

INSURANCE COVERAGE – TRAINEESHIPS AT UAM

Insurance Coverage to be provided by the trainee

Medical Assistance

You **MUST** have insurance that covers medical assistance during your stay in Spain. Even though you have travel insurance that covers you in case you need medical assistance (more information below), it is highly recommended that you obtain the **European Health Insurance Card (EHIC)**:

- [Information on how to obtain a card in your home country](#)
- The EHIC provides basic health coverage, which may not be the same as in your home country, and which is why we recommend you to [learn more about what to do in case you need medical attention in Spain](#)
- Once you have found accommodation in Madrid, you should go to the **nearest public Health Centre (*Centro de Salud*)** and show your EHIC in order to be assigned a General Practitioner.
- The EHIC also covers any hospital emergency through the network of public hospitals. For medical emergencies on campus, the UAM has a Medical Service Centre located at the Plaza Mayor.

If you do not have a European Health Insurance Card (EHIC), you will need private health insurance, or at the very least, travel insurance (that covers medical assistance abroad).

Accident, Private Liability and Travel Insurance

You will need **accident and private liability insurance** during your traineeship at UAM. Both are usually offered as part of a **travel insurance policy**, which normally also covers repatriation costs and **medical assistance** (because of sudden illness or accident).

This is important not only in case of accidents/damages that are caused by or to you during your traineeship and when neither UAM nor your home university cannot be held legally liable, but also in case of incidents that are unrelated to your traineeship activities or that happen outside of your work hours.

We recommend you **referring to your Erasmus+ grant agreement and/or contacting your home university's International Office** to determine what type of insurance, if any, they provide for you.

If your home university does not provide you with accident and private liability insurance for your traineeship, you should purchase a policy yourself:

- We do not endorse any specific insurance companies, but we want to share information about the travel insurance policy that UAM provides for its mobility students, which can be purchased for a flat fee at: <http://oncampus.es/seguros/oncampus-estudia/>.
- Having said that, of course there surely are many other insurance options for Erasmus or mobility students by insurance companies at your home country.

Before the start of your traineeship, you will be asked to provide a sworn statement that you have insurance in place that covers medical assistance, accidents and private civil liability.

Insurance coverage provided by UAM

The University's public liability insurance provides coverage for the University's legal liabilities that may arise out of a culpable or negligent act or omission of the University during traineeships that are carried out under the University's supervision. Contingencies include:

- Damages at the workplace caused TO the trainee¹
- Damages at the workplace caused BY the trainee

The University's insurance does not cover students in respect of any acts or omissions on their part, unless the University could be considered at least partially responsible for them (for example due to a lack of supervision, the use of faulty equipment, of deficient workplace safety conditions).

¹ This does not include accidents on the way to work and back from work or accidents during travels made for work purposes