



Aon International Student Insurance

Policy Conditions 1.25



General Information



General inquiries

In case of general questions regarding your insurance, claims, invoicing or other, you can contact Aon Student Insurance

by e-mail at:

info@aonstudentinsurance.com

or via live chat at our website or by phone at: +31 (0)10 44 88 270.



Claims

When damage or a claim occurs, you must report this as soon as possible by filing a claim at:

www.aonstudentinsurance.com



Emergency

In case of an emergency, such as an **accident**, hospitalization, medical evacuation or repatriation, you must contact **Aon Assistance** (24/7 available) as soon as reasonably possible. **Aon Assistance** can be reached at:

+31 (0)10 44 88 260.

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Rules of Service



1.1 How to read the policy conditions

Your **insurance certificate** and these policy conditions should be read as an inseparable document. The policy conditions consist of general terms and conditions (section 2) and special terms and conditions for the following sections. These sections are only covered if they are stated on your **insurance certificate**:

section 3 – Emergency Assistance & Repatriation

section 4 – Medical Expenses

section 5 – Personal Liability

section 6 – Legal Assistance

section 7 – Accident Coverage

section 8 – Home Contents

section 9 – Luggage

If the special terms and conditions deviate from the general terms and conditions, the provisions in the special terms and conditions prevail. If any clauses are mentioned on your **insurance certificate** and therefore applicable to your insurance, the provisions in the clauses will prevail.

Words that are *italicized* and **bolded** in the text of this policy conditions are defined and therefore should be read as per the definitions laid out in section 10 (definitions). Anywhere where these policy conditions state 'you' or 'your', this refers to the **insured person** on the **insurance certificate**.

1.2 Obligations in the event of damage

If the **policy holder**, you and/or any **beneficiary/beneficiaries** fail to comply with the following obligations, it forfeits the right to claim compensation under this insurance if this non-compliance has harmed a reasonable interest of the **insurer**.

The **policy holder**, you and/or any **beneficiary/beneficiaries** are obligated to:

- notify the **insurer** as soon as reasonably possible, but at least within 3 years after the occurrence, about any incident which could result in an obligation for the **insurer** to pay damage compensation.
- do everything in their power to avoid, reduce or limit (further) damage.
- cooperate with measures undertaken by the **insurer** to avoid, reduce or limit (further) damage.
- provide all information about the damage requested by or on behalf of the **insurer**.
- cooperate with every investigation instituted by or on behalf of the **insurer** into the damage and any consequences.
- authorize the **insurer** to obtain information from third parties to the extent permitted under relevant legislation and regulations.
- immediately notify the **insurer** of your full or partial recovery.
- agree to an examination (at the **insurer's** expense) by a **qualified physician** designated by the **insurer** and be admitted to a **hospital** or other facility designated by the **insurer** for an examination. This obligation only applies in the event of cover under the sections **medical expenses** and accident coverage.

Additionally, in the case of loss, theft or damage, you are obligated to:

- file a report with the police or other authority with jurisdiction in the city/town where the theft or loss occurred within 24 hours after theft or loss.
- file a report with the transport company in case your **personal items** are damaged or stolen during transport.
- prove that the properly locked direct access to the **home** was forced in case of theft, extortion, robbery and vandalism.
- prove the possession, value and age of the **personal items**, for example by a purchase invoice.
- first inform the **insurer** in case of damage to **personal items** and receive approval for the repair, before repairs are made.

Duty for reasonable precautions

There will only be entitlement to compensation for **personal items** if and to the extent that you cannot have been reasonably expected to have taken safer measures. Thus, you have stored your **personal items**, especially **valuables**, in the safest place possible at that moment, meaning:

- **Valuables** have been under your supervision and eyesight all the time during the occurred situation, or stored in a properly locked space (e.g. your **home** or a locker).
- During **travel**, **valuables** have been transported in your hand **luggage**; and have not been transported as hold **luggage** or left behind in a vehicle.
- All other items (non-**valuables**) that you leave behind, are in a properly locked space and stored and kept out of sight.
- In the case of transport of your **personal items** as hold **luggage** (non-**valuables**), you check your **luggage** upon receipt for damage or theft.

1.3 Mutual respect and expectations

We expect from you to:

- act in a respectful and reasonable way towards the representatives of Aon Student Insurance.
- follow up on instructions given to you by representatives of Aon Student Insurance, **Aon Assistance** or as given in these policy conditions.
- act to prevent any damage or claims and limit damage to the extent that can be reasonably expected from you at that moment.

At the same time you can expect from us that you:

- will be treated in a respectful and reasonable way.
- are welcome to contact us in case of questions, claims or assistance.
- will be serviced as quickly as reasonably possible, and with your interest in mind.

2

General Terms & Conditions



2.1 Registration, privacy and processing of personal data

How does Aon fulfil its responsibility for the protection of personal data?

As a rule, **Aon** acts as data controller* when providing its services and products. Our role as controller entails that we have our own responsibility for the protection of personal data both towards our customers and towards the regulator. We collect and process personal data to be able to provide our services.

Exceptions to this concern are specific activities in which a client outsources certain activities to **Aon. For example administrative activities that could normally have been carried out by the client themselves. In such cases, **Aon** acts as processor, and a data processing agreement is concluded with this client.*

What does Aon do to protect your personal data?

We take appropriate technical and organizational measures to ensure the protection of personal data that you entrusted to us. Your data are only used for the agreed purposes, and in a way that you, your employees and your customers can expect from us. We also ensure that our core services and products comply with European privacy legislation and that risks regarding data protection are managed effectively. If we outsource certain processes to subcontractors, we conclude agreements with these parties to ensure that they also handle your personal data with care. As **Aon** Group operates globally, your personal and other data may in some cases be processed or stored outside the Netherlands. In these cases, the transfer of these data abroad is subject to the applicable legislation for the protection of personal data, where necessary supplemented with contractual safeguards.

What does Aon do in the event of a breach of your personal data?

If, despite all our efforts, a breach occurs regarding the personal data you provided to us, we will inform you immediately. We will also inform you if we receive a complaint or notification from the Dutch Data Protection Authority that is related to the processing of personal data that you provided.

What is expected of you regarding the Personal Data Protection Act?

As a client, you are also a controller for the personal data that you process. If you provide personal data regarding your employees or customers to **Aon**, you should provide clear information to those involved. If they have questions about how these personal data are protected by **Aon**, you can offer further information via our brochures (see 'More information' below) and refer them to our Privacy Statement.

We will cooperate fully in any privacy requests if your employees or customers wish to submit a data subject request regarding their personal data. A link is given below to the relevant form in our Privacy Statement for the submission of such requests.

More information

The '**Aon Client Data Privacy Summary**' brochure contains our pledges and basic principles relating to data protection. The '**Aon GDPR frequently asked questions (FAQ)**' brochure provides answers to the most frequently asked questions concerning our privacy-related measures. We would also like to refer you to our **Privacy Statement**.

2.2 Stichting CIS

In connection with a responsible acceptance, risk and fraud policy, we can consult and record your data in the Central Information System (CIS) of the insurance companies operating in the Netherlands (Stichting CIS, Bordewijklaan 2, 2591 XR The Hague). The purpose for processing personal data at Stichting CIS, is to enable insurers and authorized agents to manage risks and prevent fraud. For more information, see www.stichtingcis.nl. You can also find the privacy regulations of Stichting CIS on this website.

2.3 Applicable law

Dutch law applies to this contract. If your **destination country** or your **home country** is located within the European Economic Area, you can also opt for the law of that country.

2.4 Communications

All communications that have to be made to the **insurer** by you or the aggrieved party, will also be considered made, as soon as these are communicated to **Aon**. Communications to the policyholder and/or you can be done legally by **Aon**, to the last known (e-mail) address **Aon** has of the policyholder and/or you.

2.5 Prevalence of the conditions

In the event the conditions for this insurance or an extract from these has been provided in a language other than English, the conditions drawn up in English will prevail.

2.6 Complaints

Complaints relating to the insurance contract can be submitted in writing, referencing the name, address and certificate number, to info@aonstudentinsurance.com. If your complaint is not handled to your satisfaction, you can submit your objection to the management board of **Aon**, PO Box 518, 3000 AM Rotterdam, the Netherlands.

Our website also provides the opportunity to respond. You can do this using our online complaints form, which can be found at www.aon.nl. If the complaint is not handled to your satisfaction, you may contact the Financial Services Complaints Tribunal (Klachteninstituut Financiële Dienstverlening (KiFiD)) PO Box 93257, 2509 AG The Hague or by telephone: 0900 3338999 (Netherlands only). You can also turn to the court.

The starting point is that the Dutch court is competent to hear a dispute. If, however, your **destination country** or your **home country** is located within the European Economic Area (EEA), you can also summon us before the competent court of that country. If your **home country** is located within the EEA, we will only summon you before the competent court of that country.

2.7 Who can apply for an Aon Student Insurance?

An insurance may be applied for by the following persons:

- A. Any person who is following a recognized study program or internship outside his/her **home country**.
- B. Any person who, is affiliated as academic staff with a recognized **educational facility** outside his/her **home country**.

- C. Any person who, has applied for a search year permit and will be staying for the search year in the country where he/she completed the international study and had an Aon Student Insurance as an international student for at least 6 consecutive months.
- D. The **partner** and/or child(ren) of a person listed in A,B or C, provided that the person listed in A,B or C holds an Aon Student Insurance and that this **partner** and/or child(ren) **travel** together with this person and live with him/her permanently. The **partner** and/or child(ren) can only be insured during the period that the person listed in A,B or C is insured. Regardless of any congenital **illnesses** or abnormalities, an insurance can be applied for a child of a person listed in A,B or C that is born during the **insurance period** and will then be covered per the date of birth, as long as the insurance for the child is applied for within 30 days after the moment of birth.

2.8 Start of the insurance contract

After acceptance of your insurance application upon which you have received your **insurance certificate**, the cover is in force per the start date of the **insurance period** and at most within the **insurance period** in which you study, follow an internship or teach at an **educational facility**, or if you are a permanently cohabiting **partner** or child travelling along. If the start date is the same as the date of application, the coverage commences at the moment at which this insurance was applied for. The coverage does not start until the moment that:

- A. you left your **home** in the **home country** and started your direct journey to the **destination country** if your **home country** is located within the European Economic Area (EEA).
- B. you leave the airplane in your destination country if your **home country** is located outside the EEA
- C. you leave the airplane in a country within the EEA, if your **home country** is located outside the EEA. This only applies in the case you landed in a different country than your **destination country** and continue your journey as directly as reasonably possible to your **destination country**.

2.9 Duration and area of cover

This insurance is in effect worldwide. The insurance remains (also) valid, as long as there is no objection for the insurance based on article 2.19 or 2.20, when:

- A. you stay temporarily outside the **destination country** during your study period in connection with a trip for a period of at most 8 consecutive weeks. This must be related to a family visit, holiday or event for which cover is provided under section 3.
- B. you stay outside your **destination country** during an internship or exchange, which is part of your educational program, for a maximum of 9 months.
- C. you permanently return to your **home country** until you have arranged your insurance locally or up to a maximum of 14 days after your permanent return to your **home country**, whichever moment comes first. In this situation these days should be part of your **insurance period** and only cover will remain in force for section 4 (**medical expenses**).

2.10 End of the insurance contract and premium refund

The insurance cover automatically ends, by operation of law, without prior cancellation being required, on the end date as indicated by the **insurance certificate**, or, if earlier, on the (earliest) date:

- A. on which you travelled back to your **home country** permanently. If you **travel** to your **home country** temporarily as per the described situations under article 2.9 the coverage remains in effect. This temporary cover ends if one of the other situations mentioned in this article (2.10) occurs.

- B. on which you stopped your study or internship; deregistered from the **educational facility**; stopped teaching at the **educational facility**; ended your search year; or was no longer a permanently cohabiting **partner** or child travelling along with the person mentioned in article 2.7A, 2.7B or 2.7C.
- C. Mentioned in the written cancellation by the **insurer**:
 - (i) being within 60 days after discovery of a breach of the disclosure or obligation in which the **policy holder** intended to mislead the **insurer**, or if the **insurer** would not have concluded the insurance contract if the **policy holder** had provided the correct information.
 - (ii) after an event resulting in a payment obligation for the **insurer**, which has been reported to the **insurer** by you or after the **insurer** has made payment or denied payment under the insurance contract. The **insurer** can inform you within 30 days after this moment, in which the cancellation date cannot be earlier than 60 days from the date of the cancellation letter.
 - (iii) being no earlier than 60 days from the date of the cancellation letter. The **insurer** reserves this right to cancel the insurance at the moment that the **insurer's medical advisor** concludes that your medical condition is of such a nature, that you are not reasonably capable to resume or execute the purpose of your stay for which the insurance is intended in the **destination country** -study, research or teach - within 120 days. In this situation the **insurer** is only allowed to proceed with the cancellation - and therefore cease cover - on the end date in the cancellation letter, if this is medically justified as concluded by the **insurer's medical advisor**, which means that the **insurer's medical advisor** concluded that you are physically and/or mentally able to return to your **home country** to proceed the medical treatment. If not, the last day of cover will be postponed and cover remains in place until at most the 180th day after the mentioned end date in the cancellation letter, or per the first next date that you are medically able to return to your **home country**, whatever date comes first. In this situation article 2.9C will not be applicable.
 - (iv) when you have received a formal warning in writing about your misbehavior (by e-mail) and still fail to comply with article 1.3. In this situation the **insurer** reserves the right to cancel your insurance, in which the cancellation date cannot be earlier than 60 days from the date of the cancellation letter.
- D. without observance of a notice period during the suspension mentioned in article 2.11

The **policy holder** is responsible for timely cancellation of the insurance. Also in the situations mentioned in 2.10A and 2.10B, the **policy holder** can cancel the insurance on a day-to-day basis. The **insurer** will refund the premium for the remaining period, without any cancellation fees, to the **policy holder** fairly in the event of interim or premature cancellation of the insurance, if this cancellation is due to reasons other than the intention of misleading the **insurer**. If you pass away, the insurance can be cancelled in writing by your heir(s).

A refund will only be paid in full to a bank account within the Single European Payments Area (SEPA). In case of an international bank account outside the SEPA the refund will only be paid if the refund surpasses the bank transaction costs. The bank transaction costs will be on the expense of the **policy holder** and therefore deducted from the refund.

2.11 Premium payment

The **policy holder** must have paid the premium to **Aon** in advance by the premium due date, including costs and insurance premium tax. If the **policy holder** does not pay the premium within the payment term, no cover will be provided, and the **insurer** may also terminate the insurance contract without any further notice of default being required. If the insurance contract has not yet been terminated, the **policy holder** is still obligated to pay the premium.

The cover will once again come into force for events that have occurred after the day on which whatever is owed by the **policy holder** has been received in full by the **insurer**. In the event of agreed payment instalments, the cover will not come back into force until all unpaid instalments have been paid. The payment terms for the **initial premium** and **renewal premiums** are:

- 30 days for the **initial premium**
- 15 days for any subsequent **renewal premium**, after the **policy holder** has been reminded with notice of the consequences of failure to pay

2.12 Amendment of premium and/or conditions

The **insurer** has the right to amend the premium and/or conditions of certain insurance policies en bloc. If this **insurance certificate** belongs to this group, the **insurer** has the right to adjust the premium and/or conditions of this insurance in line with this amendment on a date decided by it. The **insurer** will notify the **policy holder** of the amendments in writing at least two months before the date on which the amendment takes effect. The **policy holder** is deemed to have consented to the amendments unless it cancels the contract within one month after notification of the amendments.

2.13 Requirement of uncertainty

This contract satisfies the requirement of uncertainty as referred to in article 7:925 of the Dutch Civil Code (BW) if and to the extent the damage suffered by you or by third parties for which compensation is being claimed from the **insurer** or you, is the result of an event in relation to which the fact that damage had arisen therefrom or would arise therefrom in accordance with the normal course of circumstances was uncertain for the parties at the time the contract was concluded.

2.14 Claims settlement

If you want to submit a claim under this insurance, the insurer will handle the claim and reimburse the loss/damage under this insurance. A reimbursement will only be paid in full to a bank account within the Single European Payments Area (SEPA). In case of an international bank account outside the SEPA the reimbursement will only be paid if the refund surpasses the bank transaction costs. The bank transaction costs will be on the expense of the **policy holder** and therefore deducted from the reimbursement.

2.15 Time limit

In any event, a claim for payment expires if the filing of the claim does not take place within 3 years from the moment at which you or a person with an interest in the payment became aware or could have become aware of that event which could result in a payment obligation for the **insurer**.

2.16 Compensation for damage

The **insurer** has the right to compensate you or a third party directly and to enter into settlements with him/her/it. When doing so, the **insurer** will at all times consider the reasonable interests of you. If the compensation of damage consists of periodic payments and, taking any other payments into account, their value is higher than the sum insured, then the duration or amount of those payments will be reduced proportionally, at the discretion of you or the third party. If the **insurer** deems the costs claimed to be unreasonable, the **insurer** reserves the right to reduce the amount to be paid out accordingly.

Damage will be assessed in mutual consultation between the you and Aon / the insurer or by an expert appointed by the insurer, unless it is agreed that two experts will assess the damage. The insurer and the **policy holder** will then appoint one expert each. Together, these experts will then, prior to commencing their activities, appoint a third expert who, in the event that no consensus is reached, will make a binding determination of the damage within the bounds of the two experts' assessments.

For material damage, the appraisal of the expert(s) will mention the difference between the new value of the items immediately before and immediately after the loss event, the new and current value of the items and if the damage can be repaired, the repair costs immediately after the event and the decrease in value not nullified by the repair.

2.17 Cover under other insurance policies

If the damage is covered under any other insurance or facility or would be covered if this insurance did not exist, no right to damage compensation can be claimed under this insurance for the damage for which compensation can be obtained from the other insurance or facility. If the damage suffered by you is not fully compensated under the other insurance or facility, a claim can be filed under this insurance for the remaining part of the damage. To make a claim you must show proof that the other insurance or facility has indicated that they do not offer any cover for these expenses.

2.18 Recourse

If, at the moment of the damage/claim, it cannot be reasonably discovered whether there is another insurance contract on grounds of which cover could be obtained, the amount that the **insurer** pays in excess of what it owes and/or the amount, that has been paid because the other **insurer** cannot reasonably be discovered, is provided in the form of an advance. The **insurer** is authorized to recover this amount on behalf of you on grounds of the other insurance contract and to keep the amounts thus recovered as repayment of the advance. If the amount is not recovered or not recovered in full, the advance is regarded as covered damage compensation on grounds of the **insurance certificate**.

2.19 War risk and Sanctions

The **insurer** shall not be deemed to provide cover and the **insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United States of America, the Grand Duchy of Luxembourg or the Netherlands. This includes, but is not limited to, any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch

lists as a supporter of **terrorism**, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

The **policy holder** and the **insurer** can cancel any cover, which is directly or indirectly related to or caused by or arising from **war risk**, if such a risk manifests or the threat of such manifestation is imminent, with due observance of a notice period of seven days.

2.20 Restriction of terrorism risk

For damage and **accidents** resulting from **terrorism**, **malevolent contamination** and/or **precautionary measures**, and acts or conduct in preparation thereof, referred to hereafter both collectively and individually as the 'terrorism risk', the damage compensation/cover is limited to the payment as described in the Clauses Sheet **Terrorism** Cover by the Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V. (**Dutch Terrorism Risk Reinsurance Company**).

The settlement of a claim filed on grounds of the **terrorism** risk takes place in accordance with the Claims Settlement Protocol of the Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V. The Clauses Sheet Terrorism Cover and corresponding Claims Settlement Protocol, including explanatory notes, were filed with the court registry of the District Court of Amsterdam on 10 January 2007 under number 3/2007 and 12 June 2003 under number 79/2003, respectively.

2.21 General Exclusions

Excluded from the coverage under this insurance is damage arising from, stemming from, directly or indirectly related to, caused by or with, or aggravated by:

- A. your intent, consent or because of recklessness.
- B. intentional false data provided by you, the **policy holder** and/or the **beneficiary/beneficiaries**.
- C. the use of alcohol, intoxicants, narcotics, stimulants or **medication** (other than on medical prescription), in the case that the damage would not have occurred without the use of it.
- D. during or in connection with **dangerous sports**.
- E. Anything as stipulated in article 2.19 and/or 2.20, with the exception for (liability on the part of you for) damage caused by leftover armaments.
- F. your participation in or knowing and willing presence at a hijacking, strike, insurrection or terrorist act.
- G. nuclear reactions, regardless of how the reaction was caused. This does not apply (with exception of section 7) for damage in connection with radioactive nuclides located outside of a nuclear installation and which are used or intended for use for industrial, commercial, agricultural, medical, scientific, (non-military) security or educational purposes.

3

Emergency Assistance & Repatriation



3.1 What is covered?



Social repatriation

The costs of the return flight to your **home country** (for a period of maximum 4 weeks) based on the lowest fare class available or rebooking costs for a ticket to your **home country** that is already at your disposal, necessary extra costs of public transport to and from the airport, or taxi expenses if public transport is not available, necessary communication costs and extra necessary stay expenses. The coverage applies once a year per event, as described in 2.2A, related to the same relative/person.

The same coverage applies for two family members in the case that the event involves you as stated in 2.2B and 2.2F. In this situation the coverage applies to the **destination country**.



Medical repatriation

The costs of usual and necessary (medical) transport and medical care during the transportation.



Repatriation of remains

The costs of usual and necessary transport of your remains to your **home country**, or the burial or cremation of your remains at the location where you have passed away.



Aon Assistance

The assistance to ensure the usual necessary transport and medical care during transport, communication and all necessary and usual additional costs arising as a result of transporting you to the nearest **hospital** where the necessary medical assistance is available, or to your **home country** for hospitalization or rehabilitation in a **hospital** as the result of earlier repatriation of you to a **hospital** outside your **home country**.

If deemed necessary by **Aon Assistance**, in consultation with the treating **qualified physician**, the repatriation will be carried out under constant medical supervision. In consultation with the **insurer's medical advisor** the location to which you are repatriated will be determined, as well as the resources and methods used to carry out the repatriation.

All mentioned expenses in this section are covered up to the maximum amounts as mentioned on your **insurance certificate**.

3.2 Which events are covered?

Social repatriation

- A. You need to return to your **home country** immediately because a family member in the first or second-degree by blood, adoption or marriage, being (grand-)parents, children, siblings and/or spouse, is in a life-threatening condition or died as the result of an **illness** or **accident**.
- B. You are in a life-threatening condition or die as the result of an **illness** or **accident**.

Medical repatriation organized by Aon Assistance

- C. You need to be repatriated for medical reasons to the nearest **hospital**.
- D. You need to be repatriated for medical reasons to your **home country** for hospitalization or rehabilitation as the result of earlier repatriation to a **hospital** outside your **home country**.
- E. Arising from an **illness** or **accident**, you are required or instructed by the authorized visa-issuing government organization to return to your **home country**.

Repatriation of remains organized by Aon Assistance

- F. Your remains need to be repatriated to your **home country** or the burial/cremation at the location where you passed away needs to be organized at the request of an authorized family member or counsel/lawyer engaged on behalf of your family, with prior written permission from **Aon**.

3.3 What is not covered?

There will be no coverage for costs occurred, or resulting/arising from:

- A. Not deadly intentional self-harm, drug addiction or abuse, alcohol abuse or sexually transmitted diseases, or emotional, mental or psychological **illnesses**.
- B. the result of performing military service or police service, active participation in acts of war (declared or not), invasion, acts by a foreign enemy, hostilities, civil war, rebellion, insurgency, revolution or riots.
- C. the activities of or on a ship or oil-drilling platform or similar offshore location, or the use of aircraft of any nature whatsoever, other than as a passenger on an airplane.
- D. a decision of **Aon Assistance**, in consultation with the **insurer's medical advisor**, that repatriation is not justified, because the medical condition is not serious enough or is not based on the advice of a **qualified physician**.
- E. more than one emergency evacuation and/or repatriation for each individually covered **accident** or **illness** of you or a family member in the first or second degree during the **insured year**.
- F. events that are not explicitly covered under this insurance and which have not been approved in advance in writing or organized by the **insurer**, with the exception of medical emergency evacuations from remote and primitive areas whereby no contact can be made with the **insurer** in advance or whereby any delay could cause you to die or cause your condition to worsen.

Additionally is excluded in respect to medical repatriation any costs occurred, or resulting/arising from:

- G. any event that occurs once you are within the area of your **home country**.
- H. incurred if you could, according to a **qualified physician**, be adequately treated on location, or treatment can be postponed, in all reasonableness, until you return to your **home country** or **destination country**.
- I. related to childbirth, miscarriage or pregnancy, not being an abnormal pregnancy or serious pregnancy complications which endanger the life of you and/or the unborn child during the first 24 weeks of the pregnancy.
- J. repatriation that can be postponed until you can be repatriated using normal transportation and unassisted; or repatriation that can take place by regular transportation (regular flight).

4

Medical Expenses



4.1 What is covered?

Medical expenses that are reasonable and usual in accordance with standard, generally accepted medical procedures, provided these have been incurred during the **insurance period** and on grounds of **medical need**. Reimbursement takes place based on the lowest category available and to the maximum covered amounts on your **insurance certificate**.

Pre-existing medical conditions

The cover also includes cover for medical treatment that could not be **reasonably foreseen**, as mentioned in article 2.13, before the effective date of the insurance in the case of **acute worsening** of pre-existing medical conditions, **illnesses** or complications during pregnancy. This cover applies if your **insurance certificate** states 'Worsening of conditions' at pre-existing medical conditions.

If your **insurance certificate** states 'Covered' at pre-existing medical conditions, the cover also includes medical treatment and expenses that could have been foreseen before the effective date of the insurance.

4.2 Which medical expenses are covered?



Doctor and prescribed drugs

Visits to general practitioners, doctors and prescribed drugs by a **qualified physician**, that cannot be obtained over-the-counter.

Specialists and surgery

Medically necessary surgery and visits to or treatment by a specialized **qualified physician**, if you are referred for the same by your doctor or general practitioner. In case of an emergency in which medical care is immediately needed (e.g. you have been in an **accident**), no referral is needed.

Hospitalization

In the event of hospitalization, reimbursement is provided for up to maximum 365 consecutive days, or up till the day before the maximum of 365 days, on which you can be repatriated to your **home country**, after article 2.10Ciii is evoked.

The following cover for inpatient withdrawal or detoxification is only applicable for students with Germany as the destination country.

Inpatient withdrawal or detoxification due to alcohol and/or drug abuse

The hospitalization for an inpatient withdrawal or detoxification after alcohol and/or drug abuse is covered for 70% of the incurred costs and up to a maximum of 6 weeks. This cover only applies once per insured year for an episode that started in that **insured year** and only for treatment in Germany. All other medical expenses related to alcohol and/or drug abuse are not covered, as per article 2.21C



Psychotherapy

Psychotherapy and psychological treatment, if provided by a professional **psychotherapist** or psychologist, referral has been made by a **qualified physician** and permission from the **insurer** (by **Aon**) is obtained in advance.

Treatment is covered up to the maximum amount per **insured year**, as mentioned on your **insurance certificate**. If more treatments are necessary, permission for this must be requested from the **insurer** in advance based on a progress report and/or treatment plan. The **insurer's medical advisor** will assess the progress report and/or treatment plan and the **medical need** for further treatment. **Aon** will inform you about coverage for additional treatment, if provided.



Physical Therapy

The therapies mentioned directly below in A, B, C, D, E, if provided by a professional practitioner, referral has been made by a **qualified physician** and permission from the **insurer** is obtained in advance.

- A. (Sport) Physiotherapy
- B. Manual Therapy (provided by a **physiotherapist**)
- C. Cesar Therapy (provided by a **Cesar therapist**)
- D. Mensendieck Therapy (provided by a **Mensendieck therapist**)
- E. Chiropractic Therapy (provided by a **chiropractor**)

Treatment is covered up to the maximum amount per **insured year**, as mentioned on your **insurance certificate**. If more treatments are necessary, permission for this must be requested from the **insurer** in advance based on a progress report and/or treatment plan. The **insurer's medical advisor** will assess the progress report and/or treatment plan and the **medical need** for further treatment. **Aon** will inform you about coverage for additional treatment, if provided.



Acupuncture

Consultation and treatment by an **acupuncturist** or physician-**acupuncturist**. Treatment is covered up to the maximum amount and number of treatments per **insured year**, as mentioned on your **insurance certificate**.



Emergency medical transport

Medical transport by ambulance to the nearest **hospital**.



Invalid transportation

Medically necessary transportation (e.g. taxi) to and from a healthcare provider in case you are not able to get there by regular means of transportation. The medical necessity for **invalid transportation** must be proven by a statement from the **qualified physician**. If you are transported by means of a personal car (e.g. a friend brings you with his/her personal car), the reimbursement amounts to EUR 0,29 per kilometer. The maximum overall cover is stated on your **insurance certificate**.



Medical devices

Prostheses and **medical devices** that have been prescribed for you by a **qualified physician** on grounds of **medical need**. To this end, you must submit a treatment plan or statement from a **qualified physician** which will be assessed and must be approved by the **insurer's medical advisor** in advance.



Pregnancy

The costs for the appointments and checks at an obstetrician and the associated blood test and echo's (at 8 and 20 weeks). Any other echo's, or pre-natal screenings as a non-invasive prenatal test (NIPT), chorionic villus sampling or amniocentesis are only covered when there is a medical indication and an advice by a physician or gynecologist.

Pregnancy complications

Any medical expenses arising from complications during the pregnancy period are fully covered, including hospitalization.

Delivery

The nursing costs, costs charged for the use of the **hospital** or maternity home, specialist costs for outpatient or clinical care, fees for obstetric assistance; that are related to the delivery. Delivery in a **hospital** or maternity home in case of an uncomplicated child birth is covered up to the maximum, as stated on your **insurance certificate**. Delivery in a **hospital** or maternity home in case of a complicated child birth is fully covered.

Breastfeeding

If children, to the extent they are younger than 3 months, must remain in a **hospital** for breastfeeding with the mother, the costs associated with this will be reimbursed in accordance with the rate for healthy infants as long as the **insurer** owes reimbursement of the nursing costs for the mother.

Maternity care

Provided by a maternity center recognized by the government, a nurse holding an A-type diploma or a certified maternity caretaker, for at most 8 days counted from the date of delivery and to a maximum per day as stated on your **insurance certificate**.



Termination of pregnancy

Termination of a pregnancy incurred on grounds of **medical need** and pregnancy termination in connection with a **sexual crime** to the extent the treatment has been performed in a government-recognized facility.

Human Immunodeficiency Virus (HIV)

Sexually transmitted diseases (STDs) and related laboratory costs are excluded from coverage, unless the sexually transmitted disease is the human immunodeficiency virus (HIV) infection.

There is also coverage when the HIV infection is caused by or directly resulting from a **medical incident** occurring in a **licensed care facility**; or when an HIV infection is caused by or directly resulting from you being a victim of an **act of physical abuse** or **sexual crime**, which will only be reimbursed if:

- i. any **medical incident** is reported by the treating **qualified physician** or **registered nurse** in the **licensed care facility** to the Department of Health of the **destination country** and to the **policy holder** within 48 hours of the incident
- ii. any **act of physical abuse** or **sexual crime** of which you are a victim and is reported to the local police or authority and to the **policy holder** within 48 hours of the incident
- iii. you undergo a Department of Health approved preliminary screening test for HIV which indicates negativity with respect to the presence of any antibodies or antigens to such disease within 72 hours

of the surgical incident, **act of physical abuse** or **sexual crime**. The **insurer** must receive notification of the test results, directly from the laboratory which performed the test, as soon as reasonably possible

iv. outside the control of you the **medical incident** is not reported in accordance with i. to iii., the outcome of a formal investigation by the appropriate authority will be used to determine whether there is a high likelihood that the infection was caused by or directly resulting from a **medical incident** in the **licensed care facility**.

If you undergo a screening test which indicates positivity for HIV within 3 months of the inception date of this **insurance certificate** the HIV positivity will be considered a pre-existing condition. HIV infection must be diagnosed by way of a screening test approved by the Department of Health of the **destination country**. The **insurer** must receive written notification of the test results from the laboratory which performed the test, as soon as is reasonably possible.



Dental costs

Dental costs and costs for oral surgery to alleviate acute pain or incurred because of damage to your natural teeth resulting from an **accident**. This is covered up to the maximum per **insured year** as stated on your **insurance certificate**. If you claim costs under this section, the **insurer** reserves the right to request a statement from your **dentist** which indicates that your teeth have been properly maintained.

Oral surgery

Oral surgery is covered under the **dental costs** section, as long as the procedure of the oral surgeon can be performed by a **dentist**. In case of oral surgery that cannot be performed by a **dentist**, oral surgery is covered as regular surgery.

4.3 What is not covered?

There is no cover for **medical expenses** for or relating to:

- A. Medical treatment which constituted the purpose of the **travel** and stay in the country
- B. Treatments that can reasonably be postponed until after the end date of your insurance (Article 1.9)
- C. Registration fees as charged by healthcare providers and physicians
- D. Contraceptives, sterilization and reversal of sterilization
- E. Fertility tests and/or fertility treatments
- F. Termination of pregnancy, unless article 4.2 'Termination of pregnancy' applies
- G. Sexually transmitted diseases (STDs) and related laboratory costs, unless article 4.2 'HIV' applies
- H. Consultations with and treatment from a dietician, life-style intervention and nutritional supplements
- I. Cosmetic surgery to your appearance, prompted by personal desires or circumstances
- J. Relationship therapy, homesickness, speech therapy, occupational therapy, antenatal fitness, (sport) massage, cell therapy
- K. Immunizations, prophylaxis and vaccinations, unless stated otherwise on your **insurance certificate**
- L. General preventive examinations and tests, population screenings, check-ups and medical certificates, also in case of obtaining a visa
- M. **Medication** and bandaging for the use outside of the **insurance period** and/or that can also be obtained without a prescription (over the counter **medication** and bandaging)
- N. Treatment of acne, organ transplant, **home** nursing
- O. Alternative medicine, traditional Chinese medicine and acupressure (except for acupuncture)

- P. (Contact) lenses, glasses, consultations and/or eye examinations at an optometrist and/or optician, hearing aids, arch supports and/or shoe in-lays
- Q. **Medical expenses** that are covered and are or will be reimbursed by a(nother) primary medical insurance

There is no cover for dental expenses for or relating to:

- R. Poor dental hygiene and/or a deteriorated state of your teeth due to poor dental maintenance
- S. Dental x-rays without medical necessity, teeth cleaning and preventive and/or regular consultations

5

Personal Liability

5.1 What is covered?



Persons and property

Liability to the maximum insured amounts mentioned on the **insurance certificate** for damage caused or arising during the **insurance period** in your private capacity to persons, due to injury or impairment of the health of persons, whether or not with fatal consequences; and to property, due to the physical damaging and/or destruction and/or loss of material property of persons other than you; including the damage resulting therefrom.



Costs of litigation and statutory interest

In addition to the sum insured, the following will be reimbursed:

- A. The costs of legal proceedings conducted with the approval of or at the request of the **insurer** and for legal assistance provided at the **insurer's** behest
- B. The statutory interest on the portion of the principal covered by the insurance
- C. The costs incurred for measures to prevent or minimize damage or loss.



Security

If a governmental authority requires furnishing of financial security as protection of the rights of the injured parties in the context of damage covered by the insurance, the **insurer** will furnish this security up to a maximum of 10% of the sum insured. You are required to authorize the **insurer** to have disposal of the security as soon as it is released and to lend any cooperation required to secure its repayment.



Damage by voluntary aid

If persons other than you provide voluntary aid and suffer damage while helping to prevent the death or physical injury of you or, the immediate threat of damage to property of you, the **insurer** will compensate the damage to persons and/or damage to property suffered by these other persons.



Liability as a family

In case a liability claim involves multiple persons, from or constituting a family, whether they are insured on the same or different policies, the maximum amount mentioned on your **insurance certificate** still applies and does not cumulate. A maximum of two times this amount per **insured year** applies.



Domestic personnel

The liability of you towards domestic personnel is also insured in respect of damage to property.



Internship

Included is property that you have in your possession during internship work and which belongs to the internship location.



Animals

The liability of you as the owner of a pet to the extent that the pet has acted out of its own behavior and has not acted by command of the owner.

5.2 When is this covered?

A condition for cover is that claims for damage compensation are first filed against you and reported to the **insurer** during the **insurance period**. Upon the award of damage compensation, all claims for payment that the injured party may have under any other title will be deducted from the damage compensation granted. Civil law will be used as the standard for claim settlement.

5.3 What is not covered?

No damage compensation will be granted if the claiming party is a party other than an injured natural person directly involved in the event or the surviving relations of such a person.

Excluded from the coverage under this insurance is liability arising from, stemming from, directly or indirectly related to, caused by or with, or aggravated by:

- A. In deviation from the provisions in article 7:952 of the Dutch Civil Code, your (as an individual or belonging to a group) liability for damage caused by and/or arising from your **intentional unlawful acts or omissions** directed against persons or property. If you belonged to a group, this is still excluded, even when you did not commit the act or omission yourself. The fact that you as an individual, you as part of a group you belong to or one or more persons of that same group are under the influence of alcohol or other substances to such a degree that you/he/she/they are incapable of determining your/his/her/their intent, does not alter the intentional nature of an unlawful act or omission.
- B. **motor vehicle(s)**, being: cars, vans, busses, motor cycles, (ride-sharing)scooters, (speed-)pedelecs, electric hand pallet trucks, forklift trucks, tractors, agricultural vehicles, quads, (mini) excavator, mobile cranes or any other vehicle that have a clear similarity with the examples given, or can be considered as such by the definition of a motor vehicle, that you own, possess, keep, drive or use, with exception for (i) other sorts of **motor vehicles** not issued with a registration number, land-based equipment or machinery, (ii) as a passenger in a **motor vehicle** (not being the driver), including damage to that **motor vehicle**, (iii) motorized mowing machines, children's toys and other such consumer goods including remote-controlled model cars, provided these are not capable of exceeding the speed of 10 kilometers per hour, (iv) a camping or **luggage** trailer or boat trailer not attached to a **motor vehicle**, with the exclusion of damage caused by the detachment of the trailer (v) in the event of joyriding, if you are younger than 18 years.
- C. **watercrafts**, with exception for (i) row boats, canoes, sailboards and remote-controlled model boats if these have been made to be exclusively propelled using physical strength (ii) damage to persons caused by or with sailboats with a sail surface not exceeding 16 m², unless these boats are equipped with an (outboard) motor with capacity of more than 3kw (iii) as a passenger in a watercraft, including damage to that watercraft.
- D. **aircrafts**, as: an (model) airplane, hang glider, target airplane, parasailer, kite, airship, model rocket, drone or balloon with a diameter of more than 1 meter when fully inflated, with exception of (i) remote-controlled model airplanes with a weight of at most 20 kilograms and (ii) as a passenger in an aircraft, including damage to that aircraft.
- E. ownership and/or use of **weapons or firearms**.

F. any **sexual or sexually oriented actions or behavior** of any nature whatsoever of you as an individual or belonging to a group, or one or more persons belonging to that group, even if you did not act in this manner.

G. **medical actions/activities**

H. the practice of a **(side) business or (side) profession** and the performance of paid labor other than by way of a friendly turn, as well as performance of military or civilian service

I. the supervision of:

- property that you or someone on your behalf has in his/her possession based on a hire, hire-purchase, lease, long-term lease, pledge agreement or usufruct (including the right of use and occupancy)
- property that you have in your possession unlawfully
- **motor vehicles**, caravans or stationary caravans, folding trailers, motorized vessels and sailboats including sailboards and aircraft that you or someone on your behalf has in his/her possession
- money, cards and papers that represent a cash value or which are used to gain a cash value

6

Legal Assistance



6.1 What is covered?

Legal assistance costs of a licensed lawyer related to the covered events listed below, incurred by you if the dispute for which assistance is required occurred during the **insurance period** up to the maximum insured amounts as stated on your **insurance certificate**. The legal assistance costs must be in reasonable proportion to the interest applicable in the case.

6.2 Which events are covered?

- A. Recovery assistance for the recovery of damage suffered by you and caused by a third party who is legally liable for that damage, other than on grounds of a contract, provided the dispute involves an interest of at least EUR 125.
- B. Legal assistance for criminal cases brought against you.
- C. Contract legal assistance for disputes concerning contracts concluded by you in direct connection with the **travel** to and stay in the **destination country**, provided the dispute involves an interest of at least EUR 125.
- D. Judicial deposit in the event a government authority demands a deposit for the release of you, return of property belonging to you or lifting of an attachment on your property in connection with a criminal case covered under this insurance, the **insurer** will advance this deposit up to a maximum as mentioned on your **insurance certificate**. By accepting the advance, you irrevocably authorize the **insurer** to have disposal of that advance as soon as the amount is released, and you accept the obligation to lend your full cooperation to efforts to secure repayment to the **insurer**. If efforts to secure repayment to the **insurer** fail, you are required to repay the advance to the **insurer** no later than within one year after it was provided.

6.3 What is not covered?

Legal assistance, if the claim arises from or relates to:

- A. owning, possessing, keeping, buying or selling **motor vehicles** and/or trailers, water- or aircrafts
- B. contracts for or connected with acquiring income (employment law) or living expenses
- C. occurred events and circumstances before the effective date of the insurance
- D. the **policy holder**, **Aon**, the **insurer** or any organization or person who was involved in setting up this insurance
- E. intent, a knowingly and willingly committed (criminal) offence, or a violation of tax regulations (including customs regulations)

7

Accident Coverage

7.1 What is covered?

In the event the **insured person** dies as the direct and exclusive consequence of an **accident**, the insured sum will be paid out to the **beneficiary**. In the event of **permanent disability**, the **insurer** will pay a percentage of the sum insured to the **beneficiary**, depending on the degree of **permanent disability** resulting from an **accident**. The insured sums are mentioned on the **insurance certificate**.

In the event of partial permanent loss or partial permanent loss of use, a proportionate part of the percentage indicated for full loss or full loss of use is paid out, prorated to the seriousness of the loss. The determination takes place in accordance with the most recent edition of the 'Guide to the Evaluation of Permanent Impairment' from the American Medical Association (AMA) supplemented with the guidelines from the Dutch Specialists Associations.

In the event of the loss or loss of use of the body parts/organs listed below, the percentages of the sum insured for **permanent disability** cited there apply:

total incurable paralysis	100%
total incurable mental incapacity	100%
total loss of function of:	
- sight in both eyes	100%
- sight in one eye	30%
- and, if the insurer has paid a full benefit for the loss of sight in one eye, loss of sight in the other eye	70%
- hearing in both ears	50%
- hearing in one ear	20%
- and, if the company has paid a full benefit for the loss of hearing in one ear, hearing in the other ear	30%
- sense of smell and taste	10%
- (function of) a kidney or the spleen	10%
- arm up to shoulder joint	75%
- arm up to elbow joint or between elbow joint and shoulder joint	65%
- hand up to wrist joint and/or arm between wrist joint and elbow joint	60%
- leg up to knee joint or between knee joint and hip joint	60%
- leg up to hip joint	70%
- foot up to ankle joint or leg between ankle joint and knee joint	50%
- thumb	25%
- index finger	15%
- finger other than the thumb or index finger	10%
- big toe	10%
- toe other than the big toe	5%

In the event of loss or loss of use of body parts/organs not listed in the disability scale above, the degree of **permanent disability** is determined with reference to an independent examination by a **qualified physician** according to objective criteria, in accordance with the most recent edition of the 'Guide to the Evaluation of Permanent Impairment' from the American Medical Association (AMA) supplemented with the guidelines from the Dutch Specialists Association.

Cosmetic surgery as the result of an **accident** performed or prescribed by a **qualified physician** are covered up to the maximum insured amount and within a period of 730 days from the day of the **accident**.

7.2 Which events are covered?

- An **accident**, being a sudden, external act of force, against your will, having a direct effect on your body, the nature and location of which effect can be medically determined.
- Acute poisoning, provided this is not caused by pathogens from the use of **medication**, tobacco, intoxicants, narcotics or stimulants.
- Contamination by pathogens as the direct result of an involuntary fall into water or any other substance, or the entrance into such substance to rescue a person or animal.
- Complications and aggravations of the **accident** injury resulting directly from first aid or medically necessary treatment.
- Infection and blood poisoning directly related to an **accident** as referred to the definition of **accident**.
- The involuntary ingestion of substances or objects, except for pathogens.
- Asphyxiation, drowning, sunstroke, hyperthermia, hypothermia, burning, lightning strike or other electrical discharge.
- Exhaustion, starvation, dehydration and sunburn as the result of a disaster (flooding, shipwreck, emergency landing, collapse, etc.).
- Sprain, dislocation and muscle and tissue tears which cause instantaneous internal injury, the nature and location of which can be medically determined.
- Anthrax, scabies, ringworm (dermatophytosis), Brucellosis, cowpox.

7.3 How will permanent disability be determined?

The determination of the degree of **permanent disability** and the percentage of **permanent disability** is decided upon:

- as soon as it has been reasonably established that your condition will virtually not improve or deteriorate, no later than two years after the **accident**, and is expressed as a percentage.
- with reference to the independent examination by a **qualified physician** according to objective criteria.
- with a deduction of any permanent reduction in validity that existed before the **accident**.

7.4 Which conditions apply?

- A. If you die before determination of the percentage referred to in article 7.3, the **insurer** does not owe any benefit for **permanent disability**. If, however, you do not die as a result of the **accident**, the **insurer** will pay the amount that it would have had to pay, according to reasonable expectations, on account of **permanent disability** if you had not died.
- B. The **insurer** will withhold all applicable taxes from payments to the **beneficiaries**. In all cases, it is the **beneficiaries'** responsibility to report the benefit to the tax department.

- C. If, within a period of 730 days after the date on which the **accident** occurred, the degree of **permanent disability** cannot be determined because of medical reasons, the **insurer** will grant the **insured person** interest of 6% per year on the disability benefit still to be paid, counted from the 731st day until the date of payment.

7.5 Obligation(s) (of notification)

In all cases, the **policy holder**, **insured person** and/or **beneficiaries** is/are required to inform the **insurer** about the **accident** within 48 hours after the **accident** has occurred or otherwise as quickly as reasonably possible; in any event, within 90 days after the **accident** has occurred.

Additionally, in the event of death, all information requested by the **insurer** is provided, the medical practitioner and/or authorized person(s) designated by the **insurer** is given every opportunity to investigate the cause of death, and if deemed necessary an autopsy is allowed.

Additionally, in all other cases, medical treatment is sought as quickly as possible and continued; and examination by a **qualified physician** designated by the **insurer** is undergone (the costs associated with the examination are at the **insurer's** expense).

7.6 What is not covered?

This insurance does not provide any cover for an **accident** happening to you in connection with:

- A. the commission of or complicity in a criminal offence by you
- B. fights or high-risk undertakings other than self-defense or defense of others, rescue or protection of persons, animals or property
- C. participation in or preparation for (speed) competitions with cycles, motorized cycles, **motor vehicles**, motorboats or horses
- D. the use of an aircraft of any nature whatsoever, other than as a passenger on an aircraft admitted for public passenger transport
- E. participation in military service
- F. the occurrence and/or manifestation of any type of hernia, unless the insurer's medical advisor stipulates otherwise

8

Home Contents

8.1 What is covered?

Your **personal items** inside your **home** in the **destination country** up to the maximum insured amounts stated on your **insurance certificate**. Also, consequential damage is covered up to 10% of the maximum insured amount for **personal items**. Consequential damage consists of repair and clean-up expenses caused by forcible entry and expenses to stay elsewhere in case of becoming uninhabitable by the covered events. Reimbursement of **personal items** will be based on: **new value**, if the item is no older than one year, **current market value**, if the item is older than one year, or repair costs, if the item can be repaired and the repair costs do not exceed the value of the item.

8.2 Which events are covered?

If **personal items** in your **home** are damaged or lost by:

- A. fire, lightning strike or explosion (also as the result of inherent defect)
- B. glass shards from broken windows and wall mirrors
- C. collisions and crashes caused by objects from outside your **home**
- D. storm (at least wind speeds of 14 meters per second observed by a local weather station)
- E. theft, extortion, robbery and vandalism proceeded by illegal forced entry through a properly locked direct access to the **home**
- F. rain, snow or (melt)water flowing into the **home** directly or via associated buildings:
 - through the roof
 - by breakage, blockage or overflowing of gutters and drain pipes
 - by breaking of glass of aquariums by an external contingency
 - by the central heating or water pipe installation
 - as a direct result of a defect of cleaning or sanitary devices securely connected to water mains

8.3 What is not covered?

Loss by, theft of, and damage to or by:

- A. aircrafts, watercrafts, **motor vehicles** and related accessories
- B. cash, checks, bank cards, credit cards and valuable papers of any nature whatsoever
- C. collections (such as stamp and coin collections), manuscripts, notes, drafts, software and data
- D. animals, moths or other vermin
- E. possessions which are not owned by you
- F. wear and tear, inherent defect or inherent deterioration and gradual (weather) effects
- G. inadequate maintenance of buildings, installations, appliances or devices
- H. scratches, dents, stains and disfigurement, unless the item has become unsuitable for use
- I. sewage and groundwater
- J. attachment or confiscation other than by a traffic **accident**
- K. failure to comply with the obligations in the event of damage and/or duty for reasonable precautions as mentioned and described on page 4 of this document

9

Luggage



9.1 What is covered?

With the exception of **full degree students** and search year students, this covers your **luggage** during your entire stay abroad, including the **travel** from your **home country** to the **destination country** and vice versa.

For **full degree students** and search year students, this covers your **luggage** during **travel** in connection with recreation or study:

1. From your **home country** to the **destination country** and vice versa.
2. Within the **destination country** and outside the **destination country** if the:
 - **travel** involves at least 1 paid overnight stay outside of your **permanent place of residence**.
 - **travel** involves a proven stay for more than 24 hours in another city or town outside the **permanent place of residence**.

Reimbursement of **personal items** will be based on **new value**, if the item is no older than one year, **current market value**, if the item is older than one year or the repair costs, if the item can be repaired and the repair costs do not exceed the value of the item

9.2 Which events are covered?

The theft, damage or loss of your **luggage** during **travel** to and from the **destination country** and during leisure **travel** within the insured period. This includes, vacations, city trips and **home** visits during your insured study period abroad. The purpose of the **travel** must be demonstrated by the insured.

Events in which the total value (and/or the repair costs) of the personal items together is less than EUR 50,00 will not be considered for reimbursement.

9.3 What is not covered?

Loss by, theft of, and damage to, by or during:

- A. aircrafts, watercrafts, **motor vehicles** and related accessories
- B. cash, checks, bank cards, credit cards, valuable papers of any nature whatsoever
- C. collections (such as stamp and coin collections), manuscripts, notes, drafts, software and data
- D. animals, moths or other vermin
- E. possessions which are not owned by you
- F. wear and tear, inherent defect and inherent deterioration and gradual (weather) effects
- G. inadequate maintenance of installations, appliances or devices
- H. scratches, dents, stains and disfigurement, unless the item has become unsuitable for use
- I. sewage and groundwater
- J. attachment or confiscation other than by a traffic **accident**
- K. failure to comply with the obligations in the event of damage and/or duty for reasonable precautions as mentioned and described on page 4 of this document
- L. commute of **full degree students** and search year students between home-work or study location
- M. business travel

10

Definitions



Accidents - A sudden, external act of force, against your will, having a direct effect on your body, the nature and location of which effect can be medically determined. In addition, events mentioned in article 7.2 are also considered **accidents**.

Act of physical abuse - Any intentional act causing injury or trauma to another person by way of bodily contact.

Acupuncturist - A physician-**acupuncturist** or an **acupuncturist** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the **acupuncturist** practices.

Acute worsening - An increase in symptoms or unexpected sudden episode of an existing medical condition that begins and worsens quickly outside of your control and which **reasonably** could not have been **foreseen** before the start date of the insurance.

Aon - **Aon** is the intermediary of this insurance.

Aon Assistance - The department that provides the assistance for aid and relief in case of an emergency.

Beneficiaries - Every person designated as such in the **insurance certificate**, or, in the absence of such designation, the **insured person**, except in the event of death in which it becomes your spouse or your registered **partner** by law, or, in the absence of these, the statutory heirs to the exclusion of the state.

Cesar therapist - A **Cesar therapist** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the therapist practices.

Chiropractor - A **chiropractor** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the **chiropractor** practices.

Current market value - The **new value** with deduction of an amount for depreciation as the result of age and/or wear and tear.

Dangerous sports - Sports that entail an increased risk of **accidents** or injury, such as: wild-water rafting, bungee jumping, deep sea diving (from 18 meters), American football, rugby, (semi-) professional sports, sports practiced by you in the context of a sport scholarship, sport that is engaged in as a way of earning income or supplemental income, wild game hunting, recreational flying, hot air ballooning, hang gliding, parachute jumping, races involving motorized vehicles or vessels, mountaineering, caving, speleology, glacier-walking, mountain sports (unless on cleared paths or a terrain without paths that is also easily accessible for the untrained), off-piste skiing, heli-skiing, sledge sport, ice climbing, ice hockey, ice diving, horse dressage, horse show jumping, horse hunter trails, horse racing, rodeos and polo. Martial arts, self-defense sports, and recreational licensed horse-riding are not considered dangerous sports as long as safety measures have been applied at all times and these sports are not performed in a competitive setting (including sparring).

Dental costs - The costs of emergency dental treatment to alleviate acute pain, oral surgery and/or **medication** to the extent prescribed by a **dentist**.

Dentist - A **dentist** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the **dentist** practices.

Destination country - Any country to which you **travel** in connection with study, teaching or an internship, except for the **home country**.

Dutch Terrorism Risk Reinsurance Company - A reinsurance company incorporated by the Association of Insurers (Verbond van Verzekeraars) in The Netherlands to which any liability to pay compensation under any insurance contract which, for the insurers authorized in The Netherlands, may arise either directly or indirectly from the manifestation of the risks referred to in article 1.18, may be ceded.

Educational facility - The facility, as mentioned on the **insurance certificate**, located in the **destination country**, which, based on the law in force in the **destination country**, is recognized for providing education in the form of (professional) education and training and whose participants are given the opportunity by the **medical regulatory authority** to take exams.

Full degree student - A student that is enrolled in a full Bachelor, Master or PhD program, not being an exchange student, intern abroad or academic staff and stated as a **full degree student** on the **insurance certificate**.

Home - A closed-off structure which is used by you for residential purposes, except for any communal areas.

Home country - The country where you normally reside and to which you will in principle return after your stay in the **destination country**.

Hospital - A facility for providing medical treatment to patients, which facility has diagnostic and surgical facilities and has nursing staff 24 hours per day and is under the supervision of **qualified physicians** and is not a nursing home, rest home, old-age home or psychiatric facility (also for behavioral disorders), sanatorium or clinic for the treatment of alcohol or drug addicts, even if this is situated on the same site as the **hospital**.

Illness - Any negative change in your health condition arising after commencing **travel** to the **destination country** and ascertained by a **qualified physician**.

Initial premium - The premium owed by the **policy holder** when the insurance contract is established.

Insurance certificate - The document the **insurer** issues to the **policy holder** as soon as possible after the establishment of the insurance contract on grounds of article 7:932 Dutch Civil Code, in which the content of the insurance contract has been set down.

Insurance period - The period that commences at 00:00 CET on the effective date and ends at 24:00 CET on the end date, as these are stated in the **insurance certificate**.

Insured person - The person named on the **insurance certificate**.

Insured year - An **insured year** always covers 12 calendar months, counted from the effective date of the first **insurance certificate**. After an uninsured period of 3 months or more, a new **insured year** will commence on the effective date of the next insurance contract.

Insurer - The **insurer** named on the **insurance certificate**.

Invalid transportation - The medically necessary transport of you if you are unable to **travel** independently to the nearest suitable **hospital** or **qualified physician** where adequate treatment is possible.

Licensed care facilities - Facilities for the diagnosis, treatment or care of individuals suffering from **illness**, injury or deformity and where emergency, outpatient, surgical, obstetrical, convalescent or other medical and nursing care are rendered.

Luggage - **Personal items** that you carry with you while travelling.

Malevolent contamination - The spreading (whether active or not) – committed outside the scope of one of the six forms of acts of war as referred to in article 3:38 of the Act on Financial Supervision - of germs of a disease and/or substances which as a result of their (in)direct physical, biological, radioactive or chemical effect may cause injury and/or impairment of health, whether resulting in death or not, to humans or animals and/or may cause damage to property or may otherwise impair economic interests, in which case it is likely that the spreading (whether active or not) – whether or not in any organizational context – has been planned and/or carried out with a view to effecting certain political and/or religious and/or ideological purposes.

Medical advisor - A **qualified physician** appointed by the **insurer** and specialized in assessing medical data.

Medical devices - The **medical devices** and prostheses deemed immediately necessary by a **qualified physician**.

Medical expenses - The medically necessary expenses incurred by the **insured person** for:

- ✓ **Hospital** admission, nursing and surgery;
- ✓ Treatments and testing prescribed by a **qualified physician**;
- ✓ **Medication** prescribed by a **qualified physician** for use during the **insurance period**;
- ✓ Medically necessary transport by ambulance to and from the location where medical treatment is provided;
- ✓ Laboratory testing, if prescribed by a **qualified physician**.

Medical incident - In the context of these policy conditions this is defined as an exposure to HIV which occurs through exposure to contaminated blood or needles whilst undergoing surgery or during a medical procedure in a **licensed care facility** and being treated by a **qualified physician** or **registered nurse**.

Medical need - The need for nursing, testing or treatment based on generally recognized medical-scientific grounds.

Medical regulatory authority - An organization recognized by the government of a country, state or province, as being responsible for the registration/licensure of physicians, whereby such physicians are entitled to practice the profession of medicine; and/or the standards of practice of registered/licensed physicians within that jurisdiction.

Medication - Medicines that can only be obtained on prescription from a **qualified physician** or **dentist**.

Mensendieck therapist - A **Mensendieck therapist** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the therapist practices.

Motor vehicle - A **motor vehicle** is a vehicle or machine that propels itself by motor and has a drive on the wheels.

Natural disaster - A volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or forest fire.

New value - The amount required to acquire new items of the same type and quality.

Partner - Spouse or person with whom the **insured person** permanently cohabits.

Permanent disability - Permanent full or partial loss or loss of use of any body part or organ (or part thereof).

Permanent place of residence - Your **home** in the **destination country**.

Personal items - Items which the **insured person** has taken with him/her for his/her own use from the **home country** and/or acquired during the **insurance period**.

Physiotherapist - A **physiotherapist** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the **physiotherapist** practices.

Policy holder - The person with whom the insurance contract has been entered into, the **insurer's** contract **partner**.

Precautionary measures - Any precautionary measures taken by the authorities and/or insured parties and/or third parties in order to avert the imminent risk of terrorism and/or malevolent contamination or – if such peril has manifested itself – to minimize the consequences thereof.

Psychotherapist - A **psychotherapist** who has been recognized as such by the **medical regulatory authority** on grounds of the law in effect in the country where the therapist practices.

Psychotherapy - The treatment for psychological complaints as prescribed by a **qualified physician** and provided by a first-line psychiatrist or psychologist.

Qualified physician - A medical practitioner who has graduated from a medical faculty listed in the 'World Directory of Medical Schools' and/or holds a license from the **medical regulatory authority** of the country in which he/she operates his/her practice and who practices within the context of the license applicable to him/her and his/her education or training.

Reasonably foreseen - The predictability with ordinary prudence, based on available information and knowledge on which you could anticipate or expect a circumstance, event or risk to occur under normal conditions at the time of policy issuance.

Registered nurse - A nurse who has graduated from a college's nursing program or from a school of nursing and has passed a national licensing exam.

Renewal premium - The premium that the **policy holder** owes on each premium due date after the **initial premium**.

Sexual crime - A form of sexual violence which includes rape (forced vaginal, anal or oral penetration or drug facilitated sexual assault), groping, child sexual abuse or the torture of the person in a sexual manner.

Sight loss - Permanent and full loss of sight in: a) both eyes, or b) one eye if after correction the degree of sight is 1/20 or less on the Snellen Scale.

Terrorism - Any violent act and/or conduct – committed outside the scope of one of the six forms of acts of war as referred to in article 3:38 of the Act on Financial Supervision (Wet op het Financieel Toezicht) - in the form of an attack or a series of attacks connected together in time and intention as a result whereof injury and/or impairment of health, whether resulting in death or not, and/or loss of or damage to property arises or any economic interest is otherwise impaired, in which case it is likely that said attack or series – whether or not in any organizational context – has been planned and/or carried out with a view to effecting certain political and/or religious and/or ideological purposes.

Travel - Your **travel** in connection with recreation/study/teaching/internship:

1. From your **home country** to the **destination country** and vice versa.
2. Within the **destination country** and outside the **destination country**:
 - **travel** involving at least 1 paid overnight stay outside of your **permanent place of residence**.
 - **travel** involving a proven stay for more than 24 hours in another city or town outside the **permanent place of residence**.

Travel documents - Passport, identification, visas and other necessary **travel documents** of the **insured person**.

Valuables - Video, computer, photographic, film, audio and telecommunications equipment, jewelry, watches, fur and other items with a value of EUR 300,00 or more.

War risk -

- ✓ Armed conflict: any case in which states or other organized parties are fighting each other, or in any event one is fighting the other, using military weapons. This also includes armed action by a Peacekeeping Force of the United Nations.
- ✓ Civil war: more or less organized violent conflict between inhabitants of the same state, in which a significant percentage of the inhabitants of that state are involved.
- ✓ Insurgency: organized violent resistance within a state, directed against the public authorities.
- ✓ Civil commotion: more or less organized violent acts occurring in different places within a state.
- ✓ Riot: a more or less organized local violent movement directed against the public authorities.
- ✓ Mutiny: a more or less organized violent movement of members of any armed force directed against the authority under which they resort.



Questions?

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

Aon Student Insurance

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