

International Mobility Students' Insurances

According to the Erasmus+ Programme Rules, students coming from partner universities are exempt from paying all costs related to enrollment, administrative charges and student insurance.

However, as stated in the Erasmus Grant Agreement, the student shall have adequate insurance coverage. As a consequence students coming to UPM should receive assistance related to obtaining adequate **European Health insurance Card** and medical, accident and travel insurance from their home institution. If it is not the case UPM offers a private insurance called ONCAMPUS.

Information about the ONCAMPUS insurances:

- Accident and travel insurance for students **ONCAMPUS ESTUDIA**. To take it out please visit <http://www.oncampus.es/en/seguros/oncampus-estudia/> and select Universidad Politécnica de Madrid
- Medical insurance **ONCAMPUS HEALTHCARE**. To take it out please visit <http://www.oncampus.es/en/seguros/oncampus-healthcare/> and select Universidad Politécnica de Madrid

INFORMATION ON SCHOOL INSURANCE

Student Insurance is governed by the Law of 17th July 1953, the Order of 11th August 1953 ratifying the Statutes on Student Insurance, and the numerous Ministerial Orders implementing the benefits included therein.

A. SCOPE OF APPLICATION

1. BY VIRTUE OF NATIONALITY

The Law of 17th July 1953 laid down compulsory Student Insurance for all Spanish students who meet the statutory requirements (Order 11-08-53, Article 2).

Nationals of all European Union Member Countries, in addition to nationals of countries included in the Agreement on the European Economic Area: Iceland, Liechtenstein and Norway (Regulation (EC) No 307/1999).

Refugees and stateless persons residing in the territory of the aforementioned countries.

All foreign students residing in Spain under the same conditions as Spanish students (Organic Law 4/2000, of 11th January, Article 14).

2. BY VIRTUE OF STUDIES

In the **university context**, Student Insurance applies to those studying official courses in Spain at the graduate, post graduate, PhD or Final Degree Project level. In the case of a Final Degree Project, the Insurance only applies to the academic year in which students enrol.

3. BY VIRTUE OF AGE

In accordance with the provisions of the Law of 17th July 1953, Student Insurance applies to students aged **28 and under**.

Student Insurance cover will continue throughout the academic year in which a student turns 28.

B. STUDENT INSURANCE COVER

Student Insurance covers students included in its scope of application for all contingencies expressly stated therein, provided that the health care expenses are incurred within the territory of Spain in accordance with the principle of territoriality as laid down in the General Law on Social Security.

Student Insurance covers the insured for certain contingencies that may occur to them, to which the following benefits apply:

1. STUDY-RELATED INJURY

A study-related injury is understood as any physical injury suffered by the insured during activities directly or indirectly related to their status as a student, including sports activities, assemblies, study trips, work experience or end of degree trips or similar, provided that such activities have been organised or authorised by the study centre. Students may go to the medical service provider or centre of their choice, although when the medical service provider or centre is not approved as part of the Student Insurance, only the expenses for the amount included therein will be covered and any difference shall be met by the student.

2. NEUROPSYCHIATRY:

Outpatient care, hospital admission and day hospitalisation

3. PULMONARY AND BONE TUBERCULOSIS

4. GENERAL SURGERY

5. OBSTETRICS

6. BURIAL EXPENSES

7. FAMILY HARDSHIP

A minimum level of academic performance and the income level of the family unit will be taken into account. In the event of the death of the head of household, the family income may not be more than €6,010.12 for each member of the family unit, taking into account all the family members who live with the student in addition to their respective incomes.

8. DISCRETIONARY BENEFITS:

Rehabilitation, radiotherapy, radium therapy, cobalt therapy, artificial kidney, maxillofacial surgery.

C. INCOMPATIBILITIES

Student Insurance benefits are incompatible with any other benefits of identical content or those arising from a similar risk of which students may be beneficiaries by virtue of being registered with any Social Security Scheme. In such cases, benefits will be received from the corresponding Social Security Scheme and Student Insurance will cover any difference.

Benefits from the MUFACE, ISFAS and MUGEJU schemes will be regarded in the same way as Social Security Schemes and as such their benefits are considered incompatible with those included in Student Insurance.

However, in the case of benefits of a similar nature in policies taken out with private companies and private insurance companies, no incompatibility exists.

D. IN-COMPANY WORK EXPERIENCE

In relation to Student Insurance cover in the case of students doing in-company work experience, the Directorate General of Planning for the Social Security issued a Resolution on 25th March 1999, according to which work experience done by students under the provisions of Royal Decree 1497/1981 of 19th June, updated by Royal Decree 1845/1994 of 9th September, are covered by Student Insurance provided that the work experience has been organised or authorised in accordance with the provisions of the aforementioned Royal Decree, irrespective of whether or not it is compulsory for obtaining the qualification, provided that the student is enrolled at a university and the payment of the corresponding fee is up to date.

Similarly, such protection includes students doing in-company work experience beyond the scope of the aforementioned Royal Decree, provided that the work experience is authorised or organised by the Study Centre and does not constitute an employment relationship or an activity which may result in the inclusion of students in any other Social Security Scheme.

E. DOCUMENTS WHICH MUST ACCOMPANY APPLICATIONS

In all cases:

1. National Identity Document.
2. Passport in the case of foreign students.
3. For university students, enrolment receipt showing the year of study, the centre at which the student is studying and payment of the Student Insurance premium.

Applications for these benefits, with the exception of a study-related injury, must be presented prior to receiving health care for the recognition of the right to benefits, except in emergencies, in which case applications may be presented within 3 months following admission.

These documents may be presented at any Social Security Information and Support Centre (CAISS), except when assistance is provided at an authorised medical centre.

MEDICAL CENTRES INCLUDED IN STUDENT INSURANCE

ACCIDENT AND GENERAL MEDICAL ASSISTANCE (without specialisation)

CLÍNICA VIRGEN DEL CAMINO	Paseo de las Delicias, 150 28045 MADRID	Tel. 91 468 28 61
INCOMA	Calle Explanada, 16 28040 MADRID	Tel. 91 554 54 05
CENTRO LA MAESTRANZA (Odontology only in the case of study-related injury)	Calle Jarama, 15 28002 MADRID	Tel. 91 562 66 70
CENTRO MEDICO COMPLUTENSE	Calle Vía Complutense, 77 28805 ALCALA DE HENARES	Tel. 902 57 57 80
CENTRO CLINICO LA CHOPERA	Paseo de la Chopera, 121 28100 ALCOBENDAS	Tel. 91 661 00 21
DAVIDA	Calle Marques de la Valdavia, 87 28100 ALCOBENDAS	Tel. 91 662 60 11
CENTRO MEDICO MONTEBLANCO	Calle Monteblanco, 24 28940 FUENLABRADA	Tel. 91 606 03 93
NUESTRA SEÑORA DE LOS ANGELES	Calle Madrid, 71, 1º C 28902 GETAFE	Tel. 91 695 94 71
CENTRO DE ESPECIALIDADES MÉDICAS GETAFE S.L.	Calle Huelva, 1 28903 GETAFE	Tel. 91 696 89 23
CELLOSA	Calle Solana, 12 28850 TORREJON DE ARDOZ	Tel. 91 675 30 72

PSYCHIATRISTS

CARLOS GONZALES GARCIA	Calle Altamirano, 34, 1º C 28008 MADRID	Tel. 91 549 58 85
JUANA MARTINEZ LADRON	Calle Ortega y Gasset, 77, 1º A 28006 MADRID	Tel. 91 402 58 07
ELENA TRIGUEROS APRAIZ	Calle Conde de Peñalver, 68, 1º dcha 28006 MADRID	Tel. 91 401 75 06

DAY HOSPITALS (Outpatient care also available)

MIL SOC. COOP. LTDA	Calle Manuel Marañón, 4 28043 MADRID	Tel. 91 759 66 92
ICPR	Calle Guadiana, 17 28002 MADRID	Tel. 91 563 00 94
INSTITUTO PSIQUIATRICO MONTREAL	Calle Cardenal Herrera Oria, 144 28016 MADRID	Tel. 91 735 13 55
ADALMED (DR. MANUEL FARACO FAVIERES)	Calle Cavanilles, 47 28007 MADRID	Tel. 91 551 29 44

FULL HOSPITAL ADMISSION/ DAY HOSPITAL/ OUTPATIENTS

SANATORIO DR ESQUERDO	Avenida de los Poblados, 70 28024 MADRID	Tel. 91 706 15 21
----------------------------------	--	-------------------

REHABILITATION

CLINICA ARTROS	Calle Zurbaran, 7 28010 MADRID	Tel. 91 310 01 96
INCOMA	Calle Explanada, 16 28040 MADRID	Tel. 91 554 54 05
CLINICA ARIMÓN	Calle Guzmán el Bueno, 133 28003 MADRID	Tel. 91 533 67 00
CORBOR	Calle Madrid, 81, 1º 28902 GETAFE	Tel. 91 695 37 63

IN ORDER TO PROCESS BENEFITS CONCERNING STUDENT INSURANCE, STUDENTS MAY GO TO ANY SOCIAL SECURITY INFORMATION AND SUPPORT CENTRE (CAISS) ON THE FOLLOWING LIST (PREFERABLY THE CENTRE CLOSEST TO THEIR PLACE OF RESIDENCE). Information may also be obtained free of charge by calling **900 16 65 65**.

SOCIAL SECURITY INFORMATION AND SUPPORT CENTRES (CAISS)

MADRID (DP)	Serrano, 102	Tel. 91 5907100
MADRID (Tetuán-Castillejos)	Avenida de Brasil, 14	Tel. 91 5552359
MADRID (Delicias)	Tomás Bretón, 38	Tel. 91 5304348
MADRID (Moratalaz)	Hacienda de Pavones,s/n (no number)	Tel. 91 7724100
MADRID (Vallecas)	Emilio Franco, 55	Tel. 914788761
MADRID (Pueblo Nuevo)	G. Pérez Carrasco, 61	Tel. 91 4083418
MADRID (San Blas)	García Noblejas, 89	Tel. 91 3040916
MADRID (Carabanchel)	Azabache, 1	Tel. 91 4711355
MADRID (Villaverde)	Avenida Real de Pinto, 7	Tel. 91 7983111
MADRID (Manuel Becerra)	Doctor Gómez Ulla, 2	Tel. 91 2584500

MADRID (Paseo Extremadura)	Paseo Extremadura, 162	Tel. 91 4649212
MADRID (Peña Grande)	Isla de Arosa, s/n (no number)	Tel. 91 2019602
MADRID (Centre)	Cedaceros, 11	Tel. 91 4297926
MADRID (Tribunal)	Fuencarral,77	Tel. 91 5327903
ALCALÁ DE HENARES	Divino Vallés, 2 y 4	Tel. 91 8892358
ALCOBENDAS-S. S. REYES	Avenida España, 20	Tel. 91 6520899
ALCORCÓN	Paseo de Extremadura, 17	Tel. 91 6121462
ARANJUEZ	Gómez Castrillón, 124	Tel. 91 8921430
ARGANDA DEL REY	Puente del Cura, 3	Tel. 91 8700179
COLMENAR VIEJO	Huertas, 6	Tel. 91 8463119
COSLADA/ S. FDO. HENARES	Doctor Tamames, s/n (no number)	Tel. 91 6725595
GETAFE	Avenida de los Angeles, 57	Tel. 91 6955305
LEGANÉS	Avenida Dos de Mayo, 29	Tel. 91 6800068
MÓSTOLES	Coronel de Palma, s/n (no number)	Tel. 91 6133612
POZUELO DE ALARCÓN	París, 2	Tel. 91 7151312
S. LORENZO DE EL ESCORIAL	Duque de Alba, 22	Tel. 91 8960947
S. MARTÍN DE VALDEIGLESIAS	Ca. de Ávila, 1	Tel. 91 8610076
TORREJÓN DE ARDOZ	Avenida de Madrid, s/n (no number)	Tel. 91 6754862

MORE DETAILED INFORMATION ON STUDENT INSURANCE IS AVAILABLE AT THE INSS (National Social Security Institute), MADRID PROVINCIAL DIRECTORATE, **Calle Lopez de Hoyos, 169 - 28002 Madrid. Tel. 91 590 71 00 / 73 76 / 73 87**