

Information Sheet: INSURANCE COVERAGE for OUTGOING STUDENTS

Introduction

Students are required to **VERIFY THE SAFETY CONDITIONS IN THE HOST COUNTRY** by frequently consulting the country profile on the Viaggiare Sicuri website (<http://www.viaggiaresicuri.it/>), particularly the section on health conditions and guidelines for those arriving from Italy (or their country of residence). Students must promptly contact UNIPV in the event of any changes in safety conditions.

Students are also required to follow the regulations provided by the host institution.

INSURANCE COVERAGE PROVIDED BY THE UNIVERSITY

- **Civil Liability Insurance Policy No. 178262860** underwritten with UNIPOL SAI ASSICURAZIONI, which provides coverage for damages for which the student may be held civilly liable in relation to the institutional activities they perform. Damages related to medical malpractice are expressly excluded.
- **Accident Insurance Policy No. 406392448** underwritten with AXA, which provides adequate insurance coverage against accidents that the student may suffer while carrying out their institutional activities, whether on university premises or elsewhere, both in Italy and abroad. This includes, but is not limited to, industrial or research laboratories, other universities, research institutes, and similar locations where the student may be for study purposes, visits, experiments, and related activities, in accordance with the terms of the policy.
In the event of an accident abroad, specifically during institutional activities, the insurance extends to cover the costs of transportation by any appropriate means to a properly equipped hospital in Italy, up to a maximum of €3,000. In case of death, it also covers the reimbursement of documented repatriation costs of the deceased, up to a maximum of €7,500.

INAIL COVERAGE

INAIL coverage provided by the State applies only if the student engages in technical-scientific experiences, practical exercises, and physical activities. Therefore, INAIL coverage does not apply to injuries that may occur during theoretical training in the classroom.

In the event of an injury, a certificate issued by a hospital or general practitioner is required, and it must be translated into at least English before being submitted to the University offices.

HEALTH COVERAGE

Citizens of the European Union, Switzerland, Iceland, and Norway temporarily residing in another EU member state can directly access the host country's healthcare services under the same conditions as residents by using their **European Health Insurance Card (EHIC)**. Some services may be provided indirectly, meaning that the costs are paid upfront and reimbursed later by the relevant local health authority.

Non-EU students, even if in possession of an EHIC, are not entitled to similar healthcare coverage outside Italy. They must therefore purchase a private health insurance policy that

covers medical repatriation, reimbursement of medical expenses, and other typical travel insurance guarantees.

IMPORTANT: The EHIC does not cover medical repatriation to the country of residence in case of illness (UNIPV ONLY COVERS REPATRIATION IN CASE OF ACCIDENT). Therefore, it is advisable to purchase medical insurance as indicated above.