

Erasmus Mundus Programme 2009-2013

Minimum requirements for the health and accident insurance coverage of Erasmus Mundus Action 1 and Action 2

The purpose of this document is to set the minimum required level of the obligatory insurance coverage for eligible candidates who have received a Community grant to study in an Erasmus Mundus Action 1 and Action 2 project - referred to as "the actions" hereafter.

In the context of this document candidates to receive the obligatory insurance coverage by the Consortium are:

- EMMC **student** scholarship holders,
- EMJD doctoral candidates with a **stipend**
- All Action 2 student grant recipients

Candidates for whom insurance coverage provided by the consortium is NOT obligatory are:

- EMMC **scholar** scholarship holders
- EMJD doctoral candidates with an **employment contract**

Results to be obtained:

- The insurer must provide high-quality¹ insurance services to cover programme participants in relation to certain risks such as illness, accident, death, permanent disability, third-party liability etc.
- The cover must automatically be provided by the consortium's chosen insurer to all participants who have been awarded an Erasmus Mundus Community grant in, or outside, Europe as part of the actions.
- The participant in the Erasmus Mundus programme must be insured during their stay in the 27 European Union countries, the EEA/EFTA countries (Iceland, Liechtenstein and Norway), the countries that are candidates for membership of the European Union (Croatia, FYROM, Turkey) as well as the countries of the Third Country Partners/associated members identified by the Consortium as study destinations.
- The cover must include all worldwide travel required for the participation in the Erasmus Mundus Programme. Reasons for travel may be: departure to the destination where the action will take place, travel between the participating higher education institutions, return trip home following completion of the action or during the

¹ High quality services, among others, are for example a call-centre accessible 24h/24h with operators speaking English, French, German and Spanish during at least 80% of the time (with local assistance back up available 24h/24h if needed), availability of the specific insurance cards (indicating the name of the insured person) within maximum 10 days, etc.

academic breaks within the specific eligibility period of the action, preparatory meetings, mid-term evaluation meetings, final evaluation meeting, courses, conferences, seminars, research, cultural and intercultural sessions.

In the event of a return trip home during the period covered by his/her EM scholarship; the participants shall also receive cover for medical costs and urgent dental care. This coverage must be guaranteed for periods up to 4 weeks.

Cover must take effect by the time the grant holder starts their journey to participate in the Programme (maximum two months prior to the start of the specific actions eligibility period for which the grantee is enrolled) and must be valid until two months after the end² of the same action, unless there is a prior change to the EM grantee status³.

The insurance contract must cover all the risks set out in points A to G below.

A. Conditions that must apply

- Non deductible
- Non-permanent and non-chronic mental disorders will not be accepted as exclusions

B. Sickness/pregnancy and childbirth/accident

This must cover out-patient and hospital expenses as a result of sickness, pregnancy, childbirth or accidents arising during the period of cover. It must make provision for direct payment of all hospitalisation costs.

100% cover must be provided in respect of:

- doctors' fees
- medicines, examinations and analyses prescribed by a physician
- urgent dental care following an accident⁴
- all hospital expenses and surgical fees (including advances on hospital expenses)
- repatriation in the event of serious illness or accident

Cover must be total in respect of these services. Pregnancies at stage less than 6 months, at the moment of departure from the home country to participate in the action, shall not be excluded from cover.

² The end is understood as the last official activity in the context of the action; for Action 1 this is usually the graduation ceremony

³ Change in status is considered to be taking up an activity other than that for which the grant has been awarded such as: work, training, holiday.

⁴ For urgent dental care without accident the amount covered must be up to a minimum of 250 EUR per year

C. Death

Cover must be provided around the clock and must include death during the period of cover following accident, whether or not it is attributable to the trans-national Erasmus Mundus activity

Cover in the event of death must include, in all cases, even suicide:

- Transport of the mortal remains to the place chosen by the deceased's family
- Funeral and laying-out costs
- The cost of the coffin

D. Permanent invalidity

Students must have round-the-clock cover against partial or full disability of a permanent nature resulting from an accident. The cover must not be restricted to a disability directly attributable to the performance of the trans-national Erasmus Mundus activity.

E. Third-party liability

Students must have round-the-clock cover against financial consequences of third party liability, by virtue of the legislation or case-law of the host country, occasioned by physical or material damage to third parties.

In all cases, this cover must extend to the students' host higher education institutions where the student's action may devolve third-party liability to them.

F. Theft and loss of documents

Students must be insured against the risk of theft and loss of the following documents: identification documents (e.g. identity card, passport, etc.) and travel tickets.

G. Supplementary assistance services

Supplementary assistance services may be offered separately, provided that they comply with the minimum conditions set out in the specifications. Examples of such services are: travel expenses for family members in the event of the students' death, serious illness or serious accident; early return in the event of a serious illness or accident affecting a close family member, etc.

Each Action 1 Consortium / Action 2 Partnership shall be responsible for the respect of any local legislation as far as insurance is concerned, such as – for example – the compulsory affiliation to a mutual insurance company.