

## Insurances

**In order to ensure that your stay goes smoothly, even in the event of an accident or unforeseen event, you need to be covered by various types of insurance. Find out more as soon as your mobility is officially confirmed !**

### Health coverage

**Social security** - In France, it is compulsory - but free of charge - to have health insurance that covers about 70% of health costs (doctor's visits, medical examinations, etc.). Depending on your status (student or employee) and your country of origin, the procedure for joining the French social security system is not the same.

As soon as possible after your administrative registration, you must join the social security system, **unless**:

You are European and you have the European Health Insurance Card (or a provisional certificate). In this case, you will be reimbursed for your health costs as if you were in your own country  
You were already enrolled in a French higher education institution last year. You will automatically be affiliated to the social security system

**You must take the necessary steps to join the social security system if you are :**

A European student without a European Health Insurance Card  
A European student with an S1 form, obtained before your departure from the health organisation to which you are affiliated in your country  
A UK or non-EU student

Connect to the French social security website dedicated to internationals : <https://etudiant-etranger.ameli.fr/#/>  
The site is available in English, French and Spanish.

**See the detailed online procedure** : <https://www.ameli.fr/somme/assure/droits-demarches/etudes-stages/etudiant/vous-venez-etudier-en-france>

**Please note** : at the UPJV, the social security affiliation procedure is carried out at the time of registration, with the help of the DRI mobility officers or at the "Welcome to France" one-stop reception desk.

In France, it is the employer who contributes on your behalf. When you sign your doctoral contract or your employment contract, you are automatically affiliated to the social security system. You do not have to do anything !

#### **Complementary health insurance**

Complementary or mutual health insurance is not compulsory but is recommended. It supplements the reimbursement from French social security and can cover up to 100% of your medical expenses. There are many complementary health insurance schemes that offer more or less complete reimbursement of the costs remaining to be paid by the insured. The independent organisation '*Que choisir*' (*What to choose*) guides you in finding the right mutual insurance company for your needs and at the right price :

### **Repatriation assistance insurance**

Repatriation assistance insurance is not compulsory but is recommended.

In the event of a major health problem or death in France, it covers transport and medical repatriation by air.

### **Home insurance**

In France, as soon as a tenant moves in, he or she must present the landlord (or owner of the accommodation) with a certificate of home insurance, whether for accommodation in the private sector or in a university residence managed by the CROUS.

Home insurance covers damage caused by the tenant or by third parties (water damage, burglary, etc.), or damage caused by bad weather or natural disasters. This is known as "rental risk" cover. You can take out a home insurance policy with an insurance company or with a bank. The monthly amount to be paid is proportional to the surface area of the rented accommodation.

Most home insurance policies also cover civil liability (excluding work-related liability).

### **Civil liability**

Civil liability insurance covers damage or injury caused to others through your fault or negligence.

If you have taken out *comprehensive home insurance*, liability cover is already included in your policy.

If not, you can take out specific insurance, known as *private lifecivilliability*.