
CERTIFICATE OF INSURANCE

In our capacity as insurer of the 'Erasmus Mundus Student Protect' (EMSP) we guarantee that we grant the following cover for all worldwide travels required in relation to the Erasmus program :

Policy Holder : Universite de Rennes 1 (France)

Insurer : Europ Assistance SA, Underwritten by Irish Branch,
4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, IRELAND

Policy N° : [REDACTED]

Insured : [REDACTED]

Period : From 01-09-2019 To 31-08-2021 included

For Insured Students (scholarship and non-scholarship holders) only, coverage takes effect 2 months prior to the inception date in the programme i.e. **01-07-2019** and is valid until 2 months maximum after the end of the programme i.e. **31-10-2021** inclusive under the condition that you are taking up an activity linked to your Erasmus Mundus Mobility Scheme (not for holidays, work, training).

This extended period of insurance is NOT granted for : staff members, researchers, guest lecturers and family members of the Insured Student.

Cover : Subject to the EMSP terms and conditions, Europ Assistance covers the insured for :

Assistance Cover, including unlimited repatriation and medical expenses.	
Physical accidents :	Decease: 10.000 EUR
	Permanent disablement: 75.000 EUR
Civil Liability :	Corporal damages: 12.500.000 EUR per incident
	Material damages: 1.250.000 EUR per incident
Luggage & Household Insurance:	Theft & Damages

For urgent Assistance please call the 24/24 hrs helpline : +32 2 585 5139

For General Information please consult the <http://www.marsh.be/emsp> website and consult the documents with reference **EMSP** and also visit the FAQ section. In case of queries please contact us through the 'Contact us' section on the website with clear indication of your policy number and full name.

Date of Issue : May 07, 2019

For Europ Assistance IB
Mark Butler, Underwriter A&H



BENEFITS LIST

The information in this table is purely indicative and should be read together with the terms and conditions of insurance, with which it forms one indivisible¹

INSURED AMOUNTS

Health Care

Hospitalisation following accident or illness (only costs for stay in a semi-private room)	real costs
Treatment costs following accident or illness (only costs for stay in a semi-private room)	real costs
Dental treatment costs after physical accident	real costs
Urgent dental treatment costs	400 EUR

Assistance to persons

Repatriation / Evacuation	real costs
Repatriation of the mortal remains in case of accidental death	real costs
Repatriation of the mortal remains in case of suicide	5.000 EUR
Coffin (basic model) in case of accidental death	real costs
Coffin (basic model) in case of suicide	1.500 EUR
Early return in case of death, serious sickness or physical injury	real costs
Sending essential medications	real costs
Tracing & rescue	real costs
Legal assistance	12.500 EUR
Travel and accommodation expenses for family members (when insured is hospitalized in life threatening or critical condition)	7.500 EUR
Theft and loss of identification documents and travel tickets	250 EUR
Translation costs (for defence of insured's interests for a covered claim)	125 EUR
Terrorism - Natural Disasters - Epidemics	1.250 EUR
Extension of stay due to weather conditions	150 EUR
Hi-jack - Kidnap - Detention	200 EUR/24 hour period

Accident

Permanent disability following an accident	75.000 EUR
Death by accident	10.000 EUR

Civil liability – private life (Belgian Royal Decree January 12th, 1984)

- Physical damage 12.500.000 EUR
- Material damage 1.250.000 EUR

Baggage Delay

6 hours/250 EUR
12 hours/500 EUR

Theft / Lost / Damaged Baggage

Limited insured amount for:

- Purchase of articles of immediate necessity
- Special and valuable items such as jewellery, watches, furs, telescopes, photographic cameras, video equipment, GSMs, portable computers, iPod, ...
- Loss, damage, non-delivery of wheelchairs entrusted to a carrier

1st risk 2.500 EUR

- 500 EUR
- 1.250 EUR for total of items
- 2.000 EUR

Household furniture

5.000 EUR

¹ If any medical expenses covered by this policy are charged in a currency other than Euro the exchange rate to be used to calculate the Euro equivalent shall be the rate on the date of the incident that can be found on the website of the European Central Bank <http://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>

This document, together with the "terms and conditions of insurance" accepted by the policyholder, forms the insurance contract. The full EMSP (Erasmus Mundus Student Protection) General Terms & Conditions are available on the website <http://www.marsh.be/emsp> and stipulate the respective rights and obligations of the parties concerned.

What to do in case of a claim?



Emergency Assistance phone number

Tel : +32 2 585 5139

In case of hospitalization, repatriation, expert medical assistance and evacuation

IN ALL OTHER CASES OF MEDICAL TREATMENT AND LIABILITY

Click on the link with the **EMSP** reference in the Claim Procedure section on the <http://www.marsh.be/emsp> website. Fill in the claim form, be clear in you descriptions and add a scanned copy of documents required to the insurer.

Follow the procedure on the website and/or indicated in the claim form.

Your claim will be handled in the soonest way.

**Always keep your cover letter with your personal documents, wherever you go.
We advise you to cut out the wallet size 'Assistance Card' below and keep it with your personal belongings at all times.**

