



MINIMUM REQUIREMENTS FOR THE HEALTH AND ACCIDENT INSURANCE COVERAGE OF ERASMUS+: ERASMUS MUNDUS MASTER COURSE (EMMC) AND JOINT DOCTORATE (EMJD) CANDIDATES

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 Master Course or Joint Doctorate.

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

Consortia should ensure in their contractual relations with the insurance companies that the family member(s) of the insured grantee could sign the same insurance coverage without any restrictions related to the age of the family member, making clear that such an extension of coverage will be at the cost of the insured.

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

- EMMC scholars / guest lecturers
- EMJD doctoral candidates with an employment contract

Cover must take effect by the time the grant holder starts its journey to participate in the programme (maximum two months prior to the start of the specific EMMC /EMJD to which the grantee is enrolled) and must be valid until two months after the end¹ of the same intake, unless there is a prior end to the EMMC /EMJD grantee status².

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.

Results to be obtained:

- ▶ The insurer must provide high-quality insurance services to cover the EMMC /EMJD grantee in relation to certain risks such as illness, accident, death, permanent disability, third-party liability etc.

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.

- ▶ The cover must automatically be provided by the consortium's chosen insurer to all EMMC / EMJD grantees for their mandatory as well as non-mandatory (if relevant) mobility study periods in both Programme and Partner countries.
- ▶ The cover must include all worldwide travel required for the participation in the EMMC / EMJD programme.

¹ "The end" is understood as the last official activity in the context of the intake; this is usually the graduation ceremony

² Change in status is considered to be taking up an activity other than that for which the grant has been awarded

Reasons for travel may be:

- 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.

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

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 physician³
- Urgent dental care following an accident
- 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 EMMC /EMJD, 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/ EMJD 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

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 EMMC /EMJD activity.

³ For urgent dental care without accident the amount covered must be up to a minimum of 250 EUR per year

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 HEIs 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.)
- 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.