

Annex 5: Specific rules for Erasmus Mundus Joint Masters

When implementing Erasmus Mundus Joint Masters (EMJM) partnerships for excellence, the beneficiaries must respect the following conditions for the students of the EMJM master course (all students, with or without scholarship):

1. ensure that the students benefit from a **health and accident insurance scheme** and cover its costs

The scheme must take effect from when the students start their journey to participate in the master course (maximum two months before the start of the master course) and until at least two months after the end of the studies (end of the course, unless the student leaves earlier).

The cover must include:

- sickness, pregnancy/childbirth and accident, in particular:
 - direct payment of hospital stays
 - reimbursement of outpatient care and other medical expenses
 - 100% cover for doctor's fees, medicines, examinations and analyses prescribed by a physician, urgent dental care following an accident, all hospital expenses and surgical fees (including advances on hospital expenses), repatriation in the event of serious illness or accident
 - costs for urgent dental care without accident up to 250 EUR per year
 - non-permanent and non-chronic mental disorders
 - pregnancies of less than 6 months (at the moment of departure from the home country to participate in the action) may not be excluded from cover
 - death (whether attributable to the activities under the action or not and covering all cases, including suicide), in particular:
 - transport of the mortal remains to the place chosen by the deceased's family
 - funeral and laying-out costs
 - costs of the coffin
 - permanent invalidity (whether attributable to the activities under the action or not), in particular partial or full permanent disability resulting from an accident
 - third party liability occasioned by physical or material damage to third parties (as provided for under the applicable national law)
 - theft and loss of personal belongings, in particular:
 - identification documents (identity card, passport, etc.)
 - travel tickets
 - luggage
 - the entire enrolment period (including mobility periods and worldwide travel required for the participation in the master course)
2. ensure that family members of students can sign the same insurance coverage at their own expense, regardless of their age