

## **BENEFITS OF SCHOOL INSURANCE**

- Beneficiaries / requirements
- Medical centers collaborating with the school insurance.
- Risks covered
- Benefits
- Incompatibilities
- Management / Applications

## **BENEFICIARIES/REQUIREMENTS**

The scope of application of the Seguro Escolar includes all Spanish students under 28 years of age who are enrolled in the following studies in Spain:

- Baccalaureate, 3rd and 4th of ESO.
- Vocational Training, second grade, intermediate, higher and special.
- University Orientation Course and Polyvalent Unified Baccalaureate (repeating students).
- Professional qualification programs.
- Integrated centers.
- University studies of medium grade, higher grade and doctorate.
- Higher degree in music conservatories.
- Of superior degree in dance conservatories.
- Dramatic art.
- Theology in the higher centers of the Catholic Church.
- Second year of secondary education for adults.
- University students doing internships in companies.
- Training programs for the transition to adulthood.

Also included in the protective scope of this insurance are national students of the Member States of the European Union and of the European Economic Area, and, in general, all foreign students residing in the same conditions as Spanish students, provided that they pursue the aforementioned studies in Spain and up to the age of 28.

### **General requirements**

- Be under 28 years of age, although the School Insurance will cover the entire year in which the student reaches that age.
- Be Spanish or a foreigner legally residing in Spain.
- To be enrolled in Spain in any of the studies mentioned in the previous section.

To have paid the corresponding School Insurance fee.

To prove that a minimum period of one year has elapsed since the student was enrolled for the first time in any of the educational centers included in said insurance.

This requirement is not required for benefits derived from school accident, family misfortune due to death of the head of the family and obstetrics.

## **MEDICAL CENTERS COLLABORATING WITH THE SCHOOL INSURANCE**

The list of Collaborating Centers, either subsidized or authorized, with the School Insurance, are attached in the following document:



Medical centers  
collaborating with the

## **RISKS COVERED**

School accident:

Any bodily injury sustained by the insured on the occasion of activities directly or indirectly related to his or her status as a student, including sports, assemblies, study, internship or "end of career" trips and the like, provided that these activities have been organized by the educational institutions, is considered a school accident.

Family misfortune:

This is the supervening situation in the student's home, which prevents him/her from continuing the studies already begun and which may be caused by the death of the head of the family or by family ruin or bankruptcy.

Illness.

## **BENEFITS**

School accident benefits

Disability compensation and pensions

Death benefits

### **School accident benefits:**

#### **- Medical and pharmaceutical assistance:**

Duration:

From the time of the accident until the date of medical discharge and declaration of disability, if the accident has originated an absolute permanent disability or major disability.

From the time of the accident until you are able to return to your studies, within a maximum period of one year, if the accident resulted in temporary disability.

Choice of doctor and sanatorium:

If there is no doctor and sanatorium concerted or collaborating, the student will be paid the totality of the expenses originated by the accident.

In cases of urgent assistance duly justified in which the student has gone to private centers that are not subsidized, either because the student is not in a position to proceed to the choice of the hospital or because of the distance to the subsidized center, the student will be paid the totality of the expenses incurred.

Travel expenses will only be paid in the event of a life-threatening emergency.

Pharmaceutical services are free of charge.

Medical assistance includes, where applicable:

Hospitalization and surgery.

The supply and renewal of prosthetic and orthopedic appliances deemed necessary for the assistance.

The rehabilitation treatment necessary for the cure.

The medical tests necessary for diagnosis or treatment.

### **Disability compensation and pensions**

If the accident produces a permanent and absolute disability for studies already begun, a compensation ranging from 150.25 euros to 601.01 euros is paid, fixed proportionally to the time of studies already completed and to the reduction of the subsequent capacity for a professional activity.

If the accident causes great disability for studies, leaving the student unable to perform the most essential acts of life, a lifetime pension of 144.24 euros per year is paid.

### **Death benefits**

If the accident resulted in death, the family members will be paid 30.05 euros for burial expenses.

If the accident occurred in a place other than the family residence, these expenses can range from 30.05 to 120.20 euros.

If the deceased student had a dependent spouse, children, direct ascendants over 65 years of age or incapacitated for any work, or siblings under age or incapacitated for any work, a capital sum of 300.51 euros will also be granted to them.

## **INCOMPATIBILITIES**

The benefits of the Seguro Escolar are incompatible with any other benefits of identical content and derived from a similar risk which may be received by members who are simultaneously registered in a Social Security scheme.

In such cases, the benefits shall be received from the corresponding Social Security system, with the School Insurance paying the difference in excess, if any.

## **MANAGEMENT / APPLICATIONS**

Where to apply

Deadlines

Documents that must accompany the application

Application form

- **Where to apply**

The application for benefits can be submitted to any CAISS:

If it is for economic benefits, the application will be resolved by the Provincial Directorate of the INSS where the application was submitted.

In the case of health benefits, the application will be resolved by the Provincial Directorate of the INSS where the health care was provided, regardless of the province where the student is enrolled or where the family unit resides.

- **Deadlines**

All benefits derived from school accident: 1 year.

Health benefits must be requested prior to medical assistance for the recognition of the right, with the following exception: in cases of emergency duly accredited by the physician, it may be submitted within 5 years.

Financial benefits and burial expenses not arising from a school accident: 5 years.

Benefits for family misfortune: 5 years, with a maximum retroactivity of 3 months.

- **Documents that must accompany the application**

If it is for economic benefits, the application will be resolved by the Provincial Directorate of the INSS where the application was submitted.

In the case of health benefits, the application will be decided by the Provincial Directorate of the INSS where the health care was provided, regardless of the province where the student is enrolled or where the family unit resides.

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Documents that must accompany the application

EXHIBITION OF THE FOLLOWING DOCUMENTS IN ORIGINAL AND IN FORCE:

DNI or Family Book.

For foreigners, proof of identity.

PRESENTATION OF THE FOLLOWING DOCUMENTS OR NOTARIZED PHOTOCOPY OR COPY TO PROCEED TO ITS VERIFICATION:

- For non-university students, certificate from the study center specifying the course and specialty they are taking, as well as the payment of School Insurance fees.
- For university students, receipt of the registration form stating the course, the subjects and the payment of the School Insurance fee.
- The documentation indicated in the previous point, referring to the academic year prior to that of the application, for the purpose of justifying one year's contribution, except in the case of school accident, family misfortune benefit and obstetrics (students who, during the previous academic year, have completed the last year of studies not included in the School Insurance are exempt from this requirement).

a) Health benefits:

Derived from school accident:

Accident report, to be completed in item 4 of the application.

Medical certificate of sick leave.

Surgery, obstetrics, neuropsychiatry and pulmonary and bone tuberculosis:

Official medical certificate stating the physician who will provide the medical assistance, with indication of the medical certificate number, address of the center or practice, specialty, date and hospital center of admission, if applicable, diagnosis, prescribed treatment and approximate time necessary for recovery.

The above certificate may be replaced by the medical emergency report, when applicable.

For neuropsychiatry, the psychiatrist must indicate the diagnosis according to the international classifications DSM-III-R or ICD/10, the brief description of the patient's current condition, the pharmacological treatment and psychological therapy indicated and whether the latter is to be performed by a psychologist or by the psychiatrist himself.

Physiotherapy, radiotherapy, cobalt therapy, radium therapy and artificial kidney: in addition to what is indicated in the previous point, a medical history that motivates the request, indicating the number of sessions, the type of sessions and the total budget for the treatment.

The request for all the benefits listed in points 2 and 3 of this section will be prior to the medical assistance for the recognition of the right. Only in cases of extreme urgency, accredited by the physician, may the request be submitted within 5 years.

b) Economic benefits:

Compensations for family misfortune: Family Book and large family title when this condition is held.

Death of the head of the family: Death certificate.

Ruin or bankruptcy: documents that clearly prove the event that caused the ruin or bankruptcy, as well as the date on which it occurred.

Extension of the family hardship benefit: document accrediting the subjects taken during the previous academic year, in order to prove that the course was taken.

Compensation for incapacity due to school accident:

School accident report.

Medical certificate specifying the evolutionary process and indicating the definitive sequels, as well as the decrease in the capacity of the injured person, in order to study the studies he/she was carrying out.

Compensations for burial expenses derived from accident, whether or not it is a school accident, and illness:

Accident report (only if it is a school accident).

In the case of death due to illness, a medical report stating that the member who was the victim of the illness has died as a result of the illness within two years of the date on which he/she contracted the illness and that the inability to continue his/her studies has lasted until his/her death.

Death certificate for both accident and illness.