

INSURANCE COVER

Every student regularly enrolled at the University of Pavia benefits from the following insurance policies:

- **INAIL** – policy for injuries/professional illnesses;
- **Insurance policy for third party liability** n.1911090 Lloyd's;
- **Supplementary Accident Insurance** n.802534120 Amissima Assicurazioni.

Recent graduates participating in the program benefit from:

- **INAIL** – policy for injuries/professional illnesses;
- **Insurance policy for third party liability** n.1911090 Lloyd's;
- **Supplementary Accident Insurance** n.802534120 Amissima Assicurazioni only subscribing to it at the cost of €3,69 (annual fee). Instructions on how to subscribe are available on the website.

INSURANCE POLICIES are valid all over the world.

Insurance policy for third party liability: this excludes all damages caused by professional negligence and medical malpractice.

Accident Insurance: the accident occurred while commuting to and from the university/workplace (*in itinere*) is not insured.

You are reminded that the insurance provided by the University of Pavia only covers the student for risks connected to direct and authorised teaching, studying or research activities.

You can consult the policy documents and check the cover they provide here: <http://wcm-3.unipv.it/site/home/ateneo/amministrazione/direzione-generale/servizio-legale/articolo1430.html>

For more information: assicurazioni@unipv.it

INAIL

This cover **only** concerns activities involving laboratory work, general work equipment (including video endpoints), physical, chemical or biological agents – limited to when the student is actually making use of the mentioned instruments and laboratories.

In the case of an accident on the premises of the host enterprise in one of the cases described above, the student must:

1. go to the Emergency Department of a local hospital
2. send immediately to the Erasmus Office (erasmus@unipv.it):
 - a medical certificate signed by the first aider outlining the prognosis
 - a brief description of the accident occurred
 - a translation (also done by the student) if the certificate is in a foreign language.

The Erasmus Office will send the documents to the competent university offices that will eventually forward the claim to INAIL if appropriate.

For more information on the INAIL cover, please contact: safety@unipv.it

NO HEALTH INSURANCE IS PROVIDED BY THE UNIVERSITY (not mandatory by law).

Therefore, before leaving for a foreign country:

- **for EU**, you are advised to check the validity of your EHIC card with your competent health authorities (e.g. ASL, AST, ...). EHIC card normally allows direct health care for all **EU citizens** in the host country (however sometimes health care could be provided in an indirect way, the treatment paid *in loco* with the possibility to claim for refund afterwards through the Italian ASL or AST).

IMPORTANT: Non Communitarian UNIPV students, even though in possession of EHIC, are not covered abroad (EHIC is only valid in the region of residence). **Therefore they will have to subscribe to a "private" health insurance.**

You can consult the webpage of the European Commission regarding EHIC

https://europa.eu/youreurope/citizens/health/when-living-abroad/health-insurance-cover/index_en.htm

- **destinations other than EU**, it is strongly advised that you consult the website of the Italian Ministry of Health (www.salute.gov.it) or, again, the competent ASL/AST.

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