

For Internship, Insurance should cover: Health, Liability and Accident

At least for traineeships, acknowledgement that **liability insurance coverage** (covering damages caused by the student at the workplace [/study place if foreseen for studies]) has been organised and of how it has been organised shall be included in this agreement.

A liability insurance covers damages caused by the student during his/her stay abroad (independently whether he/she is at work or not). Varying arrangements with respect to liability insurance are in place in different countries engaged in transnational learning mobility for traineeships. Trainees therefore run the risk of not being covered. Therefore, it is the responsibility of the sending institution to check that there is liability insurance covering in a mandatory way at least damages caused by the participant at the work place. Annex 1 provides clarity if this is covered by the receiving organisation or not. If not made compulsory by the national regulation of the receiving country, this might not be imposed on the receiving organisation.

At least for traineeships, acknowledgement **accident insurance coverage** related to the student's tasks (covering at least damages caused to the student at the workplace [/study place if foreseen for studies]) has been organised and of how it has been organised shall be included in this agreement.

This insurance covers damages to employees resulting from accidents at work. In many countries, employees are covered against such accidents at work. However, the extent to which transnational trainees are covered within the same insurance may vary across the countries engaged in transnational learning mobility programmes. It is the responsibility of the sending institution to check that insurance against accidents at work has been organised. If the receiving organisation does not provide such a coverage (which cannot be imposed if not made compulsory by the national regulation of the receiving country), the sending institution shall ensure that the student is covered by such an insurance (taken either by the sending institution (on a voluntary basis as part of its quality management) or by the participant herself or himself).

**Below you can find the companies**

<b>Health Insurance</b>	<b>accident insurance</b>	<b>liability insurance</b>	<b>All inclusive</b>
MAPFREE-YESS	AON (online)	AON (online)	AON (online)
Ziraat	StudentsInsured	StudentsInsured	StudentsInsured
AIG -ESN			
AXA-			
AON (online)			
StudentsInsured			

**Please click for details:**

**AIG:** <https://www.aig.com.tr/>

**AON:** <https://www.students-insurance.eu>

<https://www.aonstudentinsurance.com/students/request/Request.do>

**StudentsInsured:** <https://studentsinsured.com/en>  
<https://studentsinsured.com/en/students/premie-berekenen>