INSURANCE COVER
DURING ERASMUS

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.

保险政策适用于全球。

**Insurance policy for third party liability**: 这不包括因专业过失和医疗失误所造成的损害。

**Accident Insurance**: 这不包括在上下班途中所发生的事故。

您需要注意，所提供的保险只覆盖直接和授权的教学生学习或研究活动。

您可以查看政策文件并了解其覆盖范围：http://wcm-3.unipv.it/site/home/ateneo/amministrazione/direzione-generale/servizio-legale/articolo1430.html

更多信息：assicurazioni@unipv.it

**INAIL**

此保险仅覆盖在实验室相关的活动，如实验室工作，一般工作设备（包括视频端点），物理、化学或生物剂等。仅在学生实际使用相关设备时。

若在第三方企业发生的事故属于上述情形，学生必须：

1. 前往急诊室
2. 立即向欧拉姆斯办公室（erasmus@unipv.it）发送：
   - 由急救人员签署的医疗证明
   - 事故的简要描述
   - 如果医疗证明是以外语书写，则由学生翻译。

欧拉姆斯办公室将发送相关文件至对应的大学机构，最终由INAIL接管。

更详细的信息，请联系：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.


- 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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