notifications
- Country watchlist – news and alerts for specific destinations

Country Profiles

- Travel safety and security information for over 200 countries worldwide
- Country information including passport / visas, languages, currency, driving etc
- Country specific recent incident reports

Check-in function

- With 'Location Services' activated, submit real-time location data to the Global Security Operations Centre (GSOC)
- "Walk me home" via 2-way messaging with the GSOC

Emergency 'Mayday' Function

- Nominated contacts are alerted to your whereabouts via email
- GSOC is automatically contacted
- Live tracking of your phone is enabled when 'Mayday' is activated

Profile / Documents

- Key documents such as passport, insurance and travel visas can be uploaded and stored
- Personal and medical details can be recorded in a secured Profile Section

Pre-Trip Advice / Training

- Access a comprehensive document library of travel advice and check-lists
- E-learning: prepare for international study with the 'SAFER Travel' course, providing you the confidence to identify, prevent and reduce travel-related risk, alongside practical knowledge of what to do when things do go wrong.

Risk intelligence

Access a library of comprehensive intelligence and country briefing reports analysing prevailing political, security and operational risks, threats, upcoming events and evacuation watch level trends.

Alerts

- Succinct and actionable real-time security alerts delivered via the App, email and/or SMS
- Receive location specific alerts about safety and security matters

Security support and advice

Students can access Healix International's 24/7 Global Security Operations Centre (GSOC) for security advice and guidance in relation to personal safety and security issues. Real-time and actionable expert advice, delivered by specialist analysts, coordinators and consultants empowers students to make effective decisions about what to do in response to crisis events.

Following an incident, we focus upon providing the necessary guidance and advice to get you to a safe place and away from danger. The GSOC is staffed by experienced security and emergency response professionals who will advise you on the best course of action to secure your immediate safety. We can also assist you to contact emergency services, transmit messages to your university, friends or family, and triangulate first responders to your location via the App's geo-location tracking features.

The GSOC also has access to a fully integrated worldwide network of consultants, fixers, security providers, medical and transportation resources (Third Party Providers). However, Student Parachute's Sentinel Service for international students does not provide any indemnity or reimbursement of Third-Party Provider fees or complex case management expenses and associated costs.

If the GSOC determines that you need in-person help that cannot be provided by government emergency services, we have the capability to activate a member of our global network of providers, subject to receipt of a Satisfactory Guarantee of Payment covering the costs of the Third-Party Provider and related expenses and fees.

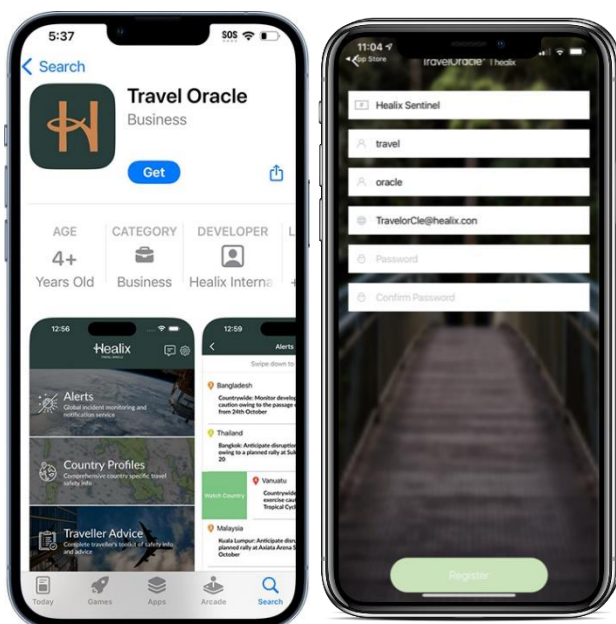
Please see the FAQs for further information.

Travel Oracle | App Guide

The Travel Oracle App is an invaluable safety companion for international students. Developed by leading security and medical experts, it provides you with the most up to date travel information and advice, as well as real-time alerts on breaking news globally.

Travel Oracle can be downloaded onto your smart phone from the Apple App store or Google Play store. Access to, and use of, Travel Oracle is subject to the conditions in this Guide and the terms of use [here](#).

Click the store buttons below to download the App to your Android or IOS device.



Register as a new user using the unique activation code included in your welcome email.

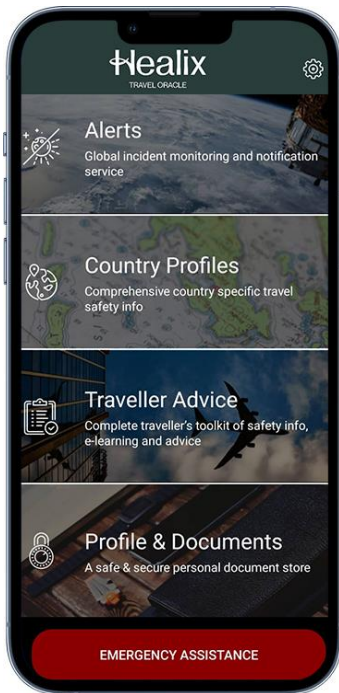
Your password must:

- be between 8-20 characters
- contain at least one upper and lower case letter
- include at least one number and a character from the list below:

! @ # \$ % ^ & * () - + ? | = { : ; " ,

With Travel Oracle you can:

- receive breaking news alerts using location-aware push notifications
- manage a country watchlist to receive alerts for specific destinations
- access travel safety and security information for over 200 countries worldwide
- share live location via easy tracking activation
- manually confirm your location with the Global Security Operations Centre via the “Check-in” function
- activate an emergency “Mayday” function in a crisis
- access advice and assistance from security and travel assistance experts
- prepare to travel safely with an award-winning eLearning module
- store copies of key documents such as passports, insurance, and travel visas



MENU

Once you have completed registration or logged in successfully you will be brought to the menu screen.

From the menu screen you can also see the four main sections of the App:

- Alerts
- Country Profiles
- Pre-Trip Advice
- Profile & Documents

Settings can be found by clicking the cog in the top right of the screen.

Emergency Assistance can be accessed by sliding the red bar at the bottom.

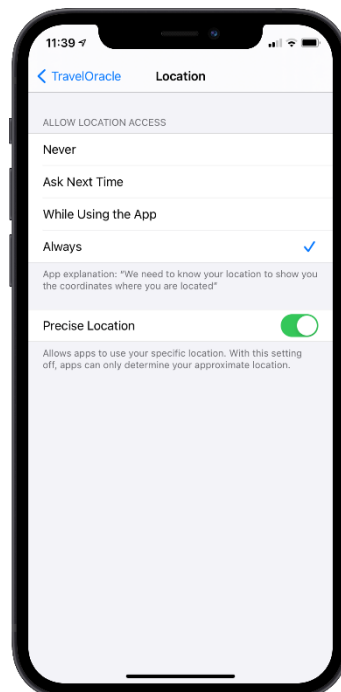
PHONE SETTINGS

You will need to make sure that your phone's location permissions allow the app to use GPS data.

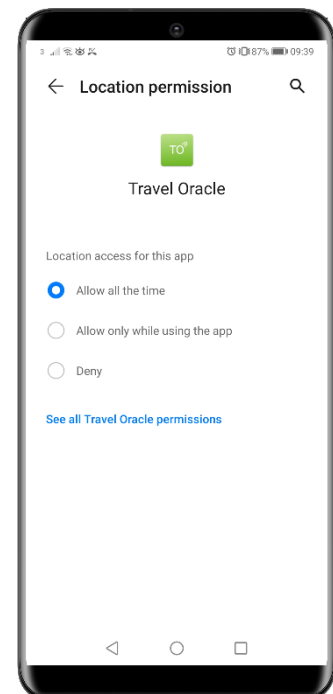
If you have the app set to 'always', you will need to make sure that the app has permissions to always access location data.

If you choose to set the app to 'never', you will need to set phone permissions to either 'always' or 'while using the app' for check-in and mayday GPS location to be recorded.

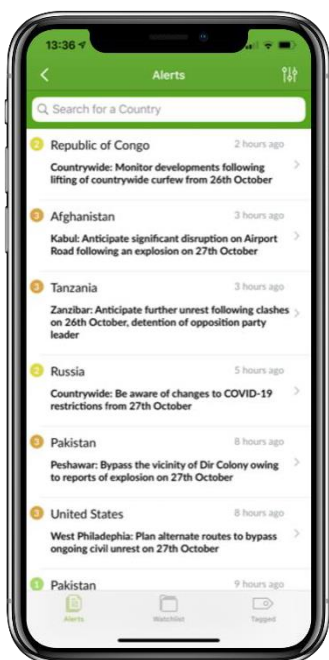
To check and change your phone permissions, go your phone's settings, locate the Travel Oracle app and review the location settings.



iPhone



Android

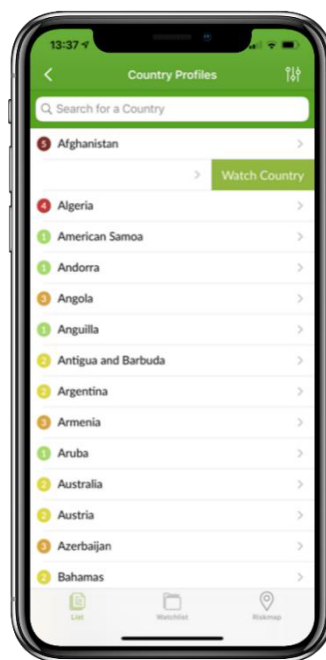


ALERTS

View the latest news, security and health alerts, each with a risk rating ranging from 1 to 4.

- 1 = Low
- 2 = Medium
- 3 = High
- 4 = Extreme

Slide left on alert to add Australia and any other desired country to your Watch List and receive notifications to your device. You can also slide right to tag the alert and store it in the tagged section.

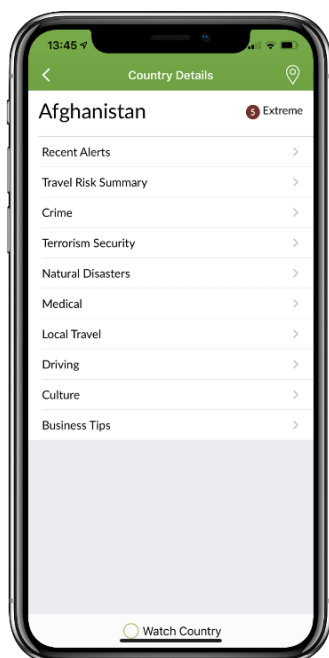


COUNTRY PROFILES

Country profiles include useful medical and security information along with the risk level ranging from 1 to 5.

- 1 = Minimal
- 2 = Low
- 3 = Medium
- 4 = High
- 5 = Extreme

Slide left to add Australia and any other desired country to your Watch List and receive notifications to your device.



COUNTRY DETAILS

Click a country to read country specific advice on:

- Travel risks
- Crime
- Terrorism
- Natural disasters
- Medical
- Travel Culture

Click on the pin drop icon on the top right hand corner to view the Risk Map.



RISK MAP

The Risk Map provides a global view of recent alerts.

Enable the risk overlay using the toggled button at the bottom.

Click on an alert to view a short summary and click again for the full detail.



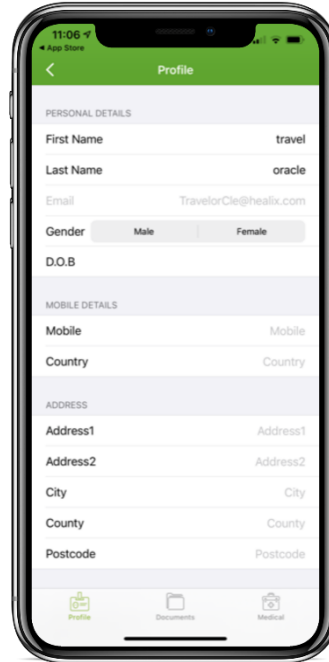
SAFETY ADVICE

Read general pre-travel advice and access the SAFER Travel Lite eLearning course.

To register, you will need your unique activation code from your welcome email.

eLearning topics include:

- Travelling SAFER
- Staying Healthy
- Crime Awareness
- Societal and Cultural Awareness
- Situational awareness
- Terrorism & Active Shooter Awareness
- When things go wrong



DOCUMENT STORAGE

In the Profile and Documents section you can enter and store personal information and documents which can be kept secure with your chosen PIN.

All information is encrypted and stored locally on your device. If you uninstall the app it will be deleted.



MAYDAY ALERTS – SET UP

In Settings enter your Mayday Emergency contact details.

We recommend students enter details for a parent or guardian that can make decisions about their welfare in the event of an emergency.

The recipient of the Mayday Alert will receive an email with your location, images and audio if the Mayday is triggered.

Set a PIN number which is required to deactivate a Mayday Alert, but also to ensure your personal information is kept secure.



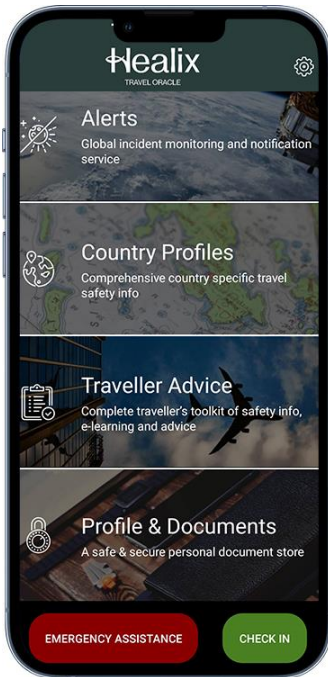
MAYDAY ALERTS - TRIGGERING

Slide the Emergency Assistance button on the main screen to contact the Global Security Operations Centre or to trigger a Mayday alert.

Once a Mayday alert has been triggered a countdown will begin.

You can choose to send your GPS location as well as images and audio files to your nominated Mayday Emergency Contact.

Once triggered, the GSOC is automatically contacted and live tracking of your phone is enabled.



EMERGENCY ASSISTANCE

As well as being able to send a Mayday Alert, you can also call for Emergency Assistance.

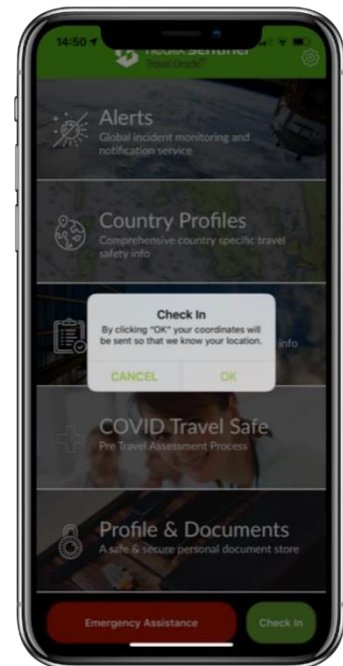
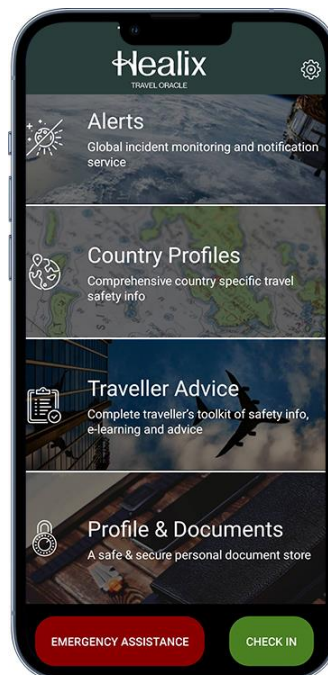
This option is available if you click on the 'Emergency Assistance' button on the main home page and select 'Call Assistance'.

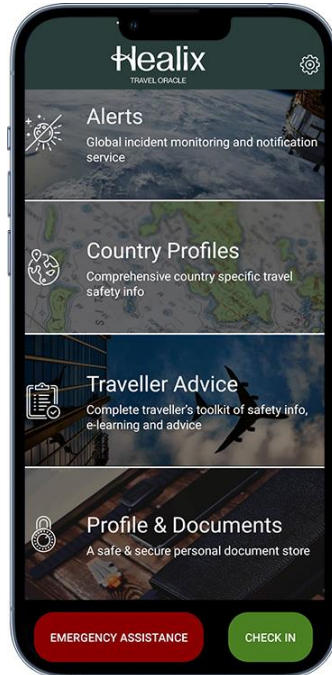
This number will take you straight through to the Global Security Operations Centre.

CHECK IN

Your GPS location can be sent to the Global Security Operations Centre tracking portal by either manually 'Checking In' or by activating continuous tracking.

To check in, click the 'Check In' button on the main page and then select 'OK' on the pop-up.





TRACKING

You can configure the App for automatic, real-time tracking.

Real-time tracking enhances your receipt of proximity-based alerts for nearby risk events.

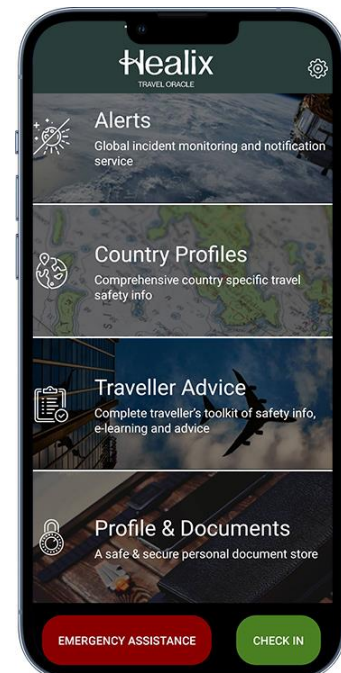
To do this, click on the Settings button (the cog) on the main page, go to 'Track GPS location' and change this to 'Always' and then click 'Done'.

When you return to the main page the 'Check In' button will disappear, and continuous tracking will have been activated.

To stop continuous tracking, you can change your settings back to require manual 'Check In'

To do this, click on the Settings button (the cog) on the main page, go to 'Track GPS location' and change this to 'Never' and then click 'Done'.

When you return to the main page the 'Check In' button will re-appear, and continuous tracking will have been deactivated.



A close-up photograph of a young woman with long brown hair, smiling warmly. She is wearing a blue and white striped sweater. The background is a soft, out-of-focus outdoor setting with warm sunlight filtering through, creating a lens flare effect.

Frequently asked questions

Student Parachute FAQs

What is Student Parachute?

Bupa believes in the importance of protecting the health and wellbeing of international students to maximise the enjoyment of their study experience. Bupa is always looking for new ways to protect student wellbeing and recognises that international students can benefit from having access to information, advice and assistance about personal safety.

Student Parachute is a simple, tech-friendly service that supports international students with security related advice and assistance when the unexpected happens during their study abroad.

You can read more about Student Parachute [here](#).

What services do I receive?

Student Parachute offers a range of membership options and services to international students.

Eligible Bupa members who hold a Bupa Overseas Visitors Cover or Bupa Overseas Student Health Cover product can receive **Student Parachute's Sentinel Service**, which provides access to the Travel Oracle app and advice and assistance services provided by Healix International, as described in this Guide.

Upon activating Travel Oracle, you will be deemed to have accepted the conditions and limitations of service set out in this Guide and the terms of use [here](#).

What do I do in an emergency?

If you are in life threatening danger or experiencing a medical emergency in Australia you should immediately **call 000** to contact emergency services

If you need advice or assistance, slide the Emergency Assistance button in the Travel Oracle app to contact the Global Security Operations Centre (GSOC). If you are in immediate danger, you can also trigger a Mayday alert.

The GSOC will respond immediately to locate, track, advise and help guide you to safety.

Who will be alerted if I am in trouble?

Our communications will depend on the situation or event. We will contact you to check on your safety and wellbeing if you trigger an Emergency Assistance request or Mayday Alert in the app, or if we identify that you are in close proximity to an unfolding emergency or crisis event.

If we do not receive a response, we seek other means to confirm you are ok. We may call, email or SMS you and contact local authorities and hospitals to seek information. We may also contact your university and the emergency contacts nominated by you in the App.

I have overseas student health cover (OSHC), why do I need Student Parachute?

We recommend all students obtain comprehensive health and travel insurance for their international study experience. Student Parachute's geolocation tracking and security advisory services compliments your student health cover with an added layer of proactive protection; designed to steer you away from danger, and help guide you to safety if the unexpected happens.

What types of incidents does Student Parachute provide advice in relation to?

Our service is designed to educate students about personal safety, to steer you away from dangers, and help guide you to safety if the unexpected happens.

We can provide advice and assistance services for a wide range of security risk and travel incidents including:

- Lost visa/passport
- Stolen wallet
- Legal referrals
- Active shooter
- Protests, riots and civil unrest
- Natural disasters
- Terrorism
- Pandemic
- Violent crime
- Detention by authorities
- Kidnap for ransom
- Blackmail or extortion
- Disappearance or loss of contact
- Hijacking

If the unexpected happens, our team of security experts in the Global Security Operations Centre are immediately on hand to provide advice and support.

What will I be asked if I call for help?

First you will be prompted to determine the nature of your call and the team will triage the call to the right professional for assistance.

You will be asked your name and other personal information will also be recorded.

You will be asked for your contact information (so we can call or email you back in case we lose contact with you).

You may be asked for your consent to share personal and medical information with your university and any nominated contacts.

We will need to know what location you are calling from.

We will ask any other questions that are deemed relevant to provide you with the advice and assistance you need.

What happens if I require in-person assistance or need to be evacuated?

Our Global Security Operations Centre (GSOC) is staffed by experienced security and emergency response professionals that provide guidance via the telephone or by email on what to do if something does go wrong. The GSOC can also assist you to contact emergency services, transmit messages to your university, friends or family, and triangulate first responders to your location via the Apps geo-location tracking features.

The GSOC has access to a fully integrated worldwide network of consultants, fixers, security providers, medical and transportation resources (Third Party Providers). **However, Student Parachute's Sentinel Service available to international students does not provide any indemnity or reimbursement of Third-Party Provider fees or complex case management expenses and associated costs.**

If the GSOC determines that you need in-person help that cannot be provided by government emergency services, we have the capability to activate a member of our global network of providers, subject to receipt of a Satisfactory Guarantee of Payment covering the costs of the Third-Party Provider and our ongoing case management expenses and fees.

A Satisfactory Guarantee of Payment means the confirmed ability for Healix International to be reimbursed for the cost of a service by (a) your travel insurer (if any) or (b) by direct debit of a valid credit, debit card or other financial account.

In the event a Satisfactory Guarantee of Payment is required, we will discuss the likely costs of the case with you and your nominated friends or family

members to assist you to make an informed decision. We are under no obligation to provide a Satisfactory Guarantee of Payment, or to activate Third-Party Providers or attend to the ongoing management of complex cases if a Satisfactory Guarantee of Payment is not received.

Neither your university or Bupa is responsible for the provision of services or for providing a Satisfactory Guarantee of Payment and their liability is excluded to the fullest extent permitted by law.

Is it insurance?

No, Student Parachute is not insurance. It is a geolocation tracking and security advisory service.

Our goal is to guide you to safety and limit the impact or potential impact of an event on you and your study. The extent or nature of any advice, response or assistance services provided is at our sole and absolute discretion.

Student Parachute does not provide any indemnity for loss or reimbursement of costs. Where payment for third party services is required in the delivery of emergency assistance to you, we will pay directly to the service provider the reasonable and customary costs and charges we negotiate with them (subject to prior receipt of a Satisfactory Guarantee of Payment).

Do I have to be an international student to apply for Student Parachute? Or can I use a Student Parachute as an Australian domestic student?

Student Parachute's Sentinel Service for international students has been designed specifically for international students coming to study in Australia. Services are not permitted to be used by domestic students.

What experience does Student Parachute have?

Student Parachute's Sentinel Service for international students is powered by Healix International, a leader in medical, security and travel assistance services. Working on behalf of multinational corporations, governments, universities, NGOs and insurers, Healix is entrusted with the security and welfare of millions of expatriates, students, travellers, and local nationals in every country of the world, 24 hours a day.

Healix has 40 years of experience providing healthcare and risk management solutions to a wide range of international clients. They currently have offices and operational centres in the UK, USA, New Zealand, Kenya, Singapore and Spain.

You can read more about Healix [here](#).

How can Student Parachute help me in a terrorist incident?

If a terrorist incident occurs, you will receive an alert via Travel Oracle if you are near the event or if you have registered to receive alerts for the affected country.

Our alerts are designed to provide real-time information, giving you the best chance to stay away from danger. If we identify that you are in the immediate proximity of the terror event, we may contact you to check you are safe and provide advice or assistance.

Usually, terrorist incidents are one-off events and may not trigger the need for assistance beyond advice and directions to the nearest safe location. However, if a series of incidents occur or if there is an imminent or on-going threat to life, we may discuss with you the options and costs for the deployment of on-the-ground security or evacuation services to secure your safety.

How can Student Parachute help me in a natural disaster?

Fortunately, unpredictable natural disasters like earthquakes and volcanic eruptions are rare in Australia. However, seasonal threats from cyclones, flash flooding and bushfires are present in many regions.

If a weather driven natural disaster is forecast, Travel Oracle will issue alerts to assist you to take the necessary precautions to stay safe or leave the affected area.

If a natural disaster does occur, further alerts will be issued via Travel Oracle if you are near the disaster or if you have registered to receive alerts for the affected country. If we identify via the App's geolocation features that you are within the immediate area of the natural disaster, we may contact you to check you are safe and provide advice or assistance.

IMPORTANT INFORMATION

Student Parachute is powered by Healix International and promoted and distributed by Crisis Cover Pty Ltd (ABN 37 632 630 187). Student Parachute is a geolocation tracking, student protection and assistance service and not an insurance policy. Healix International is the provider of Travel Oracle and all services described in this User Guide. The extent or nature of any advisory, response, assistance and evacuation services provided to students will be at Healix International's sole and absolute discretion. Student Parachute neither reimburses nor indemnifies any person for any loss, costs or expenses they may incur, whatsoever. Student Parachute's Sentinel Service does not provide any indemnity or reimbursement of third-party assistance provider fees or complex case management expenses and associated costs. If the GSOC determines that you need in-person help that cannot be provided by government emergency services, Healix International have the capability to activate a member of their global network of providers, subject to receipt of a Satisfactory Guarantee of Payment covering the associated costs. A Satisfactory Guarantee of Payment means the confirmed ability for Healix International to be reimbursed for the cost of a service by (a) an insurer (if any) or (b) by direct debit of a valid credit, debit card or other financial account. Neither Bupa or the university/educational institution is responsible for the provision of services or for providing a Satisfactory Guarantee of Payment and their liability is excluded to the fullest extent permitted by law. Current as at 24 05 2024

Do I need to pay anything in case of an emergency or evacuation?

Following an incident, we focus upon providing all the necessary guidance and advice to get you to a safe place and away from danger. The Global Security Operations Centre (GSOC) is staffed by experienced security and emergency response professionals who will advise you on the best course of action to secure your immediate safety. The GSOC can also assist you to contact emergency services, transmit messages to your university, friends or family, and triangulate first responders to your location via the Apps geo-location tracking features.

If you are caught up in an emergency, and the GSOC determines that you need in-person help that cannot be provided by government emergency services, we have the capability to activate a member of our global network of providers, subject to receipt of a Satisfactory Guarantee of Payment covering the costs of the provider and our ongoing case management expenses and fees. Those expenses and fees may include costs for security escorts, evacuation flights, boats, ground transport and temporary accommodation.

See the section "What happens if I require in-person assistance or need to be evacuated?" above for more information.

Can I cancel the service?

Student Parachute's Sentinel Service for international students is non-transferable and non-refundable. If you do not wish to continue to use the service, simply delete the Travel Oracle app from your phone.

If your membership is linked to an overseas student health policy or product, student visa or enrollment, your health fund provider or education provider may withdraw access to services at their discretion.

How will you handle my personal information?

You can view the Student Parachute Privacy Policy [here](#) and Healix International's Privacy Policy [here](#).