All international students must purchase the mandatory USFQ health insurance through BMI/Asertec. The cost in 2014-2015 is $175/semester and $80/summer session.

This insurance covers up to $6,000 per illness or injury at one of four USFQ clinics (Cumbayá, Los Chillos, Quito and Carcelón) and the Hospital de los Valles in Cumbayá. There is a co-pay of $4 at these locations.

EMERGENCIES DUE TO AN ACCIDENT (understanding as accident every unforeseen, fortuitous, sudden and out of the control of the insured event, caused by an external agent, and having resulted in damages or bodily injuries) are 100% covered (without deductible) provided it has been taken care of within 48 hours after the occurrence of the event and provided it has been taken care of at the emergency room of a hospital (in and out during the same day).

EMERGENCIES DUE TO ILLNESS will be counted toward the $25 deductible and the coverage will be 80% in case of hospitalization and 70% in outpatient cases.

International students are additionally required to secure and show proof of supplemental health and accident insurance that includes:

- emergency medical evacuation up to $250,000
- repatriation up to $50,000
- accidental death and dismemberment up to $15,000
- emergency reunion up to $12,500
- mental health care
- coverage of pre-existing conditions

Students participating in the Galápagos Extension program are also covered by additional insurance for diving and medical evacuation. (Please note: Marine Ecology students must show have PADI Open water diving license or equivalent and DAN insurance to participate in academic dives.)

USFQ possesses liability insurance for coverage up to $1,000,000.