

Questions about work related accidents

For INFN employees

Medical interventions covered by:

SSN (valid also abroad, but institution must communicate to Health ministry that the worker has been sent to perform his job abroad).

INFN Health insurance (presently RBM): it is not mandatory, but almost every employee has it, since it is paid by INFN; valid also for not-work-related accidents.

Permanent injury indemnifications covered by:

INAIL: for professional injuries; the injury denunciation must be done by the employer.

INFN insurance policy (UnipolSai): for professional injuries (and in-itinere), paid by INFN for all employees and associates.

INFN insurance policy (UnipolSai): for extra-professional injuries, paid by employees; not mandatory.

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For INFN associates (also students)

They are treated similarly to INFN employees, but:

- 1) They **can adhere to the INFN Health insurance**, paying the premium.
- 2) **INFN** pays for them the **professional injuries policy**.
- 3) No INFN extra-professional injuries policy foreseen.
- 4) Sentences about **SSN** and **INAIL** should still be true, but the actual employer is not INFN (university ?).

Questions about work related accidents

Present INFN Health insurance (valid up to 30/06/2019 with RBM)

World wide coverage

The service for medical expenses abroad is typically given on a reimbursement basis.

Aggregate yearly limit for in hospital benefit: € 500.000,00

The present services don't include explicitly english-speaking doctors.

Repatriation is presently foreseen.

Nevertheless, the Health Insurance is not mandatory and the services may change in the future.

To learn more....

About INFN Health insurance:

<http://www.ac.infn.it/personale/polizza.php>

About INFN policies for professional and extra-professional injuries:

http://www.ac.infn.it/personale/coperture_assicurative.php