



PRACTICAL  
INFORMATION ON  
LIVING AND WORKING  
IN  
NEW DELHI



# CONTENTS PAGE

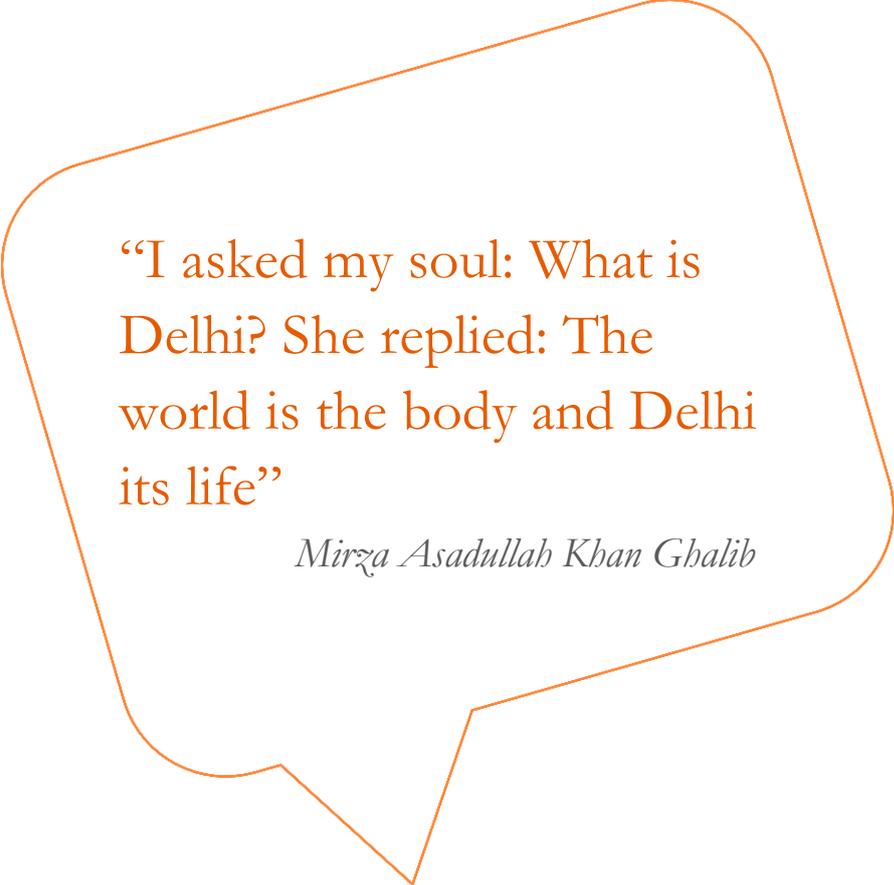
Background .....	2
Fact Finding Mission.....	3
VISA.....	4
Accompanying Family .....	4
.....	4
RESEARCH VISA Non-Indian researchers (incl. PhD-students) representing the University of Copenhagen and visiting India for the purpose of research will be issued a Research Visa. It is compulsory for researchers to register with the Foreigners' Regional Registration Office (FRRO/FRO) within 14 days of arrival in India .....	5
Conference Visa .....	7
Tourist Visa .....	8
Where to look? .....	11
How?.....	12
Waiting Lists .....	13
Curriculum .....	14
School Fees.....	14
International pre-schools .....	15
TAXES .....	15
Tax status as an expatriate .....	16
Deductions for double housekeeping (dual household).....	17
Tax status - employed on individual terms .....	19
Insurance Terms.....	20
Travel Insurance.....	21
Innovation Centre - New Delhi.....	24
Nordic Centre in India (NCI).....	25

# BACKGROUND

In spring Asian Dynamics Initiative (ADI) conducted a mapping of existing collaborations between the University of Copenhagen and Indian knowledge institutions. Based on this a list of Indo-Danish research collaborations including large, formalised projects and centres as well as researcher to researcher connections was compiled. The list can be accessed on the website [www.indiafocus.ku.dk](http://www.indiafocus.ku.dk).

In conjunction with this, International Staff Mobility (ISM) organised a fact finding mission to New Delhi, to gain and provide practical and juridical information for researchers and students planning to travel and work in New Delhi.

International Staff Mobility (ISM) is a department within Human Resources in the Central Administration of the University of Copenhagen. It provides support and assistance to all international researchers, academia and PhD fellows on issues related to employment at the University of Copenhagen. Moreover it has a huge worldwide network with other Universities and experience in other international fact finding missions.



“I asked my soul: What is  
Delhi? She replied: The  
world is the body and Delhi  
its life”

*Mirza Asadullah Khan Ghalib*

# FACT FINDING MISSION – NEW DELHI, INDIA

The goal for the fact finding mission was to provide a document which researchers and their families preparing to work and live in New Delhi will be able to use before and during their stay. The main topics include visa and registration, safety, banking, transportation, housing, schooling, tax, insurance and health care. As preparation for the fact finding mission (which took place on 17-24 November 2013) ISM conducted several interviews in Denmark together with the ADI coordinator. These interviews were based on Indian and Danish researchers involved in research projects in India including the Indian Embassy in Hellerup to obtain relevant information. The following finding report is based on interviews and information obtained from websites and brochures. This report will be published both on the ISM and ADI website. In New Delhi the following organisations were visited:



## Visited Organisations

- Innovation Centre Denmark
- The Royal Danish Embassy
- University of New Delhi
- The British School
- American Embassy School
- The Magic Years pre-school
- Happy Feet pre-school
- Fortis Health Care
- Max Super Specialty Hospital
- Ray White Real Estate

## VISA

Danish researchers and most non-Indian nationals will need to apply for a visa when travelling to India. As a Danish citizen or as a resident of Denmark of over two years (to prove this, you will need to submit a copy of your yellow health card – CPR Card) you will be able to apply for the Indian visa at the Indian Embassy in Copenhagen. If these circumstances do not apply to you, you will need to submit your visa application at an Indian Embassy in your home country.

Make sure you apply for the visa with plenty of time to spare as it may take more than 5 working days for your visa to be granted, even if all the necessary documents were submitted. You are required to personally appear at the embassy for submission of biometric traits (postal visa applications will not be accepted). Applicants below 12 years and above 70 years are exempt from the requirements of submission of biometric traits.

[http://www.indian-embassy.dk/visa\\_services.html](http://www.indian-embassy.dk/visa_services.html)

## ACCOMPANYING FAMILY

Non-Indians including children visiting India must have a valid visa. It is insufficient for a child's visa to be registered in one of the parent's passport. Spouses of researchers will also have to apply for an Entry Visa by submitting a copy of their marriage certificate along with the visa application. Partners who are not married and accompanying a researcher, may only apply for a Tourist Visa. You are not allowed to work on either an Entry or Tourist Visa.



## RESEARCH VISA

Non-Indian researchers (incl. PhD-students) representing the University of Copenhagen and visiting India for the purpose of research will be issued a Research Visa. It is compulsory for researchers to register with the Foreigners' Regional Registration Office (FRRO/FRO) within 14 days of arrival in India

### Requirements for Research Visa

- Original passport
- One recent passport size photograph - coloured
- Visa application form duly completed and signed by the applicant
- Applicable visa fee
- A letter of invitation from the respective University introducing the applicant, stating the purpose of the business visit and the company undertaking both financial and personal responsibility for the applicant
- A reference letter from the University of Copenhagen
- A synopsis of the research project
- CV in English

Visa Type	Costs*
Research Visa	DKK 1050

*\*September 2014- fees above are for Danish citizens; for other nationalities additional processing fees might apply.*

## EMPLOYMENT VISA

Non-Indian researchers heading to India for work (main purpose of visit is non-research related), will need to apply for an Employment Visa. Applicants will be granted a visa for a maximum of one year initially. The Indian Embassy in Copenhagen will not be able to issue an Employment Visa for the second time, for the same position. Extension, if required, has to be sought in India from the immigration authorities 6 months prior to the expiry of the visa. It is compulsory to register with the Foreigners' Regional Registration Office (FRRO/FRO) within 14 days of arrival in India.



### Requirements for Employment Visa

- Original passport (*at least 4 months validity beyond the visa date*)
- One recent passport size photograph - coloured
- Visa application form duly completed and signed by the applicant
- Applicable visa fee
- A copy of the contract of employment/engagement signed by the employer in India, an appointment letter and other employment related document(s) that the embassy may require.

*(Please contact an embassy representative to find out more details regarding related documents)*

Visa Type	Costs*
Employment Visa – for 6 months	DKK 1090
Employment Visa – for 1 year	DKK 1440
Employment Visa – for up to 5 years	DKK 2120

*\*September 2014- fees above are for Danish citizens; for other nationalities additional processing fees might apply.*

### Business Visa

Researchers representing the University of Copenhagen and visiting India for the purpose of business will be issued a Business Visa.

### Requirements for Business Visa

- Original passport
- One recent passport size photograph - coloured
- Visa application form duly completed and signed by the applicant
- Applicable visa fee
- A business letter from the Danish company introducing the applicant, stating the purpose of the business visit and the company undertaking both financial and personal responsibility for the applicant
- An invitation letter from an Indian counterpart company should accompany the visa application.

Visa Type	Costs*
Business Visa	DKK 1050

*\*September 2014- fees above are for Danish citizens; for other nationalities additional processing fees might apply.*

## CONFERENCE VISA

Conference visas are issued when attending international conferences/ seminars /meetings in India. This visa will be subject to approval from the Government of India responsible for organising the conference. Processing of conference visas will take a longer time, therefore applicants applying for this visa are advised to apply well in advance with full particulars and all necessary documents submitted pertaining to the participation in the conference.

### Requirements for Conference Visa

- Original passport (*at least 4 months validity beyond the visa date*)
- One recent passport size photograph - coloured
- Visa application form duly completed and signed by the applicant
- Applicable visa fee
- A letter of invitation from the organiser including details of the conference.

Visa Type	Costs*
Conference Visa	DKK 710

*\*September 2014- fees above are for Danish citizens; for other nationalities additional processing fees might apply.*

## ENTRY VISA

Non-Indian, married partners of researchers, joining their partners in India will need to apply for an Entry Visa.

### Requirements for an Entry Visa:

- Original Passport (with at least 4 months validity beyond the visa date)
- One recent passport size photograph - coloured
- Visa Application form duly completed and signed by the applicant
- Applicable visa Fee
- Names and complete addresses of relatives to be visited in India
- Marriage certificate / birth certificate in case of family visit.

Visa Type	Costs*
Entry Visa – for 6 months	DKK 710
Entry Visa – for 1 year	DKK 1050
Entry Visa – for up to 5 years	DKK 1740

*\*September 2014- fees above are for Danish citizens; for other nationalities additional processing fees might apply.*

## TOURIST VISA

Unmarried partners accompanying a researcher may apply for a Tourist Visa. Tourist Visas are valid for a maximum period of six months from the date of issue. Tourist visas are non-extendable and non-convertible. To ensure continuous stay in India getting back-to-back tourist visas will not be permitted. In such an instance applications for obtaining a multiple entry Tourist Visa will have to be submitted with sufficient details/justification for stay in India.

### Requirements for Tourist Visa

- Original Passport (with at least 4 months validity beyond the visa)
- One recent passport size photograph - coloured
- Visa Application form duly completed and signed by the applicant
- Applicable visa Fee.

Tourist Visa on arrival will be available to the citizens of the following countries only:

*Finland, Japan, Luxembourg, New Zealand, Singapore, Cambodia, Laos, Vietnam, Philippines, Myanmar and Indonesia.*

Visa Type	Costs*
Tourist	DKK 370

*\*September 2014- fees above are for Danish citizens; for other nationalities additional processing fees might apply.*

## REGISTRATION

All internationals (including internationals of Indian origin) visiting India on a long term basis (more than 180 days) including those on Student Visa, Medical Visa, Research Visa and Employment Visa will be required to register themselves with the Foreigners Regional Registration Officer (FRRO)/ Foreigners Registration Officer (FRO). They will have jurisdiction on the location where the foreigner intends to stay. This registration is compulsory and must be completed, within 14 days upon arrival.

<http://indianfrro.gov.in/frro/>.

# BANK ACCOUNT

Opening a bank account in Delhi can be difficult. If you are receiving salary in your Danish bank account, you do not need an Indian bank account as you can simply use your credit card in stores including retrieving cash from ATM machines etc. Relevant banking fees will apply. However, if you require an Indian bank account, there are many international banks in Delhi such as Barclays, Citi Bank, Deutsche Bank that might be suitable for you. Bank accounts for internationals (NRO accounts) require a minimum quarterly balance of USD 500. Failure to maintain the balance will result in a penalty fee. Prior to opening a bank account, please check if you have the following:

1. Passport and employment visa
2. FRRO document
3. Lease agreement
4. One passport colour photo
5. Proof of overseas address
6. PAN card (if available) or Form 60
7. Mobile bill declaration
8. Foreign<sup>7</sup> overseas bank account details

# SAFETY

## Being an international female researcher in New Delhi

New Delhi has received a bad reputation in the last couple of years due to several high profile rape cases. However, if you take precautions, as in any other big city in the world, it is quite possible to still live and work safely in New Delhi. It is advisable to wear appropriate clothing to prevent unwanted attention.

Local Indian women prefer not to travel alone at night and it is therefore, not recommended to do so. If you need to travel alone during the day, it might be preferable to use the metro or to take a taxi and not the bus. It is always advisable that when you arrive to speak with both Indian and international women who have been living and travelling in Delhi to get good advice and the latest updates on safety and precaution.

New Delhi is a big city with a population of over 12 million. Therefore, crime associates itself with being a city of such a size. Petty theft does occur and you should practice

caution especially by avoiding wearing expensive jewellery, carrying large amounts of cash or wearing expensive branded clothes etc. Pickpockets thrive in crowded areas such as markets as well as buses and train stations. It is also best to avoid traveling alone at night.

Demonstrations, protests and mass gatherings occur in major public areas. Avoid these situations as they can get rowdy and dangerous.

Many diplomats and internationals have personal security stationed at their house/apartment building. If you live in an area with many internationals, you will be provided with security in your neighbourhood.

## TRANSPORTATION

In Delhi, you will be greeted by a mix of black and yellow cabs, cycles, auto rickshaws etc. Roads are congested, and a combination of incessant honking and poorly-followed traffic rules make driving in Delhi a stressful experience.

**Cars** are relatively cheap in Delhi – you can buy a new Suzuki Alto for app Rp. 300.000. However, driving in Delhi is not for the faint-hearted, and as a foreigner you may be in a lot of trouble if you get into an accident. Hence, many expats choose to hire a driver which will cost you app Rp. 16.000 (app. DKK 1.500) per month.

**Auto rickshaws** are an efficient and inexpensive way to travel short distances during rush hour in Delhi. They can be stopped on the street or be found at taxi stands. They usually run on meters, but most drivers will not use them and you may have to negotiate rates before the start of your journey.

**Metro** is clean, comfortable and inexpensive and the cost range from Rp. 8 to Rp. 30. The metro is considered to be a safe means of transport due to the high level of security at all stations. There are special compartments for women which are recommended if you are travelling alone.

**Busses** are crowded and are mostly used by the working class population in Delhi. It is not advisable for women to board the buses alone or after dark.

**Taxis** can be found at taxi stands and are generally considered to be safe. However remember to negotiate the rates before the start of your journey.



# HOUSING

Finding accommodation in New Delhi can be significantly more difficult than in other locations. The high demand for housing has sent housing prices through the roof, and the availability of apartments and alternative property is limited. Delhi has recently been ranked in the same category as London and Singapore, as one of the most expensive cities in the world to find accommodation. On the contrary, the general cost of living in Delhi is not as high, depending on your lifestyle preferences.

## WHERE TO LOOK?

Increasingly, companies that provide accommodation to internationals are opting for luxury apartments rather than more costly, spacious homes in the suburbs. Most expats

prefer living in South Delhi, the most developed area of the city (in particular Vasant Vihar, Malcha Marg, Golflinks, Jorbagh, Shantiniketan, Westend, and Anand Niketan).

Due to the difficulties attached in both finding and securing accommodation in Delhi, an unusual number of expats in the metropolis find apartment sharing their best option.

Other, less expensive but nice areas, are Hauz Khas, Sarvodya Enclave, Defence Colony, Anand Lok, Niti Bagh, Gulmohar Park, Nizamudin East, Greater Kailash I and II, Pansheel Park, Friends Colony, and New Friends Colony.

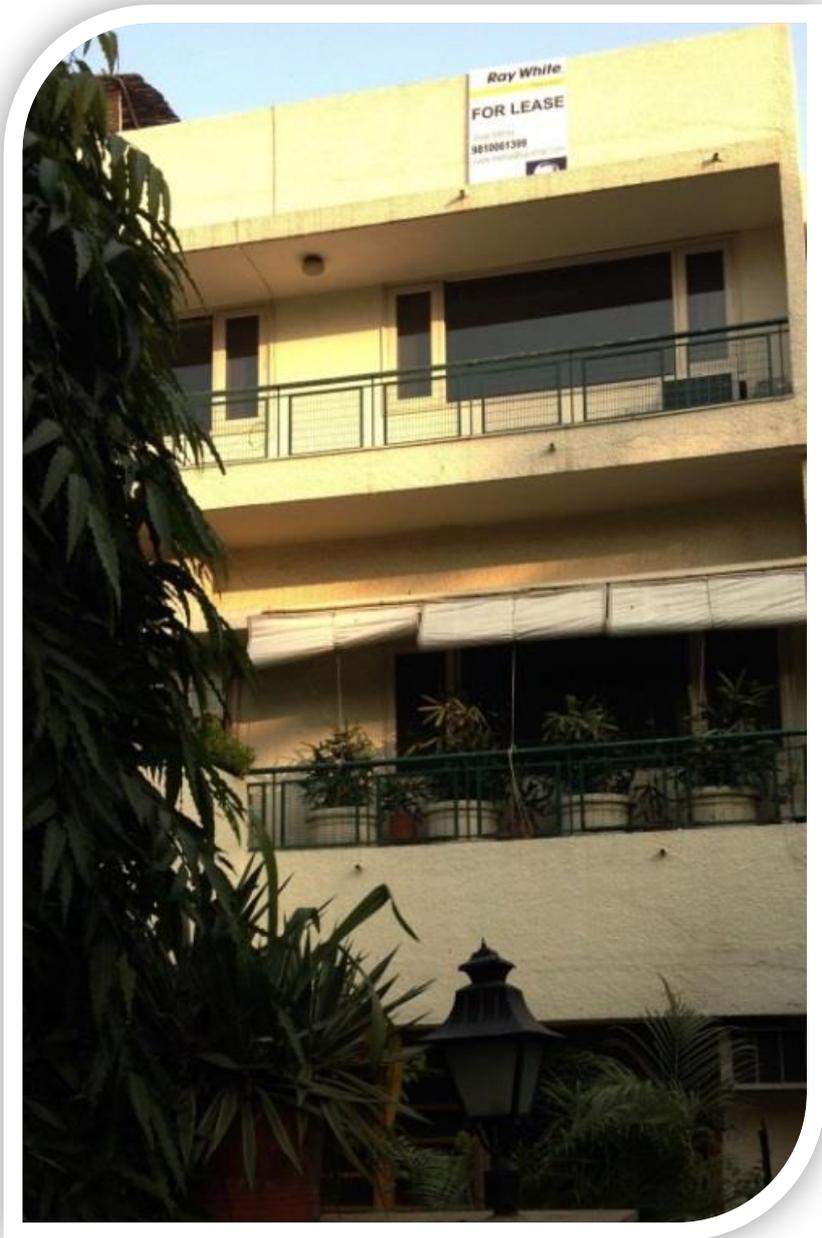
The top floor of an apartment can be particularly pleasant because the roof top terrace (sometimes comes with a garden) will be included. Be aware that during the summer months, it gets extremely hot; air-conditioning is a must to have in an apartment.

If you are more of an outdoorsy type of person you can also choose to live in a farmhouse, but this option might not be possible for a lot of researchers who may have a limited budget. Nice areas are Westend Greens, Pushpanjali and Kapashera (these three areas are near the Suburb of Gurgaon and can be a bit noisy because of the airport in the neighbourhood), Vasant Kunj is nice and more in the city towards South Delhi, while Chattarpur is the biggest farm house area. A farm house sounds very attractive but you have to note that it will require a lot of maintenance and staff. In addition, electricity and water supply may be limited in these areas.

## How?

If you do wish to find your own accommodation in Delhi, it is best to hire a real estate agent to help you with the process. English speaking real estate agents also deal with the legal aspects to ensure that the small print is examined and that there are no hidden loopholes. Negotiate to pay no more than a month's rent in fees to the agent for finding suitable accommodation. Often a large deposit is required for extended lease agreements. These can often be negotiated, as most things in India usually are.

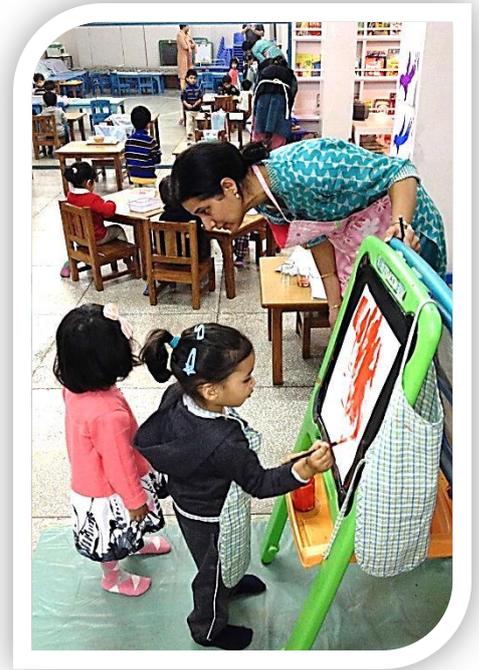
The Danish Embassy in Delhi uses Ray White India, which has a large selection of homes. Ray White India or similar real estate agents will quickly understand your needs and make contact with suitable landlords.



# INTERNATIONAL SCHOOLS

The education system in India varies considerably from region to region. India does have government and privately run schools in most parts of the country; some also offer education on par with the UK system. There are numerous international schools in India for expats to educate their children right up to the University level.

An international school is loosely defined as a school that promotes international education, in an international environment, either by adopting an international curriculum or by following a national curriculum that is different from the Indian curriculum. These schools cater mainly to students who are not Indian nationals, such as children of the staff of international businesses, international organisations, foreign embassies, missions, or missionary programs. But many local students attend these schools to learn the language curriculum provided in the international school and to obtain qualifications for employment or higher education in a foreign country. There are many different international schools in Delhi which offer different programmes i.e. curriculum of international boards like IBO, Geneva, CIE and Edexcel U.K and the College Board USA.



## WAITING LISTS

Most international schools have waiting lists (wait pool) and some schools operate with defined rules for priority students. At embassy school for example, *students holding specific passports or parents working for specific international companies will receive priority*. Some of these schools operate on a quota system, where only a maximum number of students representing a specific country can be admitted. While looking for an international school, it is recommended to get precise information about waiting lists and to check if the nationality of your child has consequences within the waiting pool.

	Pathways School	German School	British School	American School
<b>Admission Fee Indian Rupee</b>	110,000	86,074	60,000	685,668
<b>(Danish Krone)</b>	(9,743)	(7,624)	(5,316)	(60,758)
<b>Annual tuition Grade 6 Indian Rupee</b>	360,000	679,112	737,000 (one-off) 376,000	1,354,160
<b>(Danish Krone)</b>	(31,900)	(60,181)	(65,271) (one-off) (33,299)	(120,001)

## CURRICULUM

Besides a different curriculum and different admission rules, there is also a significant difference in the background of both students and teachers. In the American school for example 85% of the staff will be American, while at the British school 90% of the staff will be Indian. At some international schools the percentage of Indian students will be higher than international students, while in other schools there will be a surprisingly higher number of Korean students (as there are many Korean multinationals based in Delhi).

## SCHOOL FEES

School fees and admission fees do vary as well. The following graph shows an example of school fees and admission fees (2013/2014) from four different international schools in the Delhi area.



## INTERNATIONAL PRE-SCHOOLS

In New Delhi there are more than twenty international pre-schools. These pre-schools have their own vision and methods of teaching (e.g. Montessori is used in the Magic Years pre-school while the Play School Method is used in the Happy Feet pre-school). Most international pre-schools start at 9:00 and end at 12:30 with lunch. Some offer afternoon programmes that lasts up to 15:30. Children can start in pre-school from 18 months (there are no facilities for toddlers who cannot walk) until the children are enrolled in a primary school. Many pre-schools divide the children in three different age groups and offer activities according to these ages. In pre-schools, the background of the children will vary a lot from one school to another.

## TAXES

This section will describe the current tax rules for researchers employed at the University of Copenhagen but working in India. However, please be advised that binding tax answers can only be given by SKAT. Hence, it is recommended that you contact your local tax office before your departure.

If you live abroad, you may be subject to either full or limited tax liability, or you may not be liable to pay tax at all in Denmark. The decisive factor in determining your tax liability, if any, is whether you still have the right of disposal of your year-round accommodation in Denmark.

- If you keep the right of disposal of your accommodation in Denmark, you will, as a general rule, be subject to full tax liability and thus liable to pay Danish tax rates on your entire income.
- If you live abroad and stay in Denmark for a period of less than six consecutive months, you will, as a general rule, not be liable to pay tax in Denmark. However, you may receive income on which you must still pay tax.
- Denmark has entered into a double taxation agreement with a number of countries to prevent the same income to be taxed twice

If you sell your property or terminate the tenancy agreement of your rented home, your full tax liability in Denmark will cease. If you rent out your home, you must enter into a non-terminable three-year tenancy agreement with your tenant in order for your full tax liability to cease.

If you still own a property or have income from Denmark when moving abroad, and SKAT has assessed that you are no longer subject to full tax liability, you will become subject to limited tax liability in Denmark.

Limited tax liability means that you will only pay tax on certain income from Denmark. This may, for example be:

- Rental income from Danish property
- Salary/wages from an employer in Denmark
- Pension, state pension, fee for board membership and other A-income (income taxed at source)
- Dividends
- Income from Danish property
- Property value tax based on the public property assessment of a holiday home or second home in Denmark

When you leave Denmark to move abroad, you must notify SKAT by completing and submitting **form no. 04.029** (Information about residence and other relevant information when leaving Denmark to stay abroad).

## TAX STATUS AS AN EXPATRIATE

As a Danish citizen researcher, employed by a Danish institution but expatriated to a foreign institution (salary paid in Denmark), you will be subject to full tax liability in Denmark. This is accordance to the Act on Taxation at Source (Kildeskatteloven) section 1, (4). This is regardless of whether you have the right of disposal of your year-round accommodation in Denmark.

According to section 33 A (1) of the Tax Assessment Act (Ligningsloven), a person who is fully tax liable to Denmark can apply for a tax exemption if he or she is working abroad. The stay abroad must be longer than 6 months.

According to section 33 A (2) (2) of the Act, section 33 A (1) does not apply if the salary is determined according to a collective agreement unless the collective agreement clearly states that the salary has been determined in view of an exemption according to section 33 A (1).

The salary for public employees in Denmark is determined by the collective agreement. As a researcher, you are still covered by the collective agreement when you are expatriated in connection with your employment at the University of Copenhagen. Hence, section 33A (1) cannot be used and you are not eligible for tax exemption. You may however be eligible for deductions for double housekeeping (dual household) or for food and accommodations (see section 4.2).

The Danish Confederation of Professional Associations (Akademikerne) and the Agency for the Modernisation of Public Administration are currently negotiating the possibility of individual salary negotiations between the employer and the employee which would make it possible for public employees to apply for tax exemption even though they are covered by a collective agreement. However, the status of these negotiations is unknown at this time (September 2014).

If you are a non-Danish citizen and you leave Denmark to work abroad for a period of time, SKAT will assess if you are still tax liable in Denmark. Please contact SKAT directly and ask for an assessment of your situation.

## DEDUCTIONS FOR DOUBLE HOUSEKEEPING

### (DUAL HOUSEHOLD)

If you still have the right of disposal of your year-round accommodation in Denmark, you can make a deduction claim for double housekeeping (dual household) or for food and accommodation. This is according to the travel rules especially if you have a temporary workplace. You must meet certain conditions in order to get a deduction.

- You cannot get a deduction for double housekeeping and food and accommodation at the same time
- You cannot get a deduction for double housekeeping or for food and accommodation if you receive a tax-free travel allowance or if your employer covers your rendered expenses



*The conditions for getting a deduction for food and accommodation are the following:*

- You must have a temporary workplace
- The distance between your temporary workplace and your place of residence must be a distance such that it is not possible for you to spend the night at your place of residence. If you meet these conditions, you will be able to deduct the following without documenting the expenses:

	Standard rate	How long?
<b>Food</b>	DKK 455 per day	For a total of 12 months
<b>Accommodation</b>	DKK 195 per day	For as long as the workplace is temporary. After the 12 months, you can claim a deduction for the actual documented additional food expenses.

The deduction is granted per day and must be calculated from the actual time of departure. For return days, you will be able to deduct 1/24 of the food allowance rate of DKK 455 per hour.

No matter whether you deduct food and accommodation expenses at the standard rates or if you choose to deduct the actual documented expenses, the maximum allowable deduction is DKK 25,000 per year.

If your employer disburses tax-free travel allowance, the DKK 25,000 limit does not apply. There also isn't a limit if your employer agrees to pay your expenses as rendered or to provide you with free food and accommodation.



You must meet the following conditions for double housekeeping deduction:

- You must maintain double housekeeping for reasons related to work
- Your work must be temporary (fixed term)
- You must be married, cohabiting or a single parent
- The distance between the homes must be such that having to travel back and forth every day would not be reasonable.

If you meet these conditions, you will be able to deduct DKK 400 per week without documenting the expenses. If you would like a higher deduction than this, you must be able to document your expenses.

You can use the deduction for double housekeeping for a maximum period of two years. This can be combined with any deductions for food and accommodation according to the travel rules. The maximum allowable deduction for double housekeeping is DKK 25,000 per year in 2014.

Please visit [SKAT's website](#) for the current rates.

## TAX STATUS - EMPLOYED ON INDIVIDUAL TERMS

If you are employed by the University of Copenhagen and will be living and working abroad for the full duration of your employment, the collective agreement will not apply to you and you will be employed on individual terms. Hence, you will be able to apply for tax exemption according to section 33 A (1) of the Tax Assessment Act. Please contact ISM for further advice.

## SOCIAL SECURITY

If you are expatriated to a non-EU country, there are no international rules which regulate social security outside the EU/EAA. Denmark has made an agreement with India regarding old age pension, early retirement pension and [ATP](#) Livslang Pension. The agreement entails that employees who are expatriated to India for a maximum period of 3 years can continue to acquire eligibility for Danish pension during the period for which they are expatriated. UCPH is exempt from paying social security contributions. [Udbetaling Danmark](#) can give you more information concerning the agreement. The agreement does not regulate sickness insurance, industrial injury (see below) or family benefits and parental leave benefits. If you are a non-Danish citizen, other rules may apply. Please contact [Udbetaling Danmark](#) for further information.

# INSURANCE

The University of Copenhagen's travel insurance policy is part of the Danish State's self-insurance arrangement. This means that the University of Copenhagen carries the financial risk in cases of injury/damage and therefore does not pay any premium. Insurance cards providing cover under this arrangement can be issued to respective employees. Please contact the personnel administrator at your department for more details.

This scheme is administered by Europæiske, and Europæiske decides whether the University is liable to pay compensation under the scheme, and if so, the compensation amount. Europæiske will pay any medical bills including disbursement of compensation, while such amounts are subsequently refunded by the University of Copenhagen. You can read more about the scheme [here](#) (only in Danish)



## INSURANCE TERMS

Statens Tjenesterejseforsikring is managed by Europæiske ERV. The travel insurance with Europæiske provides cover, regardless of the duration of the trip. The insurance covers only acute illness or the unexpected deterioration of existing or chronic illness. It is possible to ask Europæiske for advance confirmation of the insurance cover if one is suffering from chronic or existing illness.

Normal pregnancy examinations/scans are not covered by the insurance. The insurance also only covers birth up until four weeks prior to the expected delivery date. It is therefore recommended that you take out insurance in the host country to cover any expenses relating to pregnancy and birth.

## TRAVEL INSURANCE

The University of Copenhagen's travel insurance covers you on weekdays and on weekends, but not during periods of personal holiday. If you intend to stay abroad for a long period of time, and thus will be taking holiday during your stay, you will have to purchase an annual multi-trip insurance rather than taking out separate insurances to cover individual days of holiday. Europæiske offers an annual multi-trip worldwide insurance cover, which you may purchase at a discount. You can also check with your private insurance company if they offer similar schemes.

At [Europæiske's special website](#) for the insurance scheme, it is also possible to purchase insurance cover for additional days of holiday, accompanying family members and private holiday travel insurance at a discount.

For further information about the terms and conditions of the travel insurance covering official business, claims etc., see [Europæiske's special website](#) for the insurance scheme:



<b>Customer Number</b>	29979812
<b>Password</b>	21897992

As the insurance card is proof that the holder is covered by the said insurance, the card must not be abused or damaged. The card may only be used when University of Copenhagen, or head of department has authorised such use/travel in advance, and it is clearly stipulated that the card must not be used for private travel.

# HOSPITALS

Delhi offers a wide range of medical and health care options, and Indian doctors are globally acclaimed for their skills. Unfortunately, many Indian state-run hospitals are lacking in facilities and basic sanitation and have streamlined administration. Private hospitals, however, match international standards and many travel from the US, Europe and the Middle East to seek treatments in Delhi. The private hospitals are usually specialised in specific area such as paediatrics, oncology etc. It is important that you always contact Europæiske before you seek medical treatment. Europæiske will inform you on how to precede, which hospital to visit etc. If you have an injury, please call **AlarmCentral at +45 70109030**.

Please keep in mind that Statens Tjenesterejseforsikring only covers acute illness or the unexpected deterioration of existing or chronic illness. If you want a general health care insurance, you will need to take out private insurance locally or seek an international provider who will be able to cover worldwide general health care. If you need to consult a physician, it is best to make an appointment in advance. You can make an appointment at one of the private hospitals or you can make an appointment with a general practitioner (GP). Many doctors at the private hospitals also work as a GP.

## Industrial injury insurance

If you are a Danish citizen and you are expatriated by the University of Copenhagen, you are covered by the University's industrial injury insurance for the full duration of your stay.

However, the laws of your host country may stipulate that you will need to take up additional insurance. Please check with your host organisation for more details.

If you are a non-Danish citizen, other rules may apply. Please contact **Arbejdsskadestyrelsen** for further information.



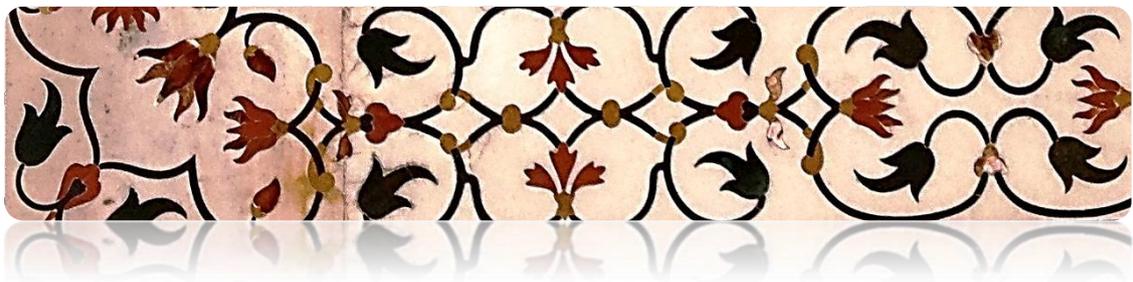
## INNOVATION CENTRE (IC)

Innovation Centre Denmark (ICDK) in Silicon Valley, Munich, Shanghai, São Paulo, New Delhi-Bangalore and Seoul is established in collaboration with the Danish Ministry of Foreign Affairs (the Trade Council) and the Danish Ministry of Science, Innovation and Higher Education. The thematic focus areas for these centres are clean tech, ICT, and life sciences.

ICDK is the natural partner for Danish start-ups, corporations, researchers and public institutions who are looking to take innovation further by accessing the best and the brightest from the six locations currently represented by IC (Silicon Valley, Munich, Shanghai, São Paulo, New Delhi-Bangalore and Seoul).

At ICDK you will find a strong team of consultants representing commercial innovation, research and science, and investment promotion ready to open doors to international knowledge environments, capital, technology and networks, and to promote Danish core competences. This is essential to ensure Danish companies, researchers and institutions continue to improve competitiveness, and to further develop Denmark as a leading knowledge society.

ICDK will be able to help you scout for the right technology, promote your research project, find the right research and development partner, evaluate the market potential for your invention, connect you to the right investor or review your business plan with you. Learn more about how you can collaborate with ICDK [here](#) or contact us to explore what we can do for you.



## INNOVATION CENTRE - NEW DELHI

Working closely with the rest of the Trade Council in India, Innovation Centre (IC)-New Delhi offers services ranging from facilitating University research projects to setting up an Indian subsidiary, sales and marketing support and providing access to companies and Universities in India. As part of ICDK, Invest in Denmark provides customised support to Indian companies looking to establish a presence in Denmark. IC-New Delhi will be able to support researchers from the University of Copenhagen, heading to work and live in India with the following:

- Providing advice on personal safety
- Providing advice on settling in India
- Contact to a Danish (research) Network
- Contact to Indian research environments

These services are complimentary as long as the information is meant for researchers who will be working within the field of research and education. Commercial advice e.g. research results used for commercial use, will not be complimentary.



## NORDIC CENTRE IN INDIA (NCI)

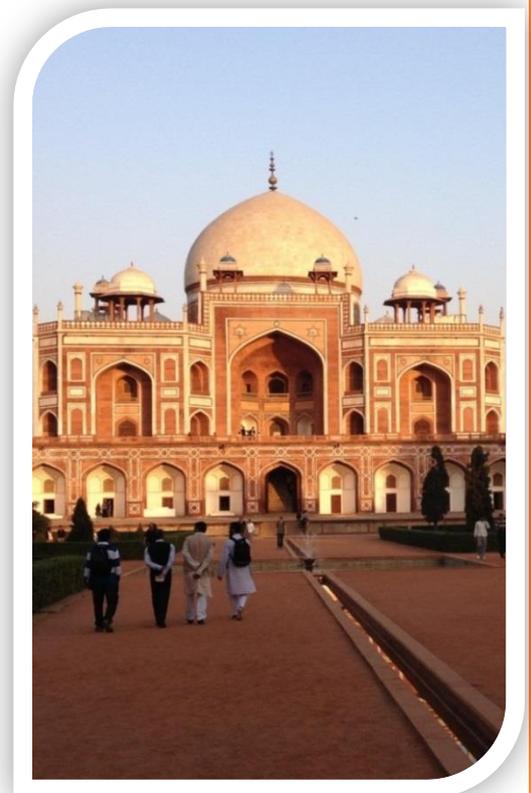
The University of Copenhagen is member of the Nordic Centre in India (NCI) ([www.nordiccentreindia.com](http://www.nordiccentreindia.com)). NCI is a consortium of leading universities from the Nordic countries. Its main objective is to facilitate cooperation in research and higher education between the Nordic countries and India.

Since 2004 NCI has a registered Liaison office in New Delhi, approved by the Indian Government, through which scholars from the member universities can get assistance when preparing for research studies in India and establishing contacts and cooperation with Indian universities and governmental bodies.

As the processes of affiliation and visa application for conducting research in India can become at certain times aggravated, it is important to research advice at an early point in the process. For staff and students from the University of Copenhagen, who want to study or do research in India, NCI can offer advice and help in getting the proper contacts and visa application through. Please contact NCI as soon as possible.

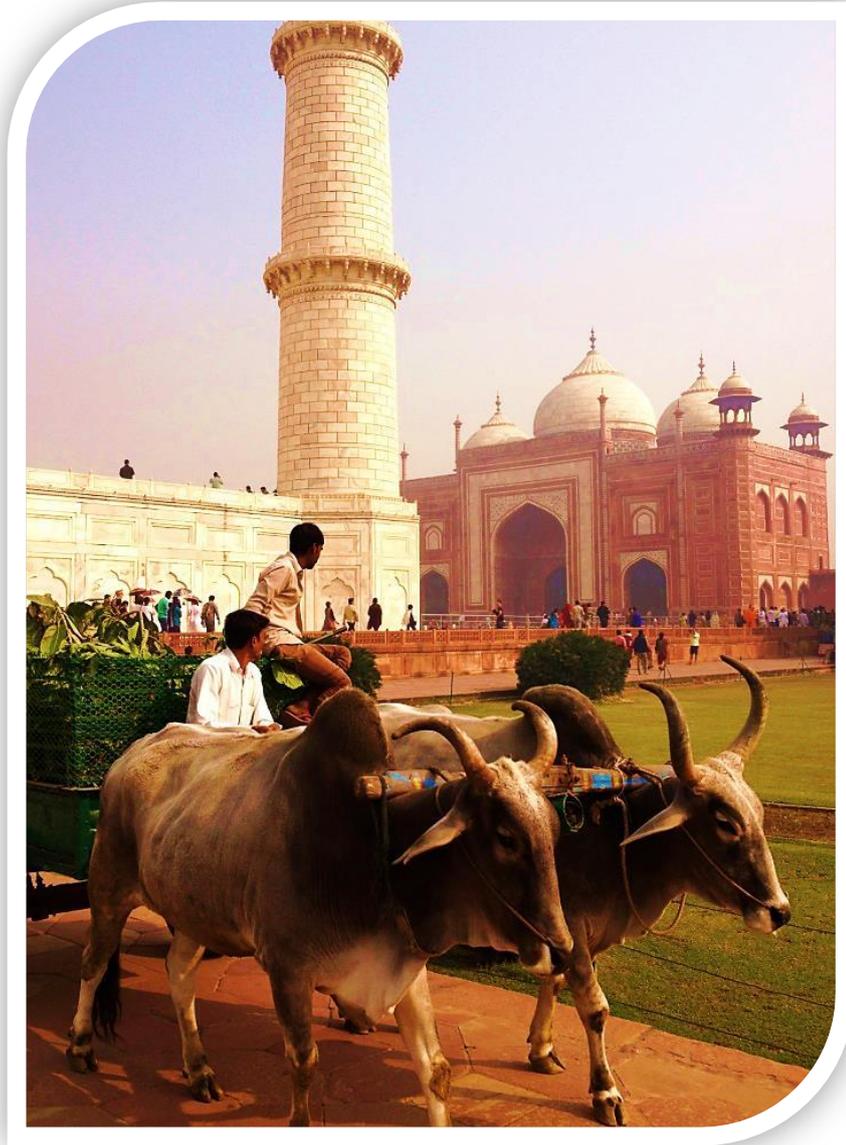
Please note that, though the office of the Nordic Centre in India in Delhi can help researchers from the Nordic member universities in getting their approval expedited, NCI cannot guarantee that the Indian authorities will approve the visa application.

*Please note that, though the office of the Nordic Centre in India in Delhi can help researchers from the Nordic member universities in getting their approval expedited, NCI cannot guarantee that the Indian authorities will approve the visa application.*



## PRACTICAL WEBSITES:

<b>INDO-DANISH RESEARCH COLLABORATIONS</b>	<a href="http://WWW.INDIAFOCUS.KU.DK">WWW.INDIAFOCUS.KU.DK</a>
<b>INDIAN VISA</b>	<a href="http://WWW.INDIAN-EMBASSY.DK/VISA_SERVICES.HTML">WWW.INDIAN-EMBASSY.DK/VISA_SERVICES.HTML</a>
<b>FOREIGN REGISTRATION OFFICER</b>	<a href="http://WWW.INDIANFRRO.GOV.IN/FRRO/">WWW.INDIANFRRO.GOV.IN/FRRO/.</a>
<b>DANISH TAX (SKAT)</b>	<a href="http://WWW.SKAT.DK">WWW.SKAT.DK</a>
<b>EUROPÆISKE</b>	<a href="https://WWW.RETSINFORMATION.DK/FORMS/R0710.ASPX?ID=135330">HTTPS://WWW.RETSINFORMATION.DK/FORMS/R0710.ASPX?ID=135330</a>
<b>ATP LIVSLANG PENSION</b>	<a href="http://WWW.BORGER.DK/SIDER/ATP-LIVSLANG-PENSION.ASPX">WWW.BORGER.DK/SIDER/ATP-LIVSLANG-PENSION.ASPX</a>
<b>UDBETALING DANMARK</b>	<a href="http://WWW.BORGER.DK/SIDER/UDBETALING-DANMARK-KONTAKT.ASPX">WWW.BORGER.DK/SIDER/UDBETALING-DANMARK-KONTAKT.ASPX</a>
<b>EUROPÆISKE SPECIAL WEBSITE</b>	<a href="http://TJENESTEREJSER.EUROPAEISKE.DK/">HTTP://TJENESTEREJSER.EUROPAEISKE.DK/</a> (PLEASE USE LOGIN DETAILS PROVIDED IN THE DOCUMENT)
<b>NORDIC CENTRE</b>	<a href="http://WWW.NORDICCENTREINDIA.COM">WWW.NORDICCENTREINDIA.COM</a>
<b>UNIVERSITY OF COPENHAGEN</b>	<a href="http://WWW.KU.DK">WWW.KU.DK</a>
<b>INTERNATIONAL STAFF MOBILITY</b>	<a href="http://WWW.ISM.KU.DK">WWW.ISM.KU.DK</a>



UNIVERSITY OF COPENHAGEN

International Staff Mobility  
2014