

**KA131 – INDIVIDUAL MOBILITY FOR STUDY PURPOSES**  
**CALL FOR THE ALLOCATION OF MOBILITY GRANTS A.Y. 2025-2026**  
**FOR STUDENTS ENROLLED IN BACHELOR'S AND MASTER'S DEGREE PROGRAMS**

**ONLINE APPLICATION SUBMISSION**

**Opening Date: Wednesday 15<sup>th</sup> January 2025 at 10 am**

**Closing date: Thursday 13<sup>th</sup> February 2025 at 11.59 pm**

**ERASMUS+ PROGRAM**

Within the Erasmus+ Program, starting **from their 2<sup>nd</sup>-year** students can carry out a mobility period of **2 to 12 months** for study in Europe at a Higher Education Institution belonging to one of the countries participating in the Program. Candidates must be properly enrolled at an Institute of Higher Education holding **ECHE** (Erasmus Charter for Higher Education) and participate in the corresponding Call for Applications. The study period abroad must be an integral part of the candidate's study program. The mobility period must take place at an Institute of Higher Education, also holding ECHE, that has signed an **Inter-institutional Agreement** with IULM University.

**For the academic year 2025-2026, all activities must take place between 1.06.2025 and 31.07.2026; any days before or after these dates cannot be funded in any way, even if included in the academic calendar of the host universities.**

Agreements implemented by IULM University regarding mobility for study purposes are indicated in the “**Destinations**” annexes, divided by degree courses and compulsory language proficiency level. All destinations are tendered for 1 (one) "semester" of mobility. Mobility start- and end-dates may vary, depending on the destination countries and the academic calendar of the host universities. Therefore, the "semesters" may last from 2 to 6 months depending on the destination, and the semester start/end dates do not necessarily coincide with the IULM academic calendar.

Students intending to submit their application are advised to consult the following documents published on the IULM website, in the section International > Erasmus Program at the link <https://www.iulm.it/en/internazionale/mobilita-internazionale/programma-erasmus>

- Call
- “Destination” sheet of the applicant's degree program
- Guide “Getting ready for a study abroad experience 2025”
- “Guide to language requirements 2025”

Students are also invited to register on the Community page of the Mobility Office, where all updates will be published  
Community.iulm.it > Categoria di corso – Didattica e servizi > Formazione, Servizi e Opportunità > Mobilità Internazionale – Study Abroad > Informazioni, bandi, regolamenti – Information, calls, regulations

**1. ELIGIBILITY REQUIREMENTS**

- You must be a student (of any nationality) regularly enrolled in the current academic year 2024-2025 at IULM University in one of the bachelor's degree or master's degree programs. Students enrolled as “*fuori corso*” or not in compliance with enrolment requirements for the academic year 2024-2025 are not eligible to apply. To carry out a mobility period for study purposes, students enrolled in their 3<sup>rd</sup> year of a bachelor's degree in A.Y. 2024-2025 can apply only if in the a. y. 2025-2026 they enroll in the 1<sup>st</sup> year of “*fuori corso*”. Otherwise, exams taken abroad cannot be recognized. **It is not possible to apply in the 3<sup>rd</sup> year of a bachelor's degree and carry out a mobility period in the 1<sup>st</sup> year of a master's degree.**

- Students who have already spent two semesters abroad during the same study cycle cannot apply for any mobility programs during the same study cycle.
- Students who are citizens of one of the European Union member states participating in the Program (<https://erasmus-plus.ec.europa.eu/it/programme-guide/part-a/eligible-countries>) and are regularly enrolled at IULM University, may apply to a university in their home country if they are legally resident in Italy.

## 2. LANGUAGE PROFICIENCY

Having the language skills required by host universities is an essential requirement to apply, as indicated in the "Destinations" annexes. Candidates must upload in their online application one of the International Language Certifications or the "Declaration of Language Proficiency for International Mobility" issued by the International Language Center IULM in 2023 or 2024 after passing the specific assessment tests aimed at international mobility programs. Candidates are invited to read carefully the documents "Guide to Language requirements 2025" and "Getting ready for a study abroad experience 2025", available in the community to check the eligibility of their certifications obtained after 01/01/2023, certifications issued prior to this date will not be accepted.

There are some exemptions/self-certifications:

- Students from degree programs taught in English (**bachelor's degree in Corporate Communication and Public Relations; master's degree in Hospitality and Tourism Management; master's degree in Marketing, Consumer Behaviour and Communication**) are exempt from submitting a language proficiency certificate for ENGLISH B2. All exempted students must download the form "Declaration of Exemption" available in the community, fill it out and upload it to the application instead of the language proficiency certificates.
- Students enrolled in the **master's degree in Specialized Translation and Conference Interpreting** are exempt from submitting a language proficiency certificate for all languages in their curriculum and must upload to the application the form "Declaration of exemption" (see par. above). Students exempted only for English who are applying for non-English area destinations will still need to upload the corresponding language certifications. Students applying for the University of Leeds must provide the specific certificate indicated in the section "Destination" to be admitted by the host university.
- Students carrying out the mobility in A.Y. 2024-2025 can reapply for the same linguistic area destination without providing further certifications. If applying for other linguistic area destination they must attach the specific language proficiency certificate
- Students interested in applying for destinations in PORTUGAL must download the form "Portuguese Language Self-Certification" from the community, fill it out and upload it to the Erasmus application, stating that they have a B2 language level for Portuguese. Portuguese host universities are entitled to deny admission to courses to students who do not have the declared language level; IULM University will not be able to intervene if statements differ from the language proficiency possessed.
- Native-speaking students are **NOT** exempt from submitting an appropriate International Language Certification or the "Declaration of Language Proficiency for International Mobility"

**Applicants with certifications other than the ones listed in the Guide to Language Requirements 2025 are invited to send them to the International Language Centre - [ilc@iulm.it](mailto:ilc@iulm.it) - to check their eligibility strictly by 31/01/2025.** Should adequate documentation be missing, the student will not be able to complete the application and she/he will be excluded from participating in the programs.

**NOTA:** At some French, Spanish, or German universities it is possible to take courses in both the local language and English. For these destinations, a statement of language proficiency is required for the language indicated in the call only. Students should be aware, however, that the host university may deny admission to courses delivered in English if they find the language level of students inadequate (usually below B2). Anyway, the host university is fully entitled to deny admission to certain courses due to a lack of the required linguistic or academic prerequisites (which may change even after the publication of the call for applications) or due to the exhaustion of available places.

## 3. SUBMISSION OF THE APPLICATION

Students interested in applying for the call for applications should:

1. choose 1 and up to 5 university destinations (where available) for their degree course, checking any restrictions listed in the Destination Sheets (teaching language, language level required, international language certifications necessary for admission, eligible course year, curriculum etc.).
2. **enter the chosen destinations in the Application by listing them in strict order of preference (see also par. 4).**
3. upload in the application all international language certifications or language proficiency declarations related to their destinations or exemptions – if applicable (see par. above).
4. complete the application and download the application submission receipt.

Procedures for submitting the online application will be communicated in the community at the same time as the application is opened.

#### 4. RANKING COMPOSITION AND DESTINATION ASSIGNMENT

The Erasmus+ ranking is based on **merit**; the ranking score is automatically calculated by the application platform based on the data recorded in the career on the date 20.02.2025 at 23.59.

- The score of the candidate is composed by the arithmetic average and the percentage of achievement, e.g., the number of ECTS credits acquired based on the enrollment year as of 20.02.2025 at 23.59
- For students enrolled in the 1st year of a bachelor's degree, the high school graduation grade is also considered; for students enrolled in the 1st year of a master's degree, the bachelor's degree grade is also considered.
- After calculating the score of each student, the system automatically awards one of the destinations based on the ranking.
- It is the student's specific responsibility to check his or her career online, report any mismatches to the **IULM student administration office**, and, if necessary, request updates by the end of the exam session. The system automatically calculates the arithmetic average and the number of ECTS, deriving from all exams taken and verbalized. Exams taken but not verbalized, midterm tests and partial exams **do not count in calculating the ranking**.
- Since scoring and destination assignment are fully automated, it will not be possible for any reason to recalculate the ranking manually in case of discrepancies in the updating of the careers detected retrospectively by the student and not reported in time to the student administration office.
- Students who have already done the mobility during the first semester 2024-2025 can submit the application for the A.Y. 2025-2026 but must accept that only exam verbalized within 20.02.2025 will be taken into account. Any exams taken abroad for which the recognition and transcription process in the academic record has not been finalized by 20.02.2025 shall not be taken into account under any circumstances.
- The Mobility Office cannot intervene either with the host universities or the academic authority or the IULM Student administration office to accelerate the verbalization process, the update of the academic career, the issue of the Transcript of Records, or the validation of the exam taken abroad.
- Should two students have the same score, and it is not possible to grant a destination to both, the student with the lower fee bracket will be awarded first.
- After the closing date, it will not be possible to make changes in the destinations, in any cases.

*The destination awarding depends also on the number and order of preferences indicated by the applicant: the system does not award destinations if students have not listed them among their preferences, even if they are residual. Students are therefore invited to list the maximum number of destinations as possible -consistent with the language requirements they possess- in strict order of preference; at the same time, NOT to enter destinations that they do not intend to accept if they turn out to be assignees.*

#### 5. ACCEPTING DESTINATIONS

Students will be able to view their assigned destinations by accessing their personal "Segreteria Online" webpage, under "Bandi di Mobilità", unless the date changes due to technical reasons, on:

**Friday 28<sup>th</sup> February 2025 –5 p.m.**

Please be advised that:

- **NO PERSONAL COMMUNICATION WILL BE SENT VIA E-MAIL TO THE ASSIGNEES;**

- The instructions for the acceptance of the destination will be provided at the same time as the publication of the ranking;
- missing acceptance by the specified deadline will result in the candidate being automatically considered as having withdrawn, and their destination will be reassigned;
- in case of missing acceptance/withdrawal by the entitled candidate within the specified deadline, the first “eligible non-awarded” candidate in the ranking will automatically be considered.
- in case of late withdrawal (after the acceptance), the withdrawal candidate's destination will be reassigned exclusively to the first “eligible non-awarded” candidate in the ranking. Waived places will not be reassigned to students who have already been allocated other destinations. Reassignments of late withdrawals will be carried out in accordance with the timelines and administrative deadlines of the involved universities.

All candidates must **independently** access their personal “Segreteria Online” webpage, under “Bandi di Mobilità”, to view the assigned destination and either accept or decline it, no later than

**Wednesday 05.03.2025 at 11.59 pm.**

Students who have also applied for different mobility programs (Erasmus+, Exchange, or Semester Abroad) and have been assigned multiple destinations under different programs must accept **ONLY ONE DESTINATION** and reject the others. It is not possible to accept more than one destination.

Applicants should be aware that:

- rejected/Unaccepted destinations by the deadline are automatically reassigned by the information system to eligible applicants.
- missing acceptance/withdrawal from the assigned destination by the deadline is **permanent**; it will not be possible to reclaim missed acceptances after the deadline for any reason.

It should be noted that the student's final admission to the host university will be confirmed by the university only after all required procedures have been completed within the deadline that will be communicated to the students by the partner universities.

## **6. VISAS, PERMITS OF STAY, SUPPLEMENTARY INSURANCE**

Students who are citizens of a non-EU country must research independently and be aware in advance of the legal procedures to be completed to stay in the chosen country (entry visa, permit of stay, and health regulations). Also note that many countries require that extra-EU students provide specific guarantees regarding their economic status, which must be adequate to ensure their livelihood during the mobility period, according to the standards set by the local government, as well as appropriate health policies for those who do not have the European EHIC card. **The Mobility Office is in no way responsible for any withdrawal due to the lack of the requirements or legal documents to be able to stay in the chosen country.**

It should be stressed that students are personally responsible for ensuring their own insurance coverage. They are therefore advised to review the usage guidelines of the European EHIC card on the official TEAM website and to carefully consider the advisability of obtaining supplementary insurance coverage. Furthermore, if the host university requires mandatory additional insurance coverage, students are obliged to obtain an appropriate policy or to subscribe to the one recommended by the host university.

<https://www.salute.gov.it/portale/cureUE/dettaglioContenutiCureUE.jsp?lingua=english&id=5272&area=healcareUE&menu=vuoto>

## **7. FINANCIAL CONTRIBUTIONS TO THE MOBILITY**

### **ERASMUS GRANTS**

Recipients: Erasmus students selected by universities participating in the program. The monthly amount is determined by the European Commission and depends on the chosen destination country based on the estimated cost of living, according to the following groups. The monthly amount of the student mobility grants is indicated annually by the Erasmus+ National Agency, together with the National Authorities. The following amounts are provided for AY 2024-25 and may be subject to change upon the publication of the 2025 National Provisions, valid for AY 2025-26:

**GROUP 1 - HIGH COST OF LIVING - € 350 for 30 days of mobility**

**GROUPS 2/3 - MEDIUM COST OF LIVING - € 300 for 30 days of mobility**

<p><b>GROUP 1</b> <b>With higher living costs</b></p>	<p>Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Ireland, Liechtenstein, Luxembourg, Netherlands, Norway, Sweden.</p> <p><u>Third countries not associated to the Programme from Regions 13:</u> Andorra, Principality of Monaco, San Marino, Vatican State.</p> <p><u>Third countries not associated to the Programme from Regions 14:</u> Fær Øer Islands, United Kingdom, Suisse.</p>
<p><b>GROUP 2</b> <b>Medium living costs</b></p>	<p>Cyprus, Czechia, Estonia, Greece, Latvia, Malta, Portugal, Slovakia, Slovenia, Spain.</p>
<p><b>GROUP 3</b> <b>Lower living costs</b></p>	<p>Bulgaria, Croatia, Hungary, Lithuania, North Macedonia, Poland, Romania, Serbia, Türkiye.</p>

**THIRD COUNTRIES NOT ASSOCIATED WITH THE ERASMUS PROGRAM - € 700 for 30 days of mobility:**

Korea, Kazakhstan

The allocation of the scholarships and their amount will be subject to the overall funding that the University will receive from the European Commission through the Erasmus+ National Agency. If the funds granted are not sufficient to fully fund all the assigned mobility periods, it will be the responsibility of the University to inform the assignees, in due course, of the award criteria and the amounts granted. The assignees who, after accepting their destination, are not awarded the ERASMUS+ grant may withdraw from the program without incurring any further consequences.

**SUPPLEMENTS TO THE MOBILITY GRANT**

**Contribution to travel expenses**

A unitary contribution is provided according to distance bands for round-trip travel expenses, from the place of origin of the sending institution (Milan) to the location of the host university. The distance band will be determined using the European Commission's distance calculator <https://erasmus-plus.ec.europa.eu/resources-and-tools/distance-calculator>. Further information will be provided to the assignees in accordance with the forthcoming 2025 National Provisions.

**Contribution to fewer opportunities**

The European Erasmus+ 2021-2027 program aims at encouraging and supporting the mobility of students from higher education institutions with fewer opportunities through supplementary contributions. Students with fewer opportunities are defined as those with financial disadvantages supported by ISEE declaration or other forms of disadvantage. The supplementary contribution for students with fewer opportunities for a.y. 2024-25 was €250 per month; for a.y. 2025-26 it may vary according to the 2025 National Provisions. The two forms of disadvantages (financial and other) are not cumulative. Following the overall funding received and the 2025 National Provisions, IULM University will inform applicants of the supplementary contributions available and the criteria for their allocation.

**Definitions and Application Procedures**

A) Financial disadvantage

The supplementary contribution for students with fewer opportunities may be granted to assignees with a **financial disadvantage determined by ISEE 2025 declaration with a value of €23,000 or less**; the student must therefore belong to the **I or II contribution band**. To benefit from the supplementary contribution for economic disadvantage, the assignee must complete a specific form, which will be available in the community from 2/04/2025 to 31/05/2025.

#### B) Other forms of disadvantage

The supplementary contribution for students with fewer opportunities may be granted to assignees falling within one of the following categories, subject to verification by the office of the documentation certifying the status declared by the student:

- Students with medical-certified physical, mental, or health conditions;
- Students from a migratory background or refugees;
- Students with dependent children;
- Professional athlete students;
- Students orphaned by at least one parent;
- Students who are children of victims of terrorism and organized crime.

To be eligible for the supplementary contribution for “other forms of disadvantage”, assignees must notify the Mobility Office of their disadvantaged condition between 2/04 and 31/05/2025, by sending the relevant documentation via email, justifying the need for support for inclusion.

**Students awarded the supplementary contribution for Fewer Opportunities will receive 100% of the funding.**

#### **Fondo sostegno giovani – Source: MUR**

The Ministry of University and Research supports international student mobility (DM 29.12.14 NR 976) with additional funds that are allocated to all Italian universities. To be eligible for these grants, the assignees must fill out an online form (available in the community from 2/04/2025) by inserting their ISEE 2025 declaration protocol number by **31/05/2025, for departures in the first semester, and by 31/10/2025, for departures in the second semester**. The allocated amounts will be distributed and assigned according to the ministerial dispositions 2025, not yet known at the time of the publication of the call. The ministerial tables will be published in the Community as soon as they are officially released by the ministry.

#### **Borse integrative regionali (Regional Supplementary Grants) – Source: IULM Fees, Contributions, and Right to Study Office**

Students applying for the 2025-26 **regional scholarship** at the IULM Fees, Contributions, and Right to Study Office may apply concurrently for an additional regional “Supplementary Grant for International Mobility”, which will be managed by the same IULM Office. Therefore, interested students are invited to contact the appropriate office - email: [dirittoallostudio@iulm.it](mailto:dirittoallostudio@iulm.it)

#### **8. DURATION AND FUNDING LIMITATIONS**

To be eligible for ERASMUS student status and EU grant, students:

- must not benefit in the same period from any other EU grant awarded for study or work abroad;
- must not exceed the total number of 12 monthly payments per single study cycle, by calculating the mobility previously carried out in the same study cycle.

#### **9. STUDENTS WITH CERTIFIED PHYSICAL, MENTAL AND HEALTH PROBLEMS**

Students with certified physical, mental and health problems who have been awarded an Erasmus+ 2025 grant and who, depending on their status, expect to incur additional costs in order to be able to carry out their mobility (such as physiotherapy care, transport or special assistance) will be able to participate in a dedicated call (to be published by July 2025) aimed at obtaining additional EU support to cover their budgeted and demonstrable expenses.

#### **10. COMMUNICATIONS**

For the entire duration of the ERASMUS program, email communications between the office and the student should be made exclusively through the following email addresses:

For the Mobility Office: [erasmus@iulm.it](mailto:erasmus@iulm.it)

For the student: the IULM institutional address ([nome.cognome@studenti.iulm.it](mailto:nome.cognome@studenti.iulm.it))

**The use of personal e-mail addresses is not permitted.** All students are required to activate their @studenti.iulm.it e-mail address before completing the online application and often check this e-mail box.

**The Mobility Office will not be responsible for any inconveniences or delays in communication if students do not regularly check their @studenti.iulm.it e-mail box and the IULM Community (including the spam folder).**

## **11. DATA PROTECTION**

All personal data transmitted by applicants with their application for participation in the Erasmus program are governed by Regulation (EC) No 45/2001 of the European Parliament and of the Council of Europe for the protection of individuals and Art. 6 lett. b) of EU Reg. 2016/679 in respect of the processing of personal data by Community institutions and bodies, and the free movement of such data. Personal data must be processed exclusively to implement the Agreement by the home institution, the National Agency, and the European Commission, not affecting the possibility of their transmission to bodies responsible for control and audit following EU legislation (Court of Auditors or European Anti-Fraud Office - OLAF). Upon written request, the Participant may access his or her data and make corrections to inaccurate or incomplete information. He/she is invited to submit any questions regarding the processing of his/her data to his/her home Institute and/or the Italian National ERASMUS Agency.

The Participant may complain to the European Data Protection Supervisor regarding how such data is used by the home university and/or the ERASMUS National Agency; he/she can also complain to the European Data Protection Supervisor regarding how such data is used by the European Commission.

Participation in the Call implies acceptance of the privacy policy; the text of the specific privacy policy for participation in international mobility calls is available on the IULM website at the following link: [Data protection](#)

The Participant is also invited to read the European privacy policy regarding the processing of his/her data within the information systems for the management of Erasmus+ mobility at the following link:

[https://ec.europa.eu/programmes/erasmus-plus/specific-privacy-statement\\_en](https://ec.europa.eu/programmes/erasmus-plus/specific-privacy-statement_en)

## **12. AMENDMENTS**

These regulations may be subject to changes due to specific instructions from the Italian National Agency or the European Union. The available destinations may also change because of unexpected problems at the partner universities or in the respective countries (substantial changes in the partners' educational offerings, force majeure, security issues, unforeseeable events). Any changes will be communicated and made known through the IULM Community or, in specific cases, to those concerned.

## **13. RESERVATION CLAUSE**

The implementation and financing of the activities provided for in this call for applications are subject to the approval by the National ERASMUS Agency of the application for decentralized activities submitted by IULM University for the academic year 2025-2026, and to the amount of funding granted by the European Union and National Provisions 2025. Therefore, the publication of the present call is to be considered under condition until the signing of the relative financial agreement between the University and the National ERASMUS Agency.



## SUPPLEMENTARY INFORMATION TO THE REGULATIONS

### 1. ENROLMENT IN IULM UNIVERSITY DURING THE MOBILITY

Students on Erasmus mobility **must begin and end their period of study abroad as regularly enrolled university students**; students who plan to graduate at the end of the mobility period must return at least one semester before the planned graduation session.

### 2. INFORMATION, LANGUAGE PROFICIENCY, AND CHOICE OF DESTINATION

Before applying, each student must carry out independent research to collect information about the various destinations by browsing the web pages of the partner universities to make a reasoned choice regarding the most suitable locations for their language level and their aspirations. In the Community, **TUTOR REPORTS** for some of the universities are available, i.e., short reports concerning partner universities, written by former students to describe their experience. Candidates are invited to look at these documents and to contact former students for further information.

When choosing destinations, students must consider the restrictions listed in the specific tables, which are:

- planned year and semester of mobility
- any restrictions on the course choice
- compulsory level of language knowledge required by host universities (local and/or vehicular language)

IULM University cannot intervene in any way to change the admission requirements established by the host universities.

### 3. ACCEPTANCE, ENROLLMENT.

After the finalization of acceptances, the Mobility Office will support the assignees in completing the enrollment procedures at the host universities. Destination assignment does not imply automatic enrollment at the host university; in fact, the student must fill out the application procedures indicated by the host universities correctly and by the deadlines. The finalization of the "Learning Agreement" (study abroad plan) will take place only a few weeks before departure (from May onward); before departure and according to the allocation of funds from the National Agency, the University will issue the Institution-Student Agreement that regulates the financial aspects of the mobility.

### 4. UNIVERSITY FEES

During the mobility period abroad, assignees will acquire the ERASMUS status and will be considered as properly enrolled at the host university. No fees or contributions of any kind will be charged by the host university unless small amounts are required for compulsory membership in student associations or supplementary insurance coverage or administrative expenses. However, students will have to regularly carry out the procedures and meet the deadlines and fulfillments required by IULM University: for example, pay the tuition fees for A.Y. 2025-2026, fill out the Individual Study Plan by entering the elective educational activities, etc.

### 5. ALLOWABLE ACTIVITIES DURING THE MOBILITY PERIOD FOR STUDY PURPOSES

Allowable activities during the mobility period are:

- Attending courses and taking corresponding exams, either in face-to-face or blended mode (mixed: on-site from abroad + online from Italy),
- Preparation of the degree dissertation.

The Study Abroad Plan is agreed upon exclusively with the assignees a few weeks before departure and formalized through the Learning Agreement (Erasmus study contract). At the end of the mobility, IULM University guarantees full recognition of the activities agreed in the Learning Agreement and certified upon return by host universities. The Home university can decide not to issue credits or recognize the activities carried out by students only if they do not achieve the minimum profit level required by Host universities or do not meet the agreed conditions.

**Erasmus grant payment depends on the recognition of at least one IULM exam (6 CFUs) for each semester of mobility; any exceptions will be accepted only based on proven reasons.**

If students leave late or return early for international health or personal reasons – if they can be proven – they can continue to attend courses online at the partner university if possible and take the corresponding exams from Italy. In this case, they will remain Erasmus students and be entitled to full recognition of the activities carried out successfully. The total financial contribution will be recalculated for only the period of actual time spent abroad at the host university.

### 6. INSURANCE COVER

Basic health insurance coverage is supplied by the Italian National Health Service also during a stay in another European Union country through the European Health Insurance Card EHIC (conditions and benefits at: <http://ec.europa.eu/social/main.jsp?catId=559&langId=it> ). However, European Health Insurance Card coverage may be insufficient, especially in the event of repatriation and/or medical surgery. Assignee students are therefore invited to take out supplementary private health insurance. The student benefits from civil liability and accident insurance coverage during the stay abroad, limited to the period of academic activities and in compliance with the legal and administrative provisions of the home and host countries. The University has signed Civil Liability insurance with QBE EUROPE SA/NV Company: policy no. 074 0000026 and Accident Insurance with GENERALI Italia Company (formerly INA Assitalia) - policy no. 360029587 – Master Policy 350036808. If additional forms of insurance are needed due to the requirements of the host university, national legislation, or personal needs, students are required to make their arrangements. Participants are directly responsible for taking out any additional insurance coverage.

### 7. PAYMENT OF THE GRANT

The ERASMUS scholarship will be paid exclusively to the bank account associated with the Ateneo + Card; assignees are required to immediately activate the Card at the Banca Popolare di Sondrio. No transfers will be made to different bank accounts. The calculation of the total amount of the Erasmus contribution will be based on arrival and departure dates and days completed and certified, using the platform by the European Union.

Students are invited to consult the **University Guidelines for Mobility** published on the IULM website > International > Study abroad > Erasmus program.