



INSURANCE SNS



Health, accident and third party insurance policies for those on transfer abroad

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in collaboration with
Area Broker & QZ S.p.A. – Agenzia Livorno



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What does the health insurance policy for transfer abroad consist of?

During the pandemic, the Scuola Normale stipulated, at its own expense, a health insurance policy for the protection of all those transferring abroad on behalf of the SNS and on the authorisation of the latter.

The policy does not cover the following: medical visits, check-ups, hospital admittances and surgical interventions.

The cover is provided by Europ Assistance Italia S.p.A. until 30.06.2027.

Health insurance policy

What expenses are covered by the health insurance for transfer abroad?

The current policy offers the following cover:

- assistance
- reimbursement of expenses for crisis situations; max € 50,000.00
- flight delays
- reimbursement of medical expenses; max € 300,000.00
- travel cancellations – solely for teaching personnel in business trip
- baggage; max € 3.000.00
- legal protection abroad; max € 30,000.00



What do I need to do?

Before your departure you must obtain authorization from the SNS in order for the cover to be valid. **Failure to do this will mean that none of your expenses will be reimbursable.**

Who activates the policy?

On authorisation for departure, the appropriate offices must immediately notify the Property and Hospitality Service (Servizio Patrimonio e ospitalità) of the names on the insurance policy and the period of transfer. The said office will then activate the cover and obtain the insurance declaration for each party insured. The documentation is kept in the office records.



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Health insurance policy

What must I do in the case of an accident?

To ask for assistance and for payment of medical expenses you should call one of the following phone numbers:

800.775399 from Italy
+39 02.58246265 or +39 02.58286828
from Italy or abroad.

If you cannot use the phone, you can send:

- a fax to the number 02.58477201

or

- a message to the e-mail address:
turismo@europassistance.it

The Organisational Structure of Europ Assistance will be available to answer your phone call 24 hours a day, to tell you what to do to solve any problem you may have in the best way possible and to authorise any expenses.



INSURANCE SNS

Health insurance policy



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The accident must be reported to the Property and Hospitality Service (Servizio Patrimonio e ospitalità) within three days of the event (or from when possible) together with the initial medical certification issued.

IMPORTANT: do not do anything before contacting the organisational structure of the insurance company.



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Which countries are covered by the policy?

The guarantee is extended to all countries worldwide with the exception of what is otherwise stated in the “International Sanctions” and the following countries: Afghanistan, Cocos Island, South Georgia, Heard and Mc Donald Islands, Bouvet Island, Christmas Island, Pitcairn Islands, Chagos Islands, Falkland Islands, Marshall Islands, smaller islands, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, Saint Helena, Somalia, French Southern and Antarctic Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu.

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Health insurance policy



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In any case, you are advised to consult the Farnesina web site prior to your departure.



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What is the accident insurance policy?

The accident insurance policy provides cover in the case of accidents, however serious causing lesions, infirmity or invalidity, or the death of the party insured.

In what cases is it applied?

The policy is valid for accidents suffered by the insured party during his or her participation in an institutional activity organised by the SNS and for participation in third party activities authorised beforehand by the SNS and/or under its aegis.

The cover is provided by AXA Assicurazioni S.p.A. until 30.06.2028.

Accident insurance policy

Who activates the policy?

Also in this case, the contracting party ([SNS](#)) and the subject stipulating the policy assume the obligation to pay the premium to the insurance company.

The insured party is the subject protected by the insurance policy.



Do I have to reply to any questions regarding my health in order to qualify?

You are not required to undergo any medical examinations or reply to any questionnaire; the SNS will activate the cover.

Are there any age limits?

The age limit is 80.



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Accident insurance policy

What must I do in the case of an accident? The accident must be reported to the Property and Hospitality Service (Servizio Patrimonio e ospitalità) within three days of the event (or from when possible), specifying the place, date and time of the event and the causes of the accident, together with the initial medical certification issued.

Subsequently the injured party must do the following: periodically submit medical certificates as to the development of any lesions; undergo, once back in Italy, any inspections, medical visits or check ups provided by the insurance company; provide all medical documentation in the original.



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Accident insurance policy

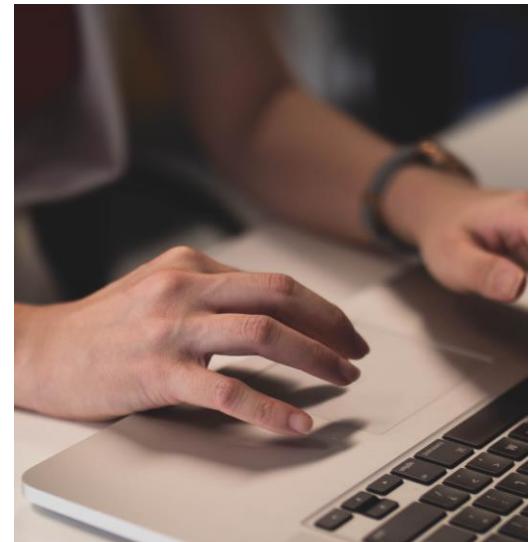


Which countries are covered by the policy?

The guarantees provided are valid for accidents worldwide.

However, any country under embargo or economic and/or commercial sanctions is always understood as being excluded from cover and uninsurable.

Hence you are advised to consult the Farnesina web site prior to your departure from the European Union.



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Third party insurance policy

Do I need any other cover when I depart from the SNS?

Some host structures require a third party insurance policy in addition to the health insurance policy and the accident insurance policy for those on transfer abroad.

What does it entail?

The insurance policy covers damage, however unintentional, incurred by third parties in the carrying out of the activity, and absolves the SNS from having to pay damages.

The insurance policy does not cover physical damage suffered by the person responsible for the accident.

The cover is provided by AXA Assicurazioni S.p.A. until 30.06.2028.



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What must I do?

Also in this case, you do not need to do anything; the SNS will activate the cover; **only if requested by the host structure**, a specific certificate will be issued by the Property and Hospitality Service (Servizio Patrimonio e ospitalità).



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Third party insurance policy

Which countries are covered by the policy?

The third party liability insurance policy is valid worldwide. The guarantee also applies to participation in work placements, conferences, exhibitions, trade fairs, refresher and/or professional training courses.

However, any country under embargo or economic and/or commercial sanctions is always understood as being excluded from cover and uninsurable.

Hence you are advised to consult the Farnesina web site prior to your departure from the European Union.