



1. **EHIC**
2. **Insurance Issues**

1. European Health Insurance Card (EHIC)

The EHIC is valid in all European Community countries plus Iceland, Liechtenstein and Norway. If you or any of your dependants are suddenly taken ill or have an accident during a visit to any of these countries, free or reduced-cost emergency treatment is available - in most cases **on production** of a valid EHIC. Only state-provided emergency treatment is covered, and you will receive treatment on the same terms as nationals of the country you are visiting. Private treatment is generally not covered, and state-provided treatment may not cover all of the things that you would expect to receive free of charge from the NHS.

Remember an EHIC does not cover you for all the medical costs that you can incur or for repatriation - it is not an alternative to travel insurance. You will still need appropriate insurance to ensure you are fully covered for all eventualities.

To apply: As a student you do not apply in the usual way.

Two years ago, there was a change in NHS policy regarding the European Health Insurance Card (EHIC) which will affect your placement in Europe. This doesn't seem to be related to Brexit, but you do need to ACT NOW!!

The NHS have confirmed that any UK, EEA or Swiss National who usually lives in the UK permanently and who works (or studies) abroad in the EU as part of a course at a UK university, must apply for an EHIC card on a paper form with an accompanying letter, and **not online**. You will then be issued a specific EHIC card for the duration of your placement.

Read this link to be clear about the new process

<http://www.nhs.uk/NHSEngland/Healthcareabroad/movingabroad/Pages/Studyingabroad.aspx>

There is also a useful Facebook page, that EHIC prefer you use to communicate with and ask questions:

<https://www.facebook.com/NHSBSAEuropeanHealthInsuranceCard>

You **must re-apply** for a **student EHIC** as soon as possible, even if you already hold a valid one that you obtained via the online application for personal/touristic use:

1. Complete the paper application form, which you can download here:
<http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Documents/EHIC-application-form.pdf>
2. Obtain a covering letter from the University explaining the following:
 - a. Name and address of the UK university (University of Leeds, Leeds, LS2 9JT)
 - b. Name and address of the organisation you will work at overseas
 - c. The length of the placement (start and end dates)
 - d. Details of the qualification you are studying for at Leeds – don't forget the 'industrial' or alternative that now follows your new degree title, e.g. BA History (Industrial)
 - e. The start and end date of your whole degree course.
3. Post your form and cover letter to NHS Business Services Authority, the address of which can be found at the bottom right corner of page 3 of the EHIC application form

You should then receive your new EHIC card by mail.

Please Note:

If you are planning to be abroad for longer than your placement dates, you must read the following FAQs.

You can read more about the new process here:

https://contactcentreservices.nhsbsa.nhs.uk/selfnhsukokb/AskUs_EHIC/template.do?name=I+am+leaving+the+UK+for+academic+or+work+related+study+%28internship%29+in+another+EEA+country%2C+how+do+I+apply+for+an+EHIC%3F&id=16502

If you are due to travel very soon and are worried you will not receive your new EHIC in time, please arrange to have it forwarded to you abroad by someone at home. In the meantime, don't forget you have emergency medical cover via the [University of Leeds travel insurance policy](#).

You may also want to note the following points, made by NHS customer services in response to enquiries as to whether this process was necessary:

- Students must do this even if they already hold a valid EHIC that they have previously obtained for personal travel.
- The standard EHIC does not adequately cover students on a period of study/work abroad.
- Where students have a combination of activities (e.g. one semester study exchange + one semester work placement), only one EHIC is needed provided that students outline full details of their arrangements in the application.

FAQs - The Student EHIC – Guidelines for Placement Students

New NHS rules mean that if you are going to on a study or work placement abroad which will last more than six weeks, **you must apply for a special Student EHIC**. If you have a regular EHIC, it will **not be valid for your placement abroad**. Please read these FAQs carefully to understand how to apply for the Student EHIC.

1. What is an EHIC?

A valid EHIC provides card holders with the right to access state-provided healthcare on temporary stays in other European Economic Area (EEA) countries or Switzerland. Treatment should be provided on the same basis as it would be to a resident of that country and is provided in many cases either at reduced cost or for free. The EHIC covers treatment, including for pre-existing conditions, that is medically necessary until the card holder's planned date of return home.

2. How does a Student EHIC differ from a regular EHIC?

A Student EHIC is a special time-limited EHIC for students who are going abroad on a study or work placement which **lasts over six weeks**. Affected students must apply for the Student EHIC before leaving the UK. Important: a regular EHIC will **not be valid** for study/work placements in EEA countries of over six weeks. The Student EHIC gives the same access to state-provided healthcare as a regular EHIC and is only valid for the duration of your placement abroad, as long as you intend to return to the UK at the end of the placement. To apply for a Student EHIC, you need to include a letter from the University of Leeds to declare that you are a placement student, including the details of your course at Leeds, and start and end dates and address of your placement. See point 6. for details on how to apply.

3. What happens if I use my regular EHIC while on a study or work placement abroad for longer than six weeks?

The regular EHIC is **not valid** for placements of over six weeks. If you try to use your regular EHIC abroad, you may receive an invoice for treatment and be liable to pay this back.

4. **What should I do if I'm doing a placement abroad followed by a study year abroad/work placement abroad with a gap in between?**

You will need to apply for a Student EHIC, as follows:

- If you know the details of **both placements abroad**, you should request a letter from your placement coordinator to cover the details (see point 7.) of both placements abroad. Submit this letter with your Student EHIC application form.
- If you only know the details of the first placement abroad, you should request a letter from your placement coordinator to cover the details of your first placement and submit this with your Student EHIC application form (see point 7.) As soon as you have the details of your second placement, you should request a letter outlining the details of your second placement from your University of Leeds placement coordinator, then apply for a second Student EHIC following the process in point 7. Please note that Student EHICs can only be issued to UK addresses so you may need to have your second Student EHIC forwarded from your UK address.

5. **What if I want to travel within the EEA before or after starting my study abroad placement, but only have a Student EHIC valid for my study dates?**

If you are travelling before the placement starts: If you need medical treatment abroad but no longer have your regular EHIC because you returned it with your Student EHIC application, you should contact the Overseas Healthcare Team on +44 191 279 0575 for a Provisional Replacement Certificate.

If you are travelling after the placement ends: You need to apply for a regular EHIC which you can do online at <https://www.ehic.org.uk/Internet/startApplication.do> You would be covered from the date you applied, and if you hadn't received the regular EHIC in time, you would need to contact the Overseas Healthcare Team on +44 191 279 0575 (store this number in your phone) for a Provisional Replacement Certificate (PRC). A PRC cannot be obtained in advance, so the Overseas Healthcare Team should only be contacted if you **definitely** require medical treatment while abroad.

6. **How do I apply for a student EHIC?**

You should carefully follow the instructions on the NHS website: To apply, you'll need to download the EHIC application form and return it to the NHS Business Services Authority – you cannot apply for a student EHIC online or over the phone. If you have any dependents, you'll also need to include them on your application. Your student EHIC will be valid for the duration of your placement abroad, and if you already have a regular EHIC you'll need to return it when you apply for a student EHIC. You should make sure to apply in good time for the Student EHIC as it is a paper, rather than online, application.

7. **What documentation do I have to submit with my EHIC application?**

As well as returning your current regular EHIC, if you have one, you need to submit a range of information with your EHIC application in the form of "official university letters".

If you are going on a full year abroad, the Study Abroad Office will provide you with one single letter which includes all necessary information in the packs we hand out at the pre-departure conferences. If you are an SLCS student, the Residence Abroad team will provide you with your letter. The details to be included in the letter, as required by the NHS EHIC team, are:

- Name of student
- Name and address of the UK educational institution
- Address of where the student is studying overseas
- Start and end dates of the student's course [placement abroad]
- Details of the qualification the student is studying for

If you are neither an SLCS or Study Abroad student, then the Erasmus+ work placement grant administrator (Angie Willshaw) should be able to help you with this or you can ask your home school.

8. Can a student apply for a regular EHIC or a Student EHIC from abroad?

It is not recommended that you apply for a Student EHIC from abroad unless absolutely necessary. This is because it is not possible to apply online, documentation from your university is required, and the EHIC can only be issued to a UK address.

If you have any questions, please email outgoingstudyabroad@leeds.ac.uk

Useful links

NHS Moving Abroad website:

<http://www.nhs.uk/NHSEngland/Healthcareabroad/movingabroad/Pages/Studyingabroad.aspx>

EHIC helpdesk on Facebook (contact them by Facebook online chat):

<https://www.facebook.com/NHSBSAEuropeanHealthInsuranceCard/>

2. Student Travel Insurance

The British Council and the University expect all students undertaking course-related activities overseas to have adequate travel and personal insurance. Cost effective year-long cover can be purchased from many companies, several of whom have products specially aimed at students living and working abroad. We cannot recommend any of these providers, these are examples only.....

<http://www.yearabroadinsurance.com/>
<http://www.coconnections.co.uk/>
<http://www.leeds.ac.uk/insurance/travel.htm>

****INSURANCE NEWS****

The University of Leeds now provides all students who travel as part of their course a FREE INSURANCE policy. Please see the student section of <http://www.leeds.ac.uk/insurance/travel.htm> and follow the relevant instructions.

You can, of course, decide to purchase your own insurance policy; it's completely up to you. Please contact Louise McCunniff (Insurance Officer), Tel. 0113 343 6029 insurance@leeds.ac.uk for further details.

It is recommended that students print off a copy of the University policy (above) and keep it with them, as they will then have a copy of the Policy Number, a telephone number to call and information on what to do in an emergency. Students should also ensure that the Policy provides them with a suitable level of cover – there are limitations (eg electronic items are not covered). Students should be advised to take out a separate personal accident insurance policy if the level of cover proves insufficient. It should also be noted that Personal Liability is not applicable whilst a student is on a work placement, as third party organisations should provide a level of cover.

Q: What should my travel insurance policy cover? Please read this!

- medical & health cover for an injury or sudden illness
- 24 hour emergency service & assistance
- personal liability cover in case you're sued for causing injury or damaging property
- working abroad
- lost/stolen possessions cover
- cancellation and curtailment cover
- extra cover for activities that are commonly excluded from standard policies, such as jet skiing
- the whole time that you're away!

Your policy may also have:

- personal accident cover
- legal expenses cover
- financial protection if your airline goes bankrupt before or during your trip.

Many insurers will extend cover if you ask them. If not, shop around for a specialist policy.

- shop around to find a good price and the right product, rather than opting to travel without cover or with minimal cover.
- BUT remember, cheaper policies will usually have less cover – for some people, the price seems most important, but is it worth the initial saving?
- Check the conditions and exclusions!
- **Very Important**

Please also make sure that you read the insurance section below. This is taken from the Erasmus+ agreement that you will sign. This outlines all the various cover that you need. Please make sure that you are covered for all three sections, including liability whilst at work. You cannot assume that your employer provides this insurance for you, so find out and make sure that you are covered!

INSURANCE (cont)

The student beneficiary has a responsibility to be aware of matters relating to their well-being on work placement, especially in terms of the various insurance arrangements that need to be in place. Insurance provision depends highly on the legal and administrative provisions in the host country. The Home School at University will help to establish what provision has been made, via the University of Leeds Health & Safety Tripartite Agreement, but the student also needs to contribute by ensuring there is adequate coverage of the following three areas:

1. Health insurance coverage

Students should note that the University of Leeds provides **FREE TRAVEL INSURANCE** for all Leeds' students who are abroad as part of their course. This policy provides comprehensive cover including unlimited emergency medical expenses, but students should check the policy to ensure that the cover provided is adequate for their individual needs (see <http://www.leeds.ac.uk/insurance/travel.htm>). Remember to download the relevant document to take with you.

The beneficiary will obtain a valid **European Health Insurance Card (EHIC)**, which provides for **basic** health care in European countries. Please ensure that this is with you at all times as you may be charged if you cannot produce the card at the time of treatment.

2. Liability insurance coverage (covering at least damages caused BY the student at the workplace)

Liability insurance covers claims made against the student for injury or damage caused BY the student to any third party during their stay abroad (independent of whether the student is at work or not). Varying arrangements for liability insurance of work placement students exist in different countries. The University of Leeds Tripartite Agreement for work placements addresses the issue of liability insurance provision in the "Overseas Placements" section but this only applies whilst students are actually on placement.

Students should note that the Free Travel Insurance provided by the University of Leeds **does not routinely** cover personal liability (ie loss, injury or damage caused by the student to any other party) when a student is on work placement, although it does apply for personal liability outside the work environment, but the beneficiary should also **satisfy themselves** that adequate cover is provided. **This is mandatory.**

3. Accident insurance coverage related to the student's tasks (covering at least damage caused TO the student at the workplace)

This insurance covers compensation to employees resulting from accidents at work. In many countries, employees are covered against such accidents at work; however, the extent to which work placement students are covered by this insurance varies between European countries. The beneficiary should ensure that they are adequately covered for accidents at work. **This is mandatory.**

Students should note that the Free Travel Insurance provided by the University of Leeds **DOES** cover personal accidents, whether these occur inside or outside the workplace, but students should also assure themselves of what provision their employer makes and they should also consider whether they want to purchase their own complementary private insurance policy, which may have enhanced terms and conditions.