



Aon Dutch Basic Healthcare Insurance

Studying in The Netherlands

Dutch Basic
Healthcare
Insurance

aonstudentinsurance.com



Are you planning to work while studying in the Netherlands?

The Dutch Healthcare Insurance Act (Zvw) states that, every Dutch National or (foreign) person with an employee status is legally required to have a Dutch Basic Healthcare Insurance. This also applies to international students with a part-time job, both European and non-European. An European Health Insurance Card (EHIC) is not valid if you have a (part-time) job in the Netherlands.

When is a Dutch Basic Healthcare Insurance mandatory?

- When you have a part-time job
- When you have an internship and earn more than the Dutch minimum wage:
<https://www.government.nl/topics/minimum-wage/amount-of-the-minimum-wage>

Fine

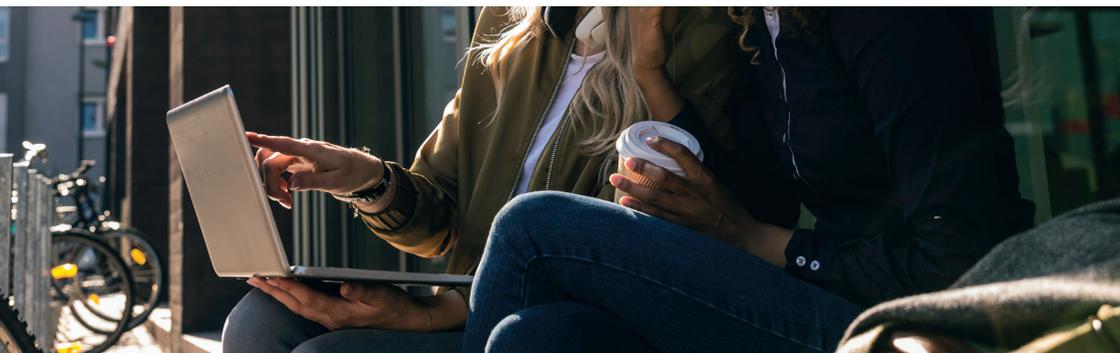
Not complying to this Dutch law means you will be fined by the CAK for not being Dutch Basic Health insured while being employed. Fines can run up to as much as EUR 400,-.

Not sure which insurance?

If you're not sure which insurance applies to your specific situation, it is important to contact the SVB for an assessment www.svb.nl/en/the-wlz-scheme.

Additional insurance during your stay in the Netherlands

The Aon Dutch Basic Healthcare Insurance covers basic medical costs only. Since you are temporary living in the Netherlands we recommend you take out additional insurance. On top of your Aon Dutch Basic Healthcare Insurance you can upgrade with the following package: **Aon Start+ insurance**



Summary of cover

Coverage	Aon Dutch Basic Healthcare insurance	Start+
Medical expenses	Covered	Supplementary to EHIC or Basic Healthcare Insurance (excluding pre-existing conditions)
Urgent dental treatment	Not covered	EUR 350 per year
Dental costs in the event of an accident	Not covered	EUR 1.250 per year
Emergency assistance (24/7) and repatriation	Not covered	EUR 500.000 (Max. per insured period)
Extra travel costs for the insured in case of death or life-threatening illness of family member in 1st or 2nd degree	Not covered	EUR 7.000
Liability	Not covered	EUR 1.250.000 (max. per insured event) Including internships (max. EUR 10.000)
Baggage during journey -Electronical equipment -Telecom equipment -Contact lenses and glasses -Travel documents	Not covered	EUR 2.000 EUR 1.000 EUR 250 EUR 250 Actual costs
Personal items in your home	Not covered	EUR 6.000
Accidents - Accidental death - Permanent disablement	Not covered	EUR 10.000 EUR 75.000
Legal Assistance - Inside Europe - Outside Europe	Not covered	EUR 50.000 EUR 15.000
Deductible	Yes, EUR 385,00 or EUR 885,00 per calendar year	No
Premium	www.aonstudentinsurance.com	EUR 0,88 per day EUR 26,40 per month

Unique benefits

- Worldwide coverage
- 24/7 Emergency Assistance
- No deductibles or co-payments
- Online account to manage your personal details and insurance
- Fully compliant with Schengen visa regulations
- Fully compliant with the Erasmus+ Exchange Program and Internships abroad



Apply online

To apply for this insurance, please go to www.aonstudentinsurance.com

Payment

You can pay monthly, yearly or at once. Payment methods are bank transfer, direct debit or credit card (MasterCard/VISA).

Questions?

Visit the FAQ section on our website, call us on **+31(0)10 448 8270** or email us at info@aonstudentinsurance.com.

Aon Student Insurance

Our dedicated and multilingual customer service offers assistance to thousands of international students. We communicate with international students every day. With our knowledge and experience with universities and international students, we know what is considered important in an insurance plan for international students.

About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better—to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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