

STUDENT INSURANCE COVER IN DIFFERENT SITUATIONS							24.7.2015		
	in FINLAND								
	Normal journies to and from UAS	Study trip in Finland	Sports events organised by the UAS	Practical Training in Finland					
<u>Degree students</u>						va = voluntary accident insurance			
Finns	va	va	va	sa + va		sa = statutory accident insurance			
Non EU citizens	va	va	va	sa + va		tr = travel insurance			
EU citizens	va	va	va	sa + va		ft = free time			
<u>Exchange students</u>									
- Non EU *)	va	va	va	none					
- EU citizens *)	va	va	va	none					
Double degree students (enrolled at KUAS and own university)	va	va	va	sa + va					
	ABROAD								
	Study trip abroad	Exchange	Practical training (compulsory)	Holiday in third country during exchange					
		tr is valid for exchanges under 6 months	tr is valid for exchanges under 6 months						
<u>Degree students:</u>									
Finns	va + tr	va + ft tr	sa + va/ft tr	none					
Non EU citizens	va	va	sa + va	none					
EU citizens	va	va	sa + va	none					
<u>Exchange students:</u>									
- Non EU citizens	none	none	none	none					
- EU citizens	none	none	none	none					
Double degree students (enrolled at KUAS and their own university)	va	va	sa + va	none					
Non EU citizens can apply for the right to a municipality of residence, which in turn gives them the right to receive healthcare at the same costs as local people.									
The right to a municipality of residence is granted if residence is considered permanent and studies last for at least 2 years.									
The municipality of residence right does not mean being entitled to compensation according to the Sickness Insurance Act									