

INSURANCE

- 5.1 The organisation shall make sure that the participant has adequate insurance coverage either by providing itself the insurance, or by making an agreement with the receiving organisation for the latter to provide the insurance, or by providing the participant with the relevant information and support to take an insurance on their own. The participant shall have adequate insurance coverage. **The participant is mandatorily obliged to obtain health (first aid and medical expenses) insurance policy valid in the country of host university/organization for the entire period of mobility.** The participant may additionally obtain any other health or travel related insurance coverage. The participant is informed that for a period of stay in hosting country, a minimum insured amount of the medical insurance contract (policy) needs to be at least 30.000,00 Eur, and the insurance contract must guarantee that all basic medical assistance costs and travel expenses which may arise in connection with the return, for health reasons, of a foreigner to homeland (medical transportation, including escort by medical brigade or a doctor) will be covered. **The participant is strongly recommended to obtain the insurance policy which covers repatriation and specific medical intervention expenses.**
- 5.2 Insurance coverage shall include at minimum a health insurance, a liability insurance and an accident insurance. Acknowledgement that health insurance coverage has been organised shall be included in this agreement by providing a copy of health insurance policy. In the case of intra-EU mobility, the participant's national health insurance will include a basic coverage during their stay in another EU country through the European Health Insurance Card. However, this coverage may not be sufficient for all situations, for example in case of repatriation or special medical intervention or in case of international mobility. In that case, a complementary private health insurance may be needed. Liability and accident insurances cover damages caused by the participant or to the participant during their stay abroad. Varying regulation of these insurances is in place in different countries and participants run the risk of not being covered by standard schemes, for example if they are not considered to be employees or formally enrolled at their receiving organisation. In addition to the above, insurance against loss or theft of documents, travel tickets and luggage is recommended.
- 5.3 **The responsible party for taking the insurance coverage is: the participant.**