



MASARYK UNIVERSITY FACULTY OF MEDICINE

Student's Insurance and Liability policy

Information for Foreign Students
Valid from the 1st of September 2015

This document will inform applying or enrolled students from abroad (including EU students) about the Masaryk University's insurance policy, student liability risks, and compulsory health insurance.

1. Health Insurance

Health insurance generally covers medical care expenses and is compulsory by law for every person who intends to stay longer than 90 days. Please be aware that Masaryk University does not provide for any Health insurance coverage for its students.

Students from the EU/EEA who have active health insurance in their home country and possess a European Health Insurance Card (EHIC) are covered by Czech public health insurance in a case when unforeseen medical treatment becomes necessary.

To take advantage of your European Health Insurance Card, you must consult a doctor who has a contract with one of the Czech health insurance companies. Doctors will ask you to sign a "Potvrzení o naroku" ("certificate of entitlement"), which they use to bill your treatment to the Czech public health insurance fund. If you need prescription medicines, laboratory tests, or other examinations, a doctor will give you copies of the "Potvrzení o naroku", which you'll need to show at the pharmacy or to the healthcare provider in charge of your treatment.

It is strongly advised to register with one of the Czech health insurance companies, which will issue you a "Potvrzení o registraci" ("certificate of registration") valid for the length of your stay. You must present this document whenever you seek treatment or have a prescription filled.

Example of a Czech Health Insurance Registration Certificate:



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Vzor Průkazu pojištění pro cizince ze smluvních států v ČR (FP - S)

NUTNÁ A NEODKLADNÁ PÉČE	
Průkaz poskytuje právo na zdravotní péči v ČR - dle zákona č. 85/1986 Sb. a poskytnout zdravotní péči dle smluvních států podle mezinárodních dohod a smluv.	
Příjmení: NOVÁK	
Jméno: JAN	
Datum narození: 01/12/1990	Číslo občanského průkazu: 5012019999
Číslo průkazu: 11191 - VZP	
Datum vydání: #020311910000000001	Datum expirace: 30/06/2014

Standard dental care is covered by the public health insurance system. There are charges, however, for specialized dental treatment and materials, for which you will usually have to pay at least part of the cost. A list of hospitals that offer public healthcare is available online from the Centrum mezistátních uhrad (CMU) – Centre for International Reimbursements. Ambulance service is covered by Czech Health Insurance, and this includes emergency air transport when necessary.

For Further information please refer to these sites

<http://ec.europa.eu/social/main.jsp?catId=509&langId=en>

<http://www.cmu.cz/en>

2. Health insurance for Non-EU/EEA Students

All students applying for a visa or residency permit exceeding 90 days need to submit Proof of Medical Travel Insurance with a minimum coverage of EUR 60 000. Students are required to maintain active medical travel insurance for the duration of their stay. Medical travel insurance is not required for citizens of Bosnia and Herzegovina, Croatia, Cuba, Japan, Macedonia, Montenegro, Turkey, Serbia, or Yemen.

Medical travel insurance is not required for participants in the Erasmus Mundus program, the Fulbright scholarship program, European Voluntary Service of the EC Youth in Action program, or for holders of the European Health Insurance Card (EHIC) issued by another EU member state.

Further information regarding travel medical insurance can be found at the website of the Czech Ministry of interior:
<http://www.mvcr.cz/mvcren/article/travel-medical-insurance-during-a-stay-longer-than-90-days.aspx>



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3. Liability for Damage Incurred to Students during Lectures and Practical Education

Masaryk University is liable for any damage to student health that occurs during lectures, practical education, or training at university premises or within faculty hospitals.

Masaryk University is liable for any damage to **student property** that occurs during lectures, practical education, or training at university premises or within faculty hospitals. Masaryk University is also liable for any theft or damage to property stored in University campus lockers.

Masaryk university is insured for the amount of 20 000 000 CZK (twenty million CZK) and will reimburse any damage do student's health or property. Masaryk University will also reimburse subsequent medical costs.

4. Liability for Damage Caused by Sudents during Lectures and Pactical Education

The insurance of Masaryk university holds responsibility and covers any potential damage that a student can cause to the university, to the hospital, to fellow students, or third persons (such as patients) up to the amount of 20 000 000 CZK. Masaryk University will indemnify any third person who suffers damage caused by student negligence during the course of education or training.

Please be aware, that:

- The abovementioned insurance covers only *acts of negligence* (i.e. carelessness) and does not cover any damage caused intentionally or damage caused by intentional breach of safety rules. In cases of intentional damage, Masaryk University will hold the student liable for all damage to the university or third party.
- MU insurance coverage is not limited to study or research activities but covers sport and social events organized within the university premises as well.



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5. Regulations Relating to Medical Training in Faculty Hospitals and Other Health Facilities

Masaryk University bears responsibility and has adequate insurance for all activities that take place in premises where a university employee is in control of the situation. This includes educational activities in faculty hospitals and the Memorial Cancer Institute. Educational excursions are also covered.

Masaryk University does not bear liability for any damage caused outside of premises controlled by Masaryk University.

In case a student chooses to have an internship with a health facility outside premises controlled by Masaryk University (i.e. without MU teaching staff supervision), the student is liable for any potential damage to the particular facility. To limit liability, a student can obtain personal liability insurance for the period of internship. Costs of this insurance can be reimbursed with an ad hoc scholarship awarded by the dean of the Faculty of Medicine.

In case the student chooses a short term internship in a medical facility that is not supervised by Masaryk university's teaching staff, the liability for any eventual damage to his health or property is borne by the particular facility.

Reporting an Incident

Any incident connected to loss, damage, or casualty must be reported immediately to the Academic Staff in charge of and responsible for the particular course or subject. If this is not possible, immediately contact the International Office (549 49 8188).

Prof. MUDr. Jiri Mayer, CSc.

The dean