Travel insurance at EPFL
Information for employees and students

Introduction

EPFL does not provide comprehensive travel insurance coverage for its members, whether employees or students. The purpose of this communication is to clarify the situation regarding coverage for illness and accident risks when travelling abroad, and to remind everyone of the essential recommendations for adequate protection.

Current coverage situation

Students

EPFL students are not covered by any travel or health insurance provided by EPFL. Their coverage depends exclusively on taking out private insurance covering risks, in particular illness and accident, when travelling abroad, in addition to their compulsory health insurance (LAMal) or its equivalent for foreign students.

Consequently, students must ensure that they maintain up-to-date and appropriate coverage, depending on the nature of their stay abroad. In the event of an accident or illness, the coverage of expenses will depend entirely on their private insurance coverage.

Employees

For employees, coverage differs depending on the nature of the risk:

- In the event of an accident (whether professional or non-professional), employees are covered by accident insurance through SUVA.
- In the event of illness, employees are covered by their compulsory health insurance (LAMal) or its equivalent.

Consequently, employees must ensure that they maintain up-to-date and appropriate coverage, depending on the nature of their stay abroad. However, this coverage remains limited to the conditions and ceilings set by these insurance policies, including during stays abroad.

Coverage limits and specific risks

In some countries, such as the United States, Canada and Japan, medical costs are particularly high.

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The minimum guarantees provided by basic insurance (LAMal and SUVA) may be insufficient. In some cases, the actual costs may significantly exceed the reimbursement limits, exposing travelers to significant financial burdens.

Assistance abroad

When traveling abroad for professional or academic purposes, EPFL members can benefit from EPFL's partnership with International SOS. This assistance program provides the entire EPFL community with medical and safety advice specific to their destination. This may include, for example, assistance in the event of theft of identity documents or information on the nearest dental care, as well as help in an emergency. International SOS can be contacted at any time. However, this assistance program does not replace private insurance for the reimbursement of expenses.

A detailed presentation of the services offered, including the EPFL membership number and a link to download the membership card, as well as other useful information, is available at: https://go.epfl.ch/I-SOS-EN

Recommendations

Employees and students planning to travel abroad, particularly to areas with high medical costs, are strongly advised to:

- Check their current health and accident insurance coverage for treatment abroad;
- Contact the relevant EPFL departments before departure;
- Consider taking out additional travel insurance or private supplementary insurance covering high medical costs, medical repatriation and other travel-related risks.

These measures will ensure optimal protection, including coverage for excess medical expenses, medical repatriation or emergency evacuation.

Conclusion

In the absence of comprehensive travel insurance coverage within EPFL, each employee and student must ensure that adequate coverage exists for their travel abroad or take out supplementary insurance if necessary. EPFL strongly encourages its employees and students to adopt a proactive approach to travel insurance in order to avoid any adverse situations.

We remain at your disposal for any questions or advice regarding insurance coverage when travelling abroad.

Contact

- For more information or questions about insurance: https://go.epfl.ch/insurances-EPFL
- For more information on travel risk management: https://securite.epfl.ch/voyages