



INSURANCE

Important! – Insurance arrangements for incoming exchange students

During the course of your stay, KSE cannot accept responsibility for loss of, or damage to, your personal belongings or property. Neither can the University accept liability for any loss, damage or injury which may arise from your participation in activities which are outside the control of the University. You are strongly advised to take out personal insurance to cover these matters.

The ERASMUS + STUDENT has to have adequate insurance coverage for travel and stay in Poland. The **minimum range** of compulsory insurance **covers basic health insurance and accident insurance**. The Erasmus+ student is responsible for ensuring compulsory insurance on his/her own.

The Erasmus+ student should be aware that the insurance coverage may not be sufficient, especially in the case of the necessity of returning home and required medical intervention, therefore it is recommended that the Participant shall purchase additional private insurance covering the costs of possible additional medical interventions or transport to the country.

It is recommended that the Participant shall purchase a **civil liability insurance** (covering damage caused by the Participant at the place of study).

It is recommended that the Participant shall purchase an **accident insurance** related to task done by the Participant (covering at least damages of the Participant in the place of study).

In case of **private insurance**, please make sure about the expected by the Insurer proceedings during your illness. Most of the insuring companies **reimburse** (i.e. you need to pay it first) the costs connected with illness and require your notice of incident in the day of occurrence. Student is responsible on his/her own to learn an Insurer conditions and to contact the insurer directly.

The photocopy of your insurance should be sent to KSE before your arrival. This is obligatory to have and to send us the copy. In case of lack of minimum range of insurance, the registration at KSE will not be possible.

The European Health Insurance Card - EHIC

Students originating from European Union Member states should also be holders of the **European Health Insurance Card** that can be of considerable benefit to you should you require medical assistance during your stay in Katowice.



The European Health Insurance Card

<http://ec.europa.eu/social/main.jsp?catId=559>

EHIC in POLAND

<http://www.nfz.gov.pl/aktualnosci/aktualnosci-oddzialow/european-health-insurance-card-ehic,191.html>

Obligatory to READ for holders of EHIC:

https://www.ekuz.nfz.gov.pl/en/info_dla_uprawnionych_z_innych/general-information-concerning-access-health-care-during-temporary-st

What is EHIC and what does it entitle you to?

The European Health Insurance Card (EHIC) is a document based on which, according to the EU regulations on the coordination of social security systems, a person insured in one of the EU/EFTA Member States and members of their family staying temporarily in another EU/EFTA member state, are entitled to receive healthcare benefits in kind that become necessary during their stay for medical reasons. A necessary benefit should be understood as any benefit that a doctor finds essential to be granted due to the patient's health condition, so that the patient does not have to return to their country in order to receive treatment. The benefits under EHIC are provided on the same terms as those provided to persons insured in the country of treatment.

Please note: EHIC does not entitle you to receive the so-called scheduled treatment, i.e. treatment that is the target of a patient's stay in Poland.

Who can use EHIC?

Persons staying temporarily in Poland, for example, tourists, students or persons temporarily delegated to work in Poland by employers from other EU/EFTA member states may receive treatment in Poland based on EHIC.

Please note: Students undertaking jobs in Poland are subject to the Polish legislation on account of employment and should be reported to health insurance.

Healthcare providers honoring EHIC

Having presented EHIC, you are entitled to receive treatment from Polish healthcare service providers who have signed a contract with the Polish National Health Fund (NFZ). These medical centers are marked with the NFZ logo and bear the words "Narodowy Fundusz Zdrowia" [National Health Fund]. In principle, the benefits provided by the Polish legislation in the list of guaranteed benefits are granted free of charge.

Holders with this EHIC in case of illness have **free** access to doctors where the following logo is hang out:

