

## Insurances for research projects and internships outside the Netherlands

When you go abroad for a research project or internship you have to make sure that all the required insurances are arranged. You must be insured for health and accidents in and out of the workplace, personal liability and medical repatriation. Furthermore, there are additional insurances which might be useful, such as travel insurance, legal aid insurances and luggage insurances. A good starting point for more information about insurances is available on the [wilweg.nl-website](http://wilweg.nl).

Since each insurance has its own policy and each county has its own laws there are no standard insurance solutions. This documents aims to give you more insight in where to start when looking the proper insurances, therefore no rights can be derived from its content. This document can only be used by students with a Dutch nationality. For international students studying following a Dutch Master's programme - especially students outside the EU- often other insurance rules apply, please contact your own [National Agency for internationalization of education](http://National Agency for internationalization of education) (equivalent to the Dutch Nuffic) for more information.

### Health insurance

Your Dutch health insurance should cover basic medical costs worldwide, however there are always exceptions. Examples of these exceptions are that some insurances only cover a stay abroad in Europe, only cover for a maximum of several months abroad or that (un)paid internships are excluded in the policy. Carefully check your insurance policy and arrange additional health insurance if needed.

- Check for exceptions in your health insurance policy. You may want to contact them by phone.
- If you stay in Europe, apply for a European Health Insurance Card (EHIC) card. This card may be automatically printed on the back of your insurance cord. More information about this card, other tips and [a factsheet](#) about health insurances when studying abroad are available on the websites of [wilweg.nl](http://wilweg.nl), [zorginstituutnederland.nl](http://zorginstituutnederland.nl) and [zorgverzekering.org](http://zorgverzekering.org).

### Liability insurance

In different countries, different liability laws may apply. In contrary to the Netherlands, you as an individual rather than your supervising host institute might therefore be held liable when you case damage to third parties and goods.

- It is important to check for your county and your host institute or company who is liable in case of damage to the host organization itself an third parties.

Utrecht University has a liability insurance for its students, provided that the research project or internship is done under the auspices and with the knowledge of the University. The insurance statement can be found on [this page](#) under 'contracts and insurance'.

### Accident insurance and medical repatriation

Utrecht University does not have an accident insurance for its students. Before you can leave you need to be insured to cover the cost of bodily injury or death because of an accident, either via your

host institute or via personal insurances. Sometimes medical repatriation is part of your accident or health insurance. Check your insurance policy to make sure this is the case.

### **Additional insurances and globetrotter insurance**

Useful additional insurances can be legal aid insurances and luggage insurances. Especially the latter is usually covered by general travel insurances. Again make sure this is the case if you spend a longer time period abroad while doing an internship or research project. Also be aware that different rules or exemptions apply when you combine your project with travelling before or afterwards.

Multiple insurance agencies offer a combination of insurances, so called globetrobber insurances. You can find an overview of these Globetrotter insurances [here](#).

For more information or questions please contact the [International Officers](#) or the [Research Project Coordinators](#) of the Graduate School of Life Sciences.