



# Student Charter 2020-2021

Approved by the Board of Directors: May 2020

Accepted and Passed by the University Council: May 2020

## Introduction

The purpose of the Student Charter is to establish clear, straightforward rules governing the relationship between the student and the institution. The institution describes the standard of education it aims to provide to the student, who is entitled to high quality student-focused education and good educational facilities. The Student Charter informs the student about what is expected of them in an educational institution based on students taking responsibility for their own learning. As part of this, students are expected to show themselves capable of making a balanced assessment of their own ambitions and wishes and those of others (often fellow students) and the extent to which they are achievable in financial and organisational terms.

Article 7.59 of the Dutch Higher Education and Research Act (*Wet op het Hoger Onderwijs en Wetenschappelijk Onderzoek, WHW*), sets out the most important features of the Student Charter. In preparing its Student Charter, HAS University of Applied Sciences has chosen to regulate certain aspects separately for each study programme. Such aspects include the rules and procedures relating to internships and graduation, teaching regulations and rules for the use of specific educational facilities. The Student Charter refers you to the regulations containing more detailed information on specific topics. The regulations referred to are listed below and are available on the internet and/or intranet:

- TER part 1 (general provisions)
- TER part 2 (individual study programmes)
- Code of Conduct
- Student Financial Support Fund Regulations
- Procedural Code of the University Council
- Programme Committee Regulations
- Privacy Regulations
- Examinations Appeal Board Regulations
- Complaints & Disputes Committee Regulations
- Regulations for Students with Career Prospects

The principal focus of this Student Charter is on the rights and obligations of students studying at HAS University of Applied Sciences. The Student Charter contains an overview of these rights and obligations, including the following information:

- a description of the rights and obligations of every student, referring where necessary to the source of this information
- details of the organisations and places where forms, information and the like can be obtained
- the legal position of external students (who sit examinations but do not study at HAS University of Applied Sciences) in situations where the charter applies to them

### Notes

Where the terms 'he/him/his' appear in this document, 'she/her/hers' are also implied.

For ease of reference, this Student Charter has been drafted as a series of numbered articles. The table of contents shows the main chapters.

If any question should arise that cannot be clearly answered by this Student Charter, the Board of Directors will make a decision. In the event of any inconsistency between the Dutch version and the English version of this Student Charter, the Dutch version shall prevail.

## Section 1

## General

### Article 1.1

#### Definitions

##### **Accreditation**

The certification label that demonstrates that the standard of the study programme has been approved by the NVAO (Accreditation Organisation of the Netherlands and Flanders).

##### **Appellant**

Person who submits a notice of appeal to the Examinations Appeal Board (CBE).

##### **Board of Directors (the Board) (CvB)**

The body responsible for the management of HAS University of Applied Sciences..

##### **Course (previously module)**

A course is an educational component according to WHW, Article 7.13. The scope of a course is expressed as a total number of credits (EC) and the course is concluded with a test.

##### **Credit (EC)**

The study load involved in each study programme and each educational component is expressed in credits (EC). The total study load for an academic year is sixty credits (EC). Sixty credits equate to 1,680 study hours.

##### **Defendant**

Person against whom a notice of appeal is submitted to the Examinations Appeal Board (CBE).

##### **Deficiency**

Lack of required previous knowledge or failure to satisfy the requirements in terms of subjects studied or specialisations related to previous education, as described in the WHW, Article 7.25.

##### **Examination**

Foundation year or post-foundation year examination as described in the WHW, Article 7.10.

##### **Examinations Appeal Board (CBE)**

A body connected to the institution handling appeals related to tests and exams, submitted by those affected.

##### **Examination Fee**

The compulsory financial contribution that must be paid prior to registering as an external student.

##### **Exam Committee**

The committee of a study programme that, in accordance with WHW Article 7.12, has been entrusted with the tasks of the Exam Committee allocated to them by the WHW or by these regulations.

**External student**

Person who is only permitted to take part in tests and examinations, but does not have the right to attend or follow the courses that are part of the study programme.

**Higher Education Appeals Board (CBHO)**

An independent authority, handling court cases related to higher education. The board is situated in The Hague.

**Prospective student**

Person wishing to register as a student at HAS University of Applied Sciences.

**Student Affairs**

The department responsible for all administration relating to registration, student progress, assessment and termination of registration.

**Student Charter**

The regulations adopted and published as such by the Board of Directors, including the rights and obligations of students registered at HAS University of Applied Sciences.

**Teaching and Examination Regulations (TER)**

Document setting out rules and providing information regarding HAS University of Applied Sciences in general and the various study programmes in particular. The HAS TER is divided into two parts: TER 1 (General Provisions) and TER 2 (for each individual study programme).

**Tuition fee**

The compulsory financial contribution that must be paid prior to registering as a student.

**Article 1.2**

**The Student Charter**

This document is a Student Charter within the meaning of Article 7.59 of the Dutch Higher Education and Research Act (WHW). The Student Charter governs the rights and obligations of the students and external students registered at HAS University of Applied Sciences.

**Article 1.3**

**Distribution of the Student Charter**

Each student has access to the content of the Student Charter after registering for a study programme at HAS University of Applied Sciences.

#### **Article 1.4 Adoption and amendment of the Student Charter**

1. The Board of Directors and the University Council must both agree to a new version of the Student Charter.
2. Interested parties may contact these bodies to suggest amendments. Amendments must be adopted by the Board of Directors following approval by the University Council.
3. Any provisions of the Student Charter that conflict with regulations issued by a higher authority or with the relevant funding conditions are invalid. No rights may be derived from any such provisions of the Student Charter. If any change to superior regulations or funding conditions results in a provision or provisions of the Student Charter ceasing to be consistent with the relevant act, decree, regulation or funding conditions, the Student Charter shall be amended.

#### **Article 1.5 Mission and principles**

HAS University of Applied Sciences is the centre for higher professional education and expertise in the agri, food and living environment sector in the southern region of the Netherlands:

- catering to student requirements for both specialised and broad-based study programmes
- satisfying the industry's need for highly-trained professionals, at higher professional level and above
- meeting the need for application-oriented research and advice for the business world
- providing practically-oriented seminars and courses for businesses and business professionals operating at higher professional level and above

This mission is translated into an approach that sets us apart from many other Universities of Applied Sciences. Our experience over many years enables us to marry a personal approach with a strong focus on professional practice and the realisation of innovative solutions

## Section 2 Registration

### Article 2.1 Admission requirements

1. Registration as a student may only take place if the prospective student has satisfied the previous educational requirements as described on the HAS University of Applied Sciences website and the relevant articles of the WHW. These previous educational requirements are described in the information about the institution and the study programmes.
2. The cluster director may decide that a student who does not satisfy the statutory previous education requirements may still be registered. In such cases, it must be possible to resolve any deficiencies before the academic year commences, without this causing the student to fall behind with their studies. Adequate proficiency in the Dutch language is a basic requirement for the Dutch study programmes that is critical to success, particularly for foreign students. This is, therefore, an important admission criterion for 'special admissions'.  
For study programmes taught in English, adequate proficiency in English is an essential requirement for admission.
3. Any prospective student who wishes to register but does not satisfy the statutory previous educational requirements should apply to the cluster director.

### Article 2.2 Registration after a negative course recommendation (fail)

A student who has received a negative course recommendation (FAIL) as described in Article 3.8 of the Student Charter cannot subsequently register at HAS University of Applied Sciences for the same study programme, either as a student or as an external student. A cluster director has the authority to deviate from this rule provided there are good reasons for doing so.

### Article 2.3 Registration procedure

1. The student registers for a study programme. Registration is valid for a full academic year. If the student registers in the course of the academic year, registration applies for the remainder of that academic year.
2. The Board of Directors conducts the registration procedure in accordance with the rules applied by the executive body of the Dutch Ministry of Education, Culture and Science (Dienst Uitvoering Onderwijs, DUO) and Studielink. The registration procedure is carried out using the Studielink online registration system ([www.studielink.nl](http://www.studielink.nl)). Students must re-register every year using Studielink.
3. Each registered student shall receive a university pass from the Board of Directors.
4. Registration will not be completed until proof of payment of the Tuition Fee or Examination Fee due has been provided.

5. Registration as an External Student may only take place if, in the opinion of the Board of Directors, such registration cannot be held to be contrary to the nature or interests of educational provision.
6. Registration may be refused or cancelled if, in the opinion of the Board of Directors, the student fails to respect the principles of the institution or causes serious detriment to the nature of the institution or if there is legitimate reason to fear that the student will cause such detriment. In respect of this, we refer students explicitly to the Code of Conduct.
7. It is not possible to cancel the registration if there is no opportunity for the student to continue the study programme at a different institution.
8. A student may register with several institutions at the same time. The institution where the student has been registered for the longest period shall be the institution of first registration.

#### **Article 2.4 Rights and obligations arising from registration**

1. Registration as a student confers the following rights:
  - a) Participation in the educational components that form part of the course description (TER- Teaching and Examination Regulations) for the study programme that applies to the student. In accordance with a study programme's TER, a study programme (including exemptions) leading to a certificate comprises a total of 240 credits. Students therefore have the right to attend and take tests in educational components from their own course comprising a maximum of 240 credits, less their exemptions. The study programme shall inform the student annually of changes to the TER containing the requirements that the student must satisfy in order to graduate.
  - b) Sitting final examinations and taking the tests that form part of the study programme, according to the TER for the study programme.
  - c) Access to the institution's buildings and use of facilities such as study centres, laboratories, IT facilities, etc. In doing so, the student/user is bound by the applicable requirements and instructions for use.
  - d) Student support and information.
  - e) In the event that the institution decides to terminate the study programme: the opportunity to complete the study programme within a reasonable period at the same institution or another institution.
  - f) Voting and standing as a candidate for representative advisory bodies.
2. Registration as a student confers the following obligations including:
  - a) Compliance with the regulations and obligations set out in the TER for the study programme.
  - b) Observing the requirements and instructions relating to the use of buildings, premises and facilities belonging to the institution.
  - c) Making reasonable efforts to complete the study programme within the period stipulated. Under normal circumstances, reasonable efforts correspond to a study load of 60 credits per year.

- d) Cooperating with procedures put in place by the institution in order to safeguard and improve standards and feasibility from the student's point of view. The Board of Directors will ensure that students' interests are not adversely affected by such participation in quality assessment procedures.
- 3. Registration as an external student confers the following rights:
  - a) Sitting final examinations and taking the tests that form part of the study programme, according to the TER for the study programme.
  - b) Access to the institution's buildings and use of facilities such as study centres, laboratories, IT facilities, etc.
- 4. Registration as an External Student imposes obligations including the following:
  - a) Compliance with the regulations and obligations set out in the TER for the study programme.
  - b) The student must abide by any applicable regulations and instructions.

#### **Article 2.5 Termination and suspension of registration**

- 1. Any student wishing to terminate their registration (see Article 7.42 of the WHW) or to suspend registration should submit a request via Studielink.
- 2. On behalf of the management of the institution, Student Affairs shall terminate the registration of any person registered for a study programme at the request of that person, taking effect on the first day of the month following the request. Termination requests received in June, July or August will take effect from 31 August.
- 3. If a student's registration is terminated due to a negative course recommendation (a FAIL), serious fraud or any other reason, termination shall take effect on the first day of the month following the decision to terminate.
- 4. Any student wishing to resume their studies after suspending registration should submit a written request to the cluster director of the relevant study programme.
- 5. If a student has not paid the tuition fee, the student will receive a notice reminding them to pay the overdue fee. If no payment is made, a final reminder will then be sent. At the same time, the student's university account will be blocked. Following this reminder, if the student fails to pay the amount owing, the student's registration will be terminated, taking effect on the first day of the second month following the final reminder (see Article 7.42, section 2 of the WHW).

#### **Article 2.6 Tuition fees and examination fees**

- 1. Each student pays a Tuition Fee and each External Student pays an Examination Fee. The amount of the Tuition Fee and Examination Fee shall be determined and published by the Board of Directors annually, in good time prior to the commencement of the new academic year. In determining such amount, the statutory requirements shall be observed.



2. A student may pay the Tuition Fee in instalments according to a payment plan to be agreed with the Board of Directors. Administration costs will be charged for payment by instalments.
3. Repayment of tuition fee
  - a) For each month of the academic year remaining after the termination of a student's registration, the student shall be entitled to repayment of one twelfth of the statutory Tuition Fee that they are required to pay, unless the request for termination of registration is received in June, July or August.
  - b) In the event of a student's death, the remaining Tuition Fee for that academic year will be repaid to their next of kin.The Board of Directors shall determine the procedure for repayments.
4. A student may wish to receive a certificate for a specific academic year as evidence of having passed an examination. Such a certificate will be provided automatically for the foundation year of the study programme. However, to obtain a certificate during the degree phase, the student must submit a request to the student adviser in accordance with the relevant procedure. If it becomes apparent that the student was not registered (or not properly registered) in any academic year and still attended a course or took tests, the Board of Directors may stipulate that the certificate will only be issued following payment of the applicable Tuition Fee or Examination Fee.
5. A judge or public prosecutor may impose a fine on any student who attends a course without being entitled to do so.

## Section 3 Education

### Article 3.1 The Student Charter

The following study programmes are offered by the HAS University of Applied Sciences: (Unless otherwise stated, study programmes are in Dutch.) • Animal Husbandry • Applied Biology • Business Management in Agriculture & Food • Environmental Studies • Food Innovation • Food Technology • Geo Media & Design • Healthy Living • Horticulture & Business Management (English) • International Food & Agribusiness (English) • Spatial and Environmental Planning  
The education in the study programmes is subdivided into a foundation year, comprising 60 credits and a degree phase comprising 180 credits. An internship is also an integral part of the study programme.

### Article 3.2 Teaching and Examination Regulations

For each of the study programmes referred to in Article 3.1 there are Teaching and Examination Regulations (TER) made up of two sections, a general section and a study programme-specific section. The TER provides information about the education in the study programmes. The general HAS TER (part 1) contains information including the structure and rules applying to the education provided and the corresponding tests and final examinations.

### Article 3.3 Structure of study programmes

1. The general language of instruction is Dutch, with the exception of the English study programmes.  
A different language may be used in the following cases:
  - a) in guest lectures delivered by foreign lecturers
  - b) if the cluster director considers it necessary due to the specific nature, structure or quality of teaching or the students' country of origin
2. The foundation year will be structured so as to give students an understanding of the content and level of difficulty of the study programme, with a view to the course recommendation that will be issued. During this phase, referral and selection are possible.

### Article 3.4 Feasibility of the study programme from the student's perspective

1. Prior to registration, the institution shall provide prospective students with at least the following information:
  - a) Compulsory previous educational requirements and other conditions for registration and admission
  - b) course plan for each study programme
  - c) duration of the study programme

- d) professions and occupations that the study programme qualifies students to work in
  - e) principles, aims and methods of the institution
  - f) costs payable by the student in connection with taking the study programme
  - g) possibility of obtaining an exemption on the basis of previous education completed
  - h) form of the binding course recommendation and the rules relating to it
2. Following registration, the following information is available to students on the Intranet:
    - a) average estimated study load
    - b) material taught, specified for each study programme, subject area, topic, course and study programme duration
    - c) possibilities for transferring between higher professional education (HBO) and university education (WO)
    - d) annual timetable and teaching timetable
    - e) facilities for students and the rules for their use
    - f) Teaching and Examination Regulations (TER)
    - g) the Student Charter
  3. The structure and planning of the study programme shall not in themselves form an obstacle to the student's completion of the study programme within the duration allocated by statute for the study programme.
  4. The study load shall be expressed in credits (EC); each credit shall be equal to 28 hours of study.
  5. The study load for a study programme shall be 240 credits, distributed equally across the academic years covered by the study programme. The Teaching and Examination Regulations shall state the study load for the study programme as a whole and for each individual educational component.

### **Article 3.5**

#### **Quality control**

1. The Board of Directors shall participate in the external quality assessments (accreditation) organised by the Netherlands Association of Universities of Applied Sciences (Vereniging Hogescholen).
2. The institution shall organise systematic reviews of each component of the education provided. This will involve students rating the quality of the components taken. The Board of Directors will ensure that students' interests are not disadvantaged due to participation in reviews.
3. The Board of Directors shall take a proactive approach to implementing the outcomes of the quality reviews of the study programmes (and their components).
4. The Board of Directors shall ensure that the study programmes provide feedback to students about the outcome of these systematic reviews, or at least to those students who participated in the reviews or in the programme committees.

This feedback shall include the outcome of the review, any action points required of the study programme resulting from the review and, after an appropriate delay, what improvements have been made as a result of the review and the subsequent action points.

On the basis of the annual management reviews, the Board of Directors shall discuss this with the study programme management.

5. The University Council and the programme committees shall monitor quality control. Individual students may make any comments about quality and feasibility from the student's perspective to these bodies.

### **Article 3.6 Finances**

1. Registration is not dependent on any financial contribution other than the Tuition Fee or Examination Fee.
2. Costs incurred by the institution as a result of statutory requirements relating to the provision of education shall not be charged to the student.
3. The student shall meet the cost of materials required for the student's own use, such as books, equipment and practical necessities for the purposes of taking part in the course, examinations or final examinations for the study programme for which a student is registered.
4. The Board of Directors ensures that student contributions for field trips, orientation days, project weeks, internships, other educational activities and costs for teaching materials are determined.
5. The Board of Directors shall, in good time prior to the commencement of the academic year, provide students with a good indication of the aforementioned cost of required materials and the financial contributions required.
6. If a student is of the opinion that the costs are too high and does not wish to pay the contribution for an activity or facility forming part of a compulsory component of the study programme, the student will be offered an equivalent alternative.

### **Article 3.7 Student support**

1. Students are entitled to student support and information and to the services of a student adviser.
2. The cluster director shall be responsible for student support and information during the various phases of the course. As part of the student support programme, each first year student receives advice about their progress. The student support programme allows for students in subsequent years to receive advice about their progress when necessary. Each student has access to an up-to-date overview of their course results via Osiris.

### **Article 3.8 The binding course recommendation**

At the end of the first year of registration every student, including any student who has terminated their registration during the first year, shall receive a binding course recommendation, in line with Section 9 of the General Provisions of the Teaching and Examination Regulations.

## Section 4

## Support for students

### Article 4.1 Studie+ programme for students with disabilities

1. HAS University of Applied Sciences is eager to give students with disabilities the greatest possible chance of following and completing their chosen course successfully. This is all based upon the individual student's own personal initiative and responsibility.
2. Studie+ includes:
  - Providing information
  - Tailor-made support if standard procedures are insufficient
  - Adapted support to prevent and/or reduce obstacles
  - Referral if necessary
3. Before their course starts, students can inform their study programme about their disabilities. The S+ working group makes a decision about the feasibility of the study programme and determines what the student requires. A student may also inform them of a disability later on in the study programme.

### Article 4.2 Student Financial Support Fund

4. The Board of Directors and the University Council have drawn up 'Student Financial Support Fund Regulations' (Regeling Profileringsfonds), defining the financial support available for those students who are unable to graduate within the period in which they are able to claim a student grant/loan as a result of exceptional circumstances, e.g. membership of the board of a student association, illness, pregnancy, etc. The purpose of the financial support is to put the student in such a position that they are able to complete their study programme, taking into account their circumstances. The amount of the support is determined accordingly. The Student Financial Support Fund Regulations are available on Intranet.
5. If the regulations are amended, any commitments already made that are more favourable for the student concerned will be honoured. On a change to a different institution the student shall retain any entitlement already granted. The receiving institution shall adjust such entitlement to conform to its own regulations. The student shall be informed of the new entitlement in advance.
6. The Board of Directors is entitled to require the student to make real efforts and show progress during the period when financial support is provided.

## **Section 5 Consultative participation**

### **Article 5.1 The University Council**

HAS University of Applied Sciences has a representative advisory body, known as the University Council. The composition, duties and powers of the University Council are described in the 'Procedural Code of the University Council'. These regulations are available on Intranet.

### **Article 5.2 Programme committees**

Each study programme has a programme committee. The composition, duties and powers of the programme committees are described in the 'Programme Committee Regulations'. These regulations are available on Intranet.

## **Section 6 Code of Conduct**

### **Article 6.1 Code of Conduct and rules**

The Board of Directors has devised certain regulations and imposed a number of rules to ensure that all activities at the institution take place in an ordered fashion and in a manner pleasant for all concerned. These can be found in the Code of Conduct and are available on Intranet.

### **Article 6.2 Privacy regulations**

The institution has Privacy Regulations which include details of the information recorded about students, the persons with access to this information, the third parties to whom information is provided and the way it is provided, the measures taken to protect the information and the deletion of information from files. These regulations are available on Intranet.

### **Article 6.3 Complaints and disputes**

1. HAS University of Applied Sciences has Complaints & Disputes Committee Regulations. One of the aims of these regulations is to prevent and combat inappropriate behaviour including sexual harassment at work and in education. These regulations are available on Intranet.
2. To prevent and combat all forms of inappropriate behaviour, HAS University of Applied Sciences also has a number of confidential advisers who can support students. These confidential advisers can be contacted via Intranet.

### **Article 6.4 Health and safety and satisfactory conditions for study**

1. The institution has occupational health regulations.
2. The General & Technical Support Services Manager holds ultimate responsibility on behalf of the institution for identifying unsafe situations and taking measures to put an end to such situations. The prevention officers set safety rules for their laboratory, monitor compliance with these rules and promote constant vigilance on this issue.
3. The users of the facilities must comply with the safety requirements.
4. A student cannot be required to study in unsafe conditions. Internship places, companies and institutions must comply (and are required by the government to do so) with various requirements and procedures relating to safety and satisfactory working conditions. A student can apply to the cluster director to terminate an internship at an unsafe location. The cluster director will assess the situation and ensure that any situation found to be unsafe does not cause the student to fall behind.



5. If any student of HAS University of Applied Sciences endangers themselves or anyone in their surroundings, whether inside a building or outside, the coach and/or manager shall contact their parents and/or guardian immediately.

## Article 7.1 Complaints and disputes

1. Any student who believes that they have been disadvantaged or considers that the institution has fallen short of its commitments made in this Student Charter may take the following actions to obtain a hearing and/or to submit their complaint:
  - The student may submit a complaint to the relevant person or body regarding that person or body's action or decision.
  - If parties are unable to resolve the matter, the student may submit a complaint to the Complaints & Disputes Committee in accordance with Article 7.63a of the WHW. Once both parties have been heard, the Complaints & Disputes Committee (CDC) will attempt to reach an amicable settlement. If this attempt is unsuccessful, the Complaints & Disputes Committee will issue its advice to the Board of Directors. The Board of Directors will then take a decision regarding the complaint.
  - If the student disagrees with the Board of Directors' decision, they can submit a notice of appeal to the Dutch National Complaints Committee for Education (LKC). The LKC will investigate the complaint submitted and issue advice to the authorities concerned on the legitimacy of the complaint. The LKC's advice may include a recommendation as to the measures to be taken by the authorities concerned.
2. The application to the Complaints and Disputes Committee with reasoned arguments shall be submitted in writing within thirty days following the action or the issue of the decision against which the objection is made, unless the party concerned demonstrates that they submitted the application as soon as could reasonably be expected.
3. The Complaints and Disputes Committee shall issue its advice to the Board of Directors within 20 working days of the submission of the application.
4. The Board of Directors shall take a decision on the application as soon as possible and at the latest within 20 working days following receipt of the advice of the Complaints and Disputes Committee.
5. If the complaint relates to the provisions of the TER for HAS University of Applied Sciences, to an application for revision of a decision by an examiner or to an application for revision of a decision of an examination committee (or the chair of such a committee), then the procedure under Section 12 of the TER 1 shall apply.
6. HAS University of Applied Sciences has an Examinations Appeal Board as well as a Complaints and Disputes Committee. The composition, duties and powers of the Examinations Appeal Board and the Complaints and Disputes Committee are described in the Examinations Appeal Board Regulations and the Complaints & Disputes Committee Regulations respectively, both available on Intranet.

#### **Article 8.1 Student Affairs**

Students can contact Student Affairs for questions about assessment, tests, registration and termination of registration via Studielink, tuition fees and financial support for students who have fallen behind in their studies due to special personal circumstances or as members of the board of a student association.

#### **Article 8.2 International Office**

Students can contact the International Office with questions concerning internships abroad and scholarships such as Erasmus+. The office can help international students with questions surrounding housing, insurance and visa applications. The office also provides practical information related to these topics and is located in building E in 's-Hertogenbosch.

#### **Article 8.3 IT Services**

HAS IT Services can answer students' questions related to IT and audio-visual aids. This is also the place to collect and return reserved equipment. IT Services are open every workday from 08.00 to 17.00.

#### **Article 8.4 Student associations and study-based associations**

HAS University of Applied Sciences has its own student association named Gremio Unio (nominally Catholic) and the Protestant student association Ichthus, as well as a number of study-based associations. More information about student associations and study-based associations is available on the HAS website and Intranet.

#### **Article 8.5 Insurance**

##### *Liability insurance*

HAS University of Applied Sciences has taken out collective liability insurance on behalf of its students. This is in effect during all university hours and activities. This insurance is not valid in other countries.

##### *Collective personal accident insurance*

HAS University of Applied Sciences has also taken out collective insurance to cover the risk of personal accidents. This insurance is in effect during all university hours and activities related to the university, as well as on the journey directly to and from the university. This insurance is also valid during internships, but is not valid in other countries.