

Summary of Cover

Aon Student Insurance – INSEAD PhD

	Emergency Assistance & Repatriation	Social repatriation	EUR 7.000
		- Return flight	
		- Extra stay expenses (max. EUR 125 a day)	
		- Public transport to/from the airport	
		Medical repatriation	EUR 500.000
		Repatriation of remains	EUR 500.000
		Burial or cremation in destination country	EUR 7.500
		Communication costs	EUR 150
	Medical	Pre-existing medical and mental health conditions	Covered
		General practitioner	Cost price
		Specialists	Cost price
		Hospitalization	Cost price
		Prescribed medication	Cost price
		Over the counter medication	Not covered
		Mental health	EUR 3.000
		Physical therapy	EUR 500
		Acupuncture	12 sessions of EUR 30
		Emergency medical transport	Cost price
		Invalid transportation	EUR 250
		Medical devices	Cost price
		Pre-existing pregnancy (max. 12 weeks)	Covered
		Pregnancy (pre- and post-natal care)	Cost price
		Pregnancy complications	Cost price
		Delivery and childbirth	EUR 3.000
		Maternity care	EUR 135 for 8 days
	Dental	Dental costs (caused by an accident)	EUR 1.250
		Dental costs (relief of acute pain)	EUR 500
	Liability	Liability	EUR 1.250.000
		Liability during internship	EUR 10.000
	Legal	Legal assistance within Europe (per event)	EUR 50.000
		Legal assistance outside Europe (per event)	EUR 40.000
		Judicial deposit	EUR 50.000
	Accident	In the event of death	EUR 10.000
		Maximum in the event of permanent disability	EUR 75.000
	Home	Home contents	EUR 6.000
	Luggage	Personal items during travel	EUR 2.000
		- Electronic equipment and valuables	EUR 1.000
		- Contact lenses and glasses	EUR 250
		- Smartphones, jewels and watches	EUR 250
		- Travel documents	Cost price

Please note: this summary of coverage should be considered as inseparable from the policy conditions. Together these documents specify the total and definite coverage of this insurance cover.