Business trips insurance

The Voluntary Health Insurance (VHI) policy provided by HSE is valid on the territory of Russia. Thus it may only be used during your trips around Russia. Travelling abroad for business trips may require purchase of a travel insurance policy.

There is a variety of Russian insurance companies, some of them offering opportunity of online purchase. As for now however this option is only available in Russian. Offered below is a material on a few insurance companies providing travel insurance, which is purely for your information. You can turn to any insurance company at your discretion.

* **AlfaStrakhovanie** – VHI provider for HSE in 2017 [**AlfaStrakhovanie Group**](http://www.alfastrah.ru/en/company/). One of the major companies in Russia, the winner of an award of World Finance 2015 in nomination «The Best Insurance company in Russia» Russian rating agency Expert Ra recognized AlfaStrakhovanie the market leader of the financial risk insurance.

The insurance companies listed below have English versions of their web pages with the information about policies and sales offices.

* **Ingosstrakh**, [**Ingosstrakh travel abroad**](http://old.ingos.ru/en/private/travel/abroad/)

One of the largest insurance companies in Russia, makes the Russian Top-10 insurance providers. The webpage of the Company offers information on what should be done in case of an accident, useful phone numbers. Also there you can find out about offices of insurance policies sales and claim settlement in Moscow.

* **SOGAZ**, [**SOGAZ insurance company**](https://www.sogaz.ru/eng/)

Founded in 1993 and is now one of the largest federal insurers in Russia.

* **IC Transneft,** [**TRANSNEFT Travel insurance**](http://eng.sktransneft.ru/private_clients/115/)

Founded in 1996, thus a relatively new company but already proved its efficiency, and earned the highest rating among Russian insurance carriers (BB+) from the international agency Standard & Poor’s.

* You may as well address [**MAKS insurance company**](http://www.makc.ru/) English-speaking specialists Dmitry Sergeyev +7 903 796 10 47 or Tatiana Golubkina+7 916 684 36 86, dmsdog@makc.ru.
* And a couple of other reliable insurance companies [Energogarant](http://en.engarant.ru/private), [Sberbank travel insurance](http://www.sberbank.ru/en/individualclients/insuranceandpension/insuranceprogrammes/life/travelinsurance), and [Soglasie](http://www.soglasie.ru/en/).