Aon Student Insurance for international students

Summer 2020

Erasmus University
About Aon

- International advisor in risk management and insurance broker
- 500 offices worldwide/ 50,000 employees
- 15 offices in The Netherlands/ H.Q. Rotterdam
- Multilingual Client Services Team
- Over 300,000 students insured in the last decade
- Partner of universities (of Applied Sciences) in the Netherlands and internationally
Aon Student Insurance

- Worldwide coverage
- For international students studying/ internship in the Netherlands
- Medical and non-medical coverage
- 24/7 Emergency Assistance
<table>
<thead>
<tr>
<th>Situation</th>
<th>Needed Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-EER Student</td>
<td>Aon Complete Insurance</td>
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<tr>
<td>EER Student without EHIC</td>
<td>Aon Complete Insurance</td>
</tr>
<tr>
<td>EER Student with EHIC</td>
<td>Aon Start+ or Start Insurance</td>
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<tr>
<td>EER and Non-EER students who have a (part-time) job</td>
<td>Aon Basic Healthcare Insurance and Start (+)</td>
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<tr>
<td>EER and Non-EER students who do an internship and earn more than the Dutch Minimum Wage</td>
<td>Aon Basic Healthcare insurance and Start (+)</td>
</tr>
</tbody>
</table>
Aon Complete+ Insurance for Erasmus Students

- Special package including medical and pre-existing conditions.

- For EER and Non EER students studying at Erasmus University.
Importance of insurance when studying/internship abroad

- Hong Kong riots, Australian fires, Covid-19 and other calamities
- Health care costs in NL are high, no insurance means you will have to pay for the costs yourself!
- If you cause damage, no insurance means you have to pay out of your own pocket
- If there is a theft in your room, no insurance means, you will not be reimbursed
- Dead or life threatening illness of family in 1st or 2nd degree, no insurance means you will have to pay for your own ticket.
Coverage Covid-19

- Medical expenses will be covered, coverage can deviate per insurance plan and/or applicable clauses on your insurance certificate. Check your insurance certificate to be certain that you are covered for medical expenses.

- Medical repatriation is usually a covered event, under the condition that you are sick or had an accident and the local healthcare is insufficient or not available.

- Repatriation of student to home country in case of serious illness or death of a family member in the 1st or 2nd degree.

- Repatriation of family in 1st or 2nd degree to the student as a result of serious illness or death of the student.

- Repatriation of the insured person’s remains to the home country.
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Complete+ Only EER Students</th>
<th>Start + Only EER Students with An EHIC or Dutch Basic Healthcare insurance</th>
<th>Start</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical expenses</td>
<td>Actual costs (including pre-existing conditions)</td>
<td>Supplementary to EHIC or Basic Healthcare Insurance (excluded pre-existing conditions)</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Urgent dental treatment</td>
<td>EUR 350 per year</td>
<td>EUR 350 per year</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Dental costs in the event of an accident</td>
<td>EUR 1,100 per year</td>
<td>EUR 1,100 per year</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Repatriation, extra costs and 24/7 emergency assistance</td>
<td>EUR 500,000 (Max. per insured period)</td>
<td>EUR 500,000 (Max. per insured period)</td>
<td>EUR 500,000 (Max. per insured period)</td>
</tr>
<tr>
<td>Extra Travel Costs for the insured in case of death or life threatening illness of fam. member in 1st or 2nd degree</td>
<td>EUR 7,000</td>
<td>EUR 7,000</td>
<td>EUR 7,000</td>
</tr>
<tr>
<td>Liability</td>
<td>EUR 1,250,000 (max. per insured event)</td>
<td>EUR 1,250,000 (max. per insured event)</td>
<td>EUR 1,250,000 (max. per insured event)</td>
</tr>
<tr>
<td>Baggage during journey</td>
<td>EUR 1,500</td>
<td>EUR 1,500</td>
<td>EUR 1,500</td>
</tr>
<tr>
<td>Home/Household contents</td>
<td>EUR 6,000</td>
<td>EUR 6,000</td>
<td>EUR 6,000</td>
</tr>
<tr>
<td>- Electronic equipment</td>
<td>EUR 700</td>
<td>EUR 700</td>
<td>EUR 700</td>
</tr>
<tr>
<td>- Telecom equipment</td>
<td>EUR 150</td>
<td>EUR 150</td>
<td>EUR 150</td>
</tr>
<tr>
<td>- Travel documents</td>
<td>Actual Costs</td>
<td>Actual Costs</td>
<td>Actual Costs</td>
</tr>
<tr>
<td>Accidents</td>
<td>EUR 10,000</td>
<td>EUR 10,000</td>
<td>EUR 10,000</td>
</tr>
<tr>
<td>- Accidental death</td>
<td>EUR 75,000</td>
<td>EUR 75,000</td>
<td>EUR 75,000</td>
</tr>
<tr>
<td>- Permanent disablement</td>
<td>EUR 10,000</td>
<td>EUR 75,000</td>
<td>EUR 75,000</td>
</tr>
<tr>
<td>Legal Aid</td>
<td>EUR 50,000</td>
<td>EUR 50,000</td>
<td>EUR 50,000</td>
</tr>
<tr>
<td>- Inside Europe</td>
<td>EUR 15,000</td>
<td>EUR 15,000</td>
<td>EUR 15,000</td>
</tr>
<tr>
<td>- Outside Europe</td>
<td>EUR 15,000</td>
<td>EUR 15,000</td>
<td>EUR 15,000</td>
</tr>
<tr>
<td>Premium</td>
<td>EUR 1.79 per day</td>
<td>EUR 0.83 per day</td>
<td>EUR 0.53 per day</td>
</tr>
<tr>
<td></td>
<td>EUR 53.70 per month</td>
<td>EUR 24.90 per month</td>
<td>EUR 15.90 per month</td>
</tr>
</tbody>
</table>

**Premium**: 
- **Complete+**: EUR 1.79 per day / EUR 53.70 per month
- **Start +**: EUR 0.83 per day / EUR 24.90 per month
- **Start**: EUR 0.53 per day / EUR 15.90 per month
## EU Students with European Health Insurance Card (EHIC)

### EHIC Coverage without Additional insurance

- Only urgent medical Treatment
- Must be obtained in home-country
- Limited time of coverage (depends on students home-country)

### Aon Start+ as supplement to the EHIC

- Check coverage of your EHIC insurance before you leave home
- Must always claim first with your EHIC insurer
- Aon Start+ insurance will reimburse costs which are not sufficiently covered by EHIC
Are you going to have a (part time) job?

• You are **obligated by law** to take out Basic Health Care Insurance

• Failing to apply will lead to financial penalty by CAK/ SVB

• Online Wlz Position Form

• More information on and apply for Basic Healthcare insurance

www.aonstudentinsurance.com
Apply for Aon Student Insurance

www.aonstudentinsurance.com

Are you going to study in another country?

Aon student insurance covers your health, travel and stay.
It is quick and easy, and the best insurance for students.

Advise me & get a quote
Apply for Aon Student Insurance

What is your home country?
- American Samoa

What is your country of destination?
- Netherlands

Start date
- 22 - 10 - 2019

End date (up to, not including)
- 22 - 10 - 2020

Please note: the start and end date should correspond to your (study) period abroad.

Your situation
- Student / PhD Student.

Which educational institution will you attend?
- Other

Do you have a (part-time) job or paid internship in The Netherlands?
- Yes
- No

The following page will help you to determine whether you are required to apply for the Basic Healthcare Insurance or not during your stay in The Netherlands.
How to file a claim

Claims

To submit a claim we need the following information

- Policy number
- Date of birth

Login with the unique combination of policy certificate number and date of birth.
Contact details

Aon Emergency Center (24/7)
📞 tel: +31 20 592 97 78

Aon Client Services
(European working hours, 8.30-17.30)
📞 +31 (0)10 448 8270

✉ info@aonstudentinsurance.com
(for students)

www.aonstudentinsurance.com
Questions?

Questions? Contact us!