

THIS POLICY IS FULLY COMPLIANT WITH THE EACEA MINIMUM REQUIREMENTS

(https://eacea.ec.europa.eu/erasmus-plus_en)

STUDENT INSURANCE

Benefits Guide

This list of benefits and options is part of the policy.

Module 1: Medical Treatment Costs

- Hospitalisation (Inpatient treatment) in semi-private room due to Accident or Illness
- Ambulatory (Outpatient) treatment costs due to Accident or Illness
- Physiotherapy after doctor's prescription, limited to (more is possible after prior written approval from the Insurer)
- First line psychological support
- Psychological help (incl. NLP & EMDR therapy) after trauma
- Psychotherapy after doctor's prescription, limited to (more is possible after prior written approval from the Insurer)
- Pregnancy < 6 months at moment of departure (only in collective Erasmus policies)
 - incl. max. amount of controls and echo's
- Prescription medication (medication free available without Prescription is not covered)
- Urgent dental care (e.g. fillings, fixing broken teeth, a root canal treatment)
- Dental surgery following an Accident
- Annual dental check-up
 - ➔ subject to a waiting period of

Module 2: Assistance Abroad

- Medical repatriation or evacuation (including return ticket within 90 days after repat/evac.)
- In case of death, transport of the mortal remains to the place chosen by the deceased's family
- Funeral costs (incl. laying-out costs and coffin)
- Early return in case of death or incurable disease of a Close Relative(*)
- Compassionate visit of 1 Close relative in case the Insured Person is Hospitalised in a Critical Medical Condition(*)
- Extension of stay due to Accident or Illness(*)
- (*) Accommodation and Travel expenses
 - accommodation expenses
 - travel expenses

Maximum covers per person per annum/trip.

	BASIC	COMPREHENSIVE
	100%	100%
	100%	100%
	12 sessions	12 sessions
	Online platform	Online platform
	3 visits	5 visits
	12 sessions	12 sessions
	100%	100%
	1 control per 6 weeks, incl. 4 echo's	1 control per 6 weeks, incl. 4 echo's
	100%	100%
	€ 250 / year	€ 250 / claim
	100%	100%
	Not covered	€ 75
	-	1 year
	BASIC	COMPREHENSIVE
	100%	100%
	€ 30.000	€ 30.000
	€ 3.000	€ 3.000
	round trip(*)	round trip(*)
	round trip(*)	round trip(*)
	max. 10 days(*)	max. 10 days(*)
	max. € 7.500	max. € 7.500
	max € 75 per person per day economy class	max € 75 per person per day economy class

• Search and rescue	100%	100%
• Forwarding essential medications / medical applications /messages	100%	100%
• Assistance in case of theft or loss of travel / ID documents	100%	100%
• Legal assistance abroad	€ 5.000	€ 10.000
- Advance of security deposit	€ 12.500	€ 25.000
• Linguistic assistance in case of a covered claim	Covered	Covered

Module 3: Accidents

	BASIC	COMPREHENSIVE
• Permanent disability due to Accident	€ 75.000	€ 150.000
• Death by Accident	€ 5.000	€ 5.000

Module 4: Baggage (always in 2nd rank after the transport company) & Household Furniture

(This insurance is placed with a European Insurer, which can be a non-admitted Insurer in some countries outside Europe.
This insurance is not valid in US for Household Content.)

	BASIC	COMPREHENSIVE
• Baggage	€ 1.500	€ 1.500
• Home Content, Household furniture	Not covered	€ 5.000
Maxima per item:		
photo, film, video, sound and computer apparatus, per item and including accessories	-	€ 500
jewellery, watches, per item	-	€ 150
mobile telecommunication apparatus	-	€ 150
(sun)glasses including frame, contact lenses	-	€ 150
sports equipment (surfboards, skis, bicycles, etc...) per item	-	€ 250
musical instruments	-	€ 250
ID and Travel Documents	€ 150	€ 150
study materials (documents, books, study tools)	-	€ 500
• Purchase of essential clothing and toiletries in case of a Baggage delay of at least 1 night	€ 100	€ 200
• Deductible per claim (except for Travel Documents and Baggage delay)	€ 125	€ 125

Module 5: Private and Tenant Liability

	BASIC	COMPREHENSIVE
• Overall annual limit	€ 5.000.000	€ 5.000.000
• Physical damage to Third Party	€ 5.000.000	€ 5.000.000
• Material damage to Third Party	€ 1.000.000	€ 1.000.000
• Damage to Borrowed goods	€ 2.500	€ 2.500
• Compensation for persons who provide help	€ 50.000	€ 50.000

- For the USA and Canada: physical and material damage combined
(in all and including lawyers' fees of counterparty and punitive damages)
- Tenant liability

€ 1.000.000
included

€ 1.000.000
included

OPTION 1: Study Cancellation Insurance

- Cancellation costs
- Course fees
- Attendance & registration fees
- Pre-paid travel and accommodation costs
- Pre-paid rent for housing
- Transfer costs when moving housing



BASIC

COMPREHENSIVE

€ 1.500 max
in total for all claims

€ 1.500 max
in total for all claims

OPTION 2: Underwater sport, winter sport, speleology

OPTIONAL

already included

OPTION 3: Special clauses added in policy and certificate for student visa.

This Option is only available when demanded by the local government or university (proof has to be included in the application).

In some countries like Austria, Germany, Switzerland and US, student insurances have to comply with strict local regulations.
Depending the requirements You can choose one or more special clauses.

(For accompanying family members (e.g. J-2 visa), please see Our Globi insurance).

- ☐ Minimum **medical coverage** of 2.000.000 € per person per Accident or Illness.

Lifetime medical benefit is **unlimited**

- ☐ There is no Deductible for health insurance or repatriation/evacuation

- ☐ There is no Co-Pay for health insurance or repatriation/evacuation

- ☐ Out-of-pocket maximum may not exceed 4.000 € per Accident or Illness

- ☐ There is no Waiting Period for health insurance or repatriation/evacuation

- ☐ Included benefits: semi-private room, board, hospital services, physician fees, specialist/surgeon fees
chiropractor fees, outpatient services, diagnostic testing, imaging, prescription medication at
100% in-network or 80% out-of-network, of usual, customary and reasonable charges per Accident/Illness.

- ☐ Policy includes urgent and routine inpatient and outpatient medical care

- ☐ Policy includes all pre-existing and congenital conditions at the same level as other medical conditions

- ☐ Policy includes all pre-existing and congenital conditions at 80% in-network, or 60% out-of-network

- ☐ Policy includes chronic disease management

- ☐ Policy includes preventative care at 80%

Free of cost

AT, CH, DE, US

Free of cost

AT, CH, DE, US

Free of cost

AT, CH, DE, US

Additional premium

DE, US

Free of cost

AT, CH, DE, US

Free of cost

AT, CH, US

Additional premium

DE, US

Additional premium

US

Additional premium

AT, DE, CH, US

Additional premium

US

Additional premium

DE

Country

<input type="checkbox"/> Policy includes preventative care at 80% in-network, or 60% out-of-network	Additional premium	US
<input type="checkbox"/> Policy includes rehabilitation services and devices	Additional premium	US
<input type="checkbox"/> Policy includes medical care for due to alcohol, drugs or substance abuse at 80%	Additional premium	AT, DE
<input type="checkbox"/> Policy includes medical care for due to alcohol, drugs or substance abuse at 80% in-network, or 60% out-of-network	Additional premium	US
<input type="checkbox"/> Policy includes medical care for self-inflicted injury, active engagement in fights and risky ventures in which the Insured Person endangers himself and others, from attempted suicide at 80%	Additional premium	AT
<input type="checkbox"/> Policy includes medical care for self-inflicted injury, active engagement in fights and risky ventures in which the Insured Person endangers himself and others, from attempted suicide at 80% in-network, or 60% out-of-network	Additional premium	US
<input type="checkbox"/> Policy includes 10 visits for psychological help after trauma	Additional premium	AT
<input type="checkbox"/> Policy includes in- and outpatient mental health care at 80% in-network, or 60% out-of-network	Additional premium	US
<input type="checkbox"/> OR , Policy includes in- and outpatient mental health care at the same level as other medical conditions	Additional premium	US
<input type="checkbox"/> Policy provides, at a minimum, continuous coverage for the entire period the insured is enrolled as an eligible student, including annual breaks. Payment of benefits is renewable.	Free of cost	CH, US
<input type="checkbox"/> Policy includes spa treatments prescribed by a Doctor, and semi-hospital establishments	Additional premium	CH
<input type="checkbox"/> Policy includes pregnancy and maternity benefits (including periodic check-ups, home delivery, paediatric and neonatologic care in Hospital) at 100% in-network, or 80% out-of-network.	Additional premium	CH
<input type="checkbox"/> Pregnancy < 6 months at moment of departure	Additional premium	Other
<input type="checkbox"/> Policy includes breast-feeding advice at 60%	Additional premium	CH
<input type="checkbox"/> Policy includes prophylactic medicine (anticonception) at 60%	Additional premium	CH
<input type="checkbox"/> Policy includes voluntary abortion (100% after rape reported to the police, otherwise 60%)	Additional premium	CH, US
<input type="checkbox"/> Policy includes dental cover of at least 1.500 €	Additional premium	AT, US
<input type="checkbox"/> Policy includes a dental treatments due to an Accident, a serious illness or its after-effects	Additional premium	CH
<input type="checkbox"/> Policy includes prosthesis, implants and other therapeutic devices that replaces or support organs.	Additional premium	AT
<input type="checkbox"/> Policy does not unreasonable exclude perils inherent to the activities of exchange program	Free of cost	US
<input type="checkbox"/> Policy includes medical care for intercollegiate and recreational sports activities	Free of cost	US
<input type="checkbox"/> Policy includes emergency medical and mental health care in the area where You study	Additional premium	US
<input type="checkbox"/> Minimum medical evacuation/repatriation expense of 50.000 €	Free of cost	US
<input type="checkbox"/> Minimum repatriation of mortal remains at least 30.000 €	Free of cost	US
<input type="checkbox"/> Policy includes medically necessary transport and rescue costs	Free of cost	Other
<input type="checkbox"/> Claims are payable in USD on a US account	Free of cost	US
<input type="checkbox"/> Claims administrator has a representative in US.	Free of cost	US

<input type="checkbox"/> Policy underwritten by an insurance corporation having		US
<input type="checkbox"/> AM Best rating "A-" or above	Free of cost	
<input type="checkbox"/> S&P rating "A-" or above	Free of cost	
<input type="checkbox"/> Fitch rating "A-" or above	Free of cost	
<input type="checkbox"/> Moody's IS rating "A3" or above	Free of cost	

We also have solutions for the Obligatory Australian OSHC insurance (in collaboration/combination with a local insurer).		AU
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What can be covered?

- ✓ Module 1: Medical care
(Medically necessary Inpatient, Outpatient, Dental treatments.
Pregnancy & childbirth costs only for collective Erasmus policies, unless otherwise agreed)
 - ✓ Module 2: Assistance (Repatriation, early return, search & rescue, legal assistance ...)
 - ✓ Module 3: Accidents (death, disability by accident)
 - ✓ Module 4: Household content & Baggage: (theft/loss/damage, purchase first essentials)
 - ✓ Module 5: Private Liability (non-contractual liability), Tenant liability (incl. Legal defence).
(Host family and University seen as third party)
 - ✓ Option 1: Study Cancellation
 - ✓ Option 2: Underwater sports, winter sports, speleology
 - ✓ Option 3: Special clauses, needed to receive visa in AT, CH and US.
- Pay attention: the cover can differ per version. Please see the Benefits Guide in our [GIC](#)



What is not covered? (Unless otherwise agreed ...)

- ✗ Any illness/injury/event which occurred before the beginning of the insurance period
- ✗ Direct/indirect involvement in war, invasions, riots, lock-outs, use of weapons, criminal acts,
- ✗ Alcohol and drugs abuse. Active engagement in fights,
- ✗ Recklessness, severe negligence. Dangerous sports, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** Treatments that can wait until return to the home country
- ✗ **Medical:** Treatments not consistent with diagnose, customary treatments, medical standards, or provided by non-licensed medical personnel or first degree relatives,
- ✗ **Medical:** costs that can be claimed on the strength of a Social Security scheme (if any),
- ✗ **Medical:** contraception, venereal diseases, sterilizations, sexual dysfunction, gender operations,
- ✗ **Medical:** Vaccinations that should be taken before leaving,
- ✗ **Dental:** set of teeth already in a bad condition at effective date, bleaching and other cosmetic treatments,
- ✗ **Assistance:** Pregnancies after the 6th month
- ✗ **Accidents:** intentional acts, (attempted) suicide
- ✗ **Accident:** as air crew member
- ✗ **Baggage** left unattended and/or confiscated
- ✗ **Baggage & Household content:** cash and values, animals, fragile items
- ✗ **Baggage & Household content:** wear and tear, vermin
- ✗ **Liability:** liability subject to a compulsory insurance
- ✗ **Liability:** aircrafts, motor vehicles, boats > 200 kg, drones > 5 kg
- ✗ **Liability:** hunting, horses
- ✗ **Travel cancellation:** changes in travel plans by the insured person
- ✗ For the full list of exclusions see our [GIC](#) (Art.5, 17, 29.1., 35, 43, 47.2.1., 48, 51, 66, 69)



What are the limitations?

! There is an overall annual limit and limits per cover depending the versions and options, except for Health and Assistance.

! There can be a deductible for some covers in the Comprehensive version. Please consult the Benefits Guide in our [GIC](#).

There is NO deductible in the EACEA minimum cover.

! War zones limited to 14 days after break out, except for Health and Assistance.

! **Medical care:** free choice of doctor/hospital, except in USA where we have a network in place.

! **Medical care:** pregnancy & childbirth is only covered in a collective Erasmus policy

! **Study Cancellation insurance** is solely valid if concluded within 21 days of booking the travel arrangement.

Contrary to the inception date of the travel cancellation option is valid as from policy issue date.

! **Accidents:** reduction to 50% for insured persons over 70

! **Accidents:** reduction to 50% for drivers < 25 years of motorcycles > 50 cc

! **Liability:** decreased limits for US



Possible settings Health

- ⚙ **Full cover:** health insurance from the first euro
- ⚙ **Top-Up:** complementary insurance additional to Public Health Fund (reimbursement system)



Where am I insured?

We have two areas of cover, with different tariffs:

- Worldwide, excluding US/Canada
- Worldwide, including US/Canada



When does my cover start and end?

- 🕒 The policy starts at the inception date (at 00:00 h) mentioned in your policy schedule.
- 🕒 The policy ends on the end date (at 24:00h) mentioned in your policy schedule.
- 🕒 If there is no end date, the policy is open ended, tacit annually renewable, and will end upon:
 - cancellation by the customer or Underwriter.
 - death of the insured person.
- 🕒 The cover for collective insurances however starts and ends at the date mentioned on the personal certificates.



Premium payment

- ① **Policy currency :** EUR
- ① **Charges, commissions :** The payable premium consists of risk premium, operational costs, marketing expenses, intermediary's commission and premium taxes, if applicable.
- ① **Possible Payment fractions:** single premiums or annual premiums.
- ① **Acceptable payment methods:** Bank transfer, Bank card/Credit card (secured online payment)
- ① **Payment charges**
 - Transfer: **All** payment costs (own bank **AND** corresponding bank) are **at charge of the paying party**.
 - Bank cards: A cost of 5% is charged for non-European cards. SEPA zone cards are always free of charge.
 - Credit cards A cost of 2% for European, 5% for non-European cards, is charged.



How to cancel my contract?

👉 Closed end policies end automatically at end date. Open end policies can be cancelled by the client on annual due date, by

written termination letter or email, with proof of receipt, and with at least 6 weeks' notice period.

Policy can also be cancelled:

- 👉 within 2 months of conclusion, with 8 days' notice period
- 👉 in connection with premium increase or alteration of conditions, with 8 days' notice period
- 👉 all other means specified in Act N° 40/1964 Coll., Civil Code (SK)
- 👉 Policies cannot be cancelled if certificates are used for application of visa, residence- or work permit.



What are my obligations?

- 👉 Inform the Underwriter within 30 days of all changes that can be important for the Insurers (address, social security and other covers, new members to add or to cancel).
- 👉 Avoid occurrence of any damage, incident, event that could lead to a claim
- 👉 Send your claims timely, and in a correct and orderly way. Reminder costs from external providers will not be refunded.
- 👉 Follow the instructions and other duties of the Underwriter and/or Alarm Centre and cooperate effectively.