STUDENT INSURANCE COVER IN DIFFERENT SITUATIONS						5.11.2018				
	in FINLAND									
	Normal journies to and from UAS	Study trip in Finland	Sports events organised by the UAS	Practical Training in Finland						
Degree students							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			
Exchange students										
- Non EU *)	va	va	va	none						
- EU citizens *)	va	va	va	none						
Double degree students (enrolled at KAMK and own university)	va	va	va	sa + (va)						
	ABROAD									
	Study trip abroad	Exchange	Exchange	Practical training (compulsory)	Holiday in third country during exchange					
		under 6 months	over 6 months	under 6 months						
Degree students:										
Finns	va + tr	va + ft tr	va	sa + va/ft tr	none					
Non EU citizens	va	va	va	sa + va	none					
EU citizens	va	va	va	sa + va	none					
Exchange students:										
- Non EU citizens	none	none	none	none	none					
- EU citizens	none	none	none	none	none					
Double degree students (enrolled at KAMK and their own university)	va	va	va	sa + va	none					