

## Minimum requirements for the health and accident insurance coverage provided under Erasmus Mundus Joint Master Degrees

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

Note that these requirements are the same as those required of Erasmus Mundus Masters Courses under the Erasmus Mundus Programme 2009-2013.

In the context of this document candidates to receive the obligatory insurance coverage by the consortium/partnership are:

- EMJMD **student** scholarship holders,

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

- EMJMD **scholar** scholarship holders

### Results to be obtained:

- The insurer must provide high-quality<sup>1</sup> 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/partnership's chosen insurer to all participants who have been awarded a grant for an EMJMD in a programme or a partner country.
- The participant in the EMJMD must be insured during their stay in programme countries, as well as during their stay in full or associated partner institutions in partner countries.
- The cover must include all worldwide travel required for the participation in the EMJMD. 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 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 EMJMD scholarship; the participant shall also receive cover for medical costs and urgent

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<sup>1</sup>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.

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 end<sup>2</sup> of the same action, unless there is a prior end to the EMJMD grantee status<sup>3</sup>.

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 accident<sup>4</sup>
- 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.

#### 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 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

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<sup>2</sup> "The end" is understood as the last official activity in the context of the action; this is usually the graduation ceremony

<sup>3</sup> Change in status is considered to be taking up an activity other than that for which the grant has been awarded.

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

#### D. Permanent invalidity

Eligible candidates 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 EMJMD activity.

#### E. Third-party liability

Eligible candidates 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 eligible candidates' host higher education institutions where the eligible candidate's action may devolve third-party liability to them.

#### F. Theft and loss of documents

Eligible candidates 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 eligible candidates' death, serious illness or serious accident; early return in the event of a serious illness or accident affecting a close family member, etc.

**Each 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.**