



## Annex IV - INSURANCE COVER

All students participating in international European mobility programmes (in the specific case of this mobility agreement, in the Erasmus+ Action 1 - mobility for study and traineeship) are insured against the following risks during their student-related institutional activities (the insurance premium is included in the enrolment fees):

- Accidents;
- Civil liability towards third parties

### Accident cover

The University of Milan provides insurance cover against accidents (Accident Policy no. 78/188575113, valid until 30/09/2027) to all the students taking part to international mobility programmes. “Accident” is here to be understood as any event that, in direct relation to the didactic-educational and research activity carried out, causes (total or partial) temporary incapacity, permanent inability to work, or death.

### Maximum amount insured

Each student covered is insured for the following maximum amounts, subject to the excess foreseen:

- € 720,000.00 in the event of death;
- € 750,000.00 in the event of permanent invalidity;
- € 500,000.00 in the event of permanent invalidity due to illness;
- € 50,000.00 for reimbursement of treatment costs;
- € 55,00 allowance for temporary inability;
- € 27,50 allowance for 50% partial temporary inability;
- € 13,75 allowance for 25% partial temporary inability

For further information, particularly to learn how to make a claim in the event of an accident, and to view the insurance policy, visit: [https://work.unimi.it/servizi/luoghi\\_sicurezza/26528.htm](https://work.unimi.it/servizi/luoghi_sicurezza/26528.htm)

### **Civil liability towards third parties**

The University of Milan provides insurance coverage for civil liability toward third parties (UNIPOLSAI ASSICURAZIONI S.P.A - no. 65. 203752854 valid from 31.12.2024 at h. 24:00 to 31.12.2027 at h. 24:00) to all students participating in international mobility programmes (graduates from this and/or other Italian universities).

The insurance is provided for the insured's civil liability while carrying out their student's activities at different premises, including the premises of third parties, as envisaged by law, the by-laws and all the regulations of the University and its structures.

### **Maximum amount insured**

The insurance is allocated up to the amount in capital, interests and costs of :

- a) Third party civil Liability (RCT): € 50,000,000.00 for each damage with a limit of:
- b) Civil liability towards employment providers (RCO): € 15,000,000.00 for each damage but with the limit of : € 5,000,000.00 for each person injured or deceased.