

MINIMUM REQUIREMENTS FOR THE HEALTH AND ACCIDENT INSURANCE COVERAGE OF EMJMD STUDENTS

The purpose of this document is to set the minimum required level of the mandatory insurance coverage for eligible student candidates who have received a European Union grant to study in an Erasmus Mundus Joint Master Degree (EMJMD) course.

In the context of this document candidates to receive the obligatory insurance coverage by the consortium/partnership are the **EMJMD student scholarship holders**¹.

Cover must take effect by the time the EMJMD scholarship holder starts its journey to participate in the master course (maximum two months prior to the start of the specific EMJMD intake to which the grantee is enrolled) and must be valid until two months after the end² of the same intake, unless there is a prior end to the EMJMD grantee status³.

Each EMJMD consortium 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.

Results to be obtained:

- ▶ The insurer must provide high-quality insurance services to cover EMJMD student scholarship holders in relation to risks such as illness, accident, death, permanent disability, third-party liability etc.
- ▶ The cover must automatically be provided by the consortium/partnership's chosen insurer to all EMJMD student scholarship holders for their mandatory as well as non-mandatory (if relevant) mobility study periods in both Erasmus+ Programme and Partner countries.
- ▶ The cover must include all worldwide travel required for the participation in the EMJMD.

Reasons for travel may be (non-exhaustive):

- *departure to the destination where the action will take place;*
- *travel between the participating Higher Education Institutions (HEIs);*
- *return trip home following completion of the action or during the 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.*

¹ Consortia should ensure that any family member(s) of the EMJMD student scholarship holder has the opportunity to sign the same insurance coverage at their own expense regardless of the age of the family member.

² "The end" is understood as the last official activity in the context of the intake; 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.

The insurance contract must cover all the risks set out in points A to E below:

A. *Sickness/pregnancy and childbirth/accident*

This must cover out-patient and hospital and any medical 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

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

B. *Death*

Cover must be provided whether or not it is attributable to the EMJMD 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

C. *Permanent invalidity*

Eligible candidates must have 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 EMJMD activity.

D. *Third-party liability*

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

E. *Theft and loss of documents*

Eligible candidates must be insured against the risk of theft and loss of the following items:

- Identification documents (e.g. identity card, passport, etc.)
- Travel tickets
- Luggage

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