

# What does Aon Student Insurance cover?



## Does the insurance include a liability insurance for example?

Aon Student Insurance is an insurance for international students studying and/or doing an internship abroad. The coverage includes (depending on your policy type):

- Emergency assistance
- Medical expenses
- Dental expenses
- Accidents
- Liability
- Legal assistance
- Contents insurance

All our insurances include a very important liability and repatriation coverage.

Liability insurance provides the insured party with protection against claims resulting from injuries and damage to people or property.

### Repatriation insurance provides the insured party with coverage for:

- medical repatriation of students to the nearest country, also for Covid-19.
- repatriation of student to home country in case of life threatening illness or death of a family member in the 1st or 2nd degree.
- repatriation of family in 1st or 2nd degree to the student as a result of a life threatening illness or death of the student.
- repatriation of the insured person's remains to the home country.

You can consult your insurance certificate to find the maximum amounts of coverage per situation. Alternatively, you can find the maximum amounts covered in the general summary of coverage.

## Which medical and dental expenses are covered for and till which extend? Does the medical insurance include a deductible or a copay?

### Medical expenses

Aon Student Insurance provides coverage for medically necessary treatments. This includes, but is not limited to, consultations with a general practitioner, medical specialist, hospitalization, pregnancy and childbirth, physiotherapy, acupuncture, prescribed drugs, psychotherapy, medical devices, medical repatriation and other necessary medical expenses made in order to examine or cure medical complaints that you are suffering from. Insured up to cost price means that Aon will cover the actual expenses

The insurance does not include a deductible or a copay.

### Dental expenses

The Aon Student Insurance provides coverage for dental treatments needed as the result of an accident, or for relieving acute pain.

Please read the policy conditions (specifically section 2) for more information about the terms and conditions for coverage regarding medical and dental expenses.

[Insurance Product Information Document \(IPID\)](#)  
[Terms and Conditions](#)

## Will my Aon Student Insurance cover medical expenses if I get infected with COVID-19?

You can expect your Aon ICS Student Insurance to cover costs related to treatment of COVID-19\*.

\*Please bear in mind that the condition for this coverage is that you need to apply for the Insurance prior to your arrival to your destination country. The insured period must be equal to your period of enrollment or for at least the academic year. If your studies commenced more than two weeks prior to the date of the application, please be advised that the Aon Student Insurance will not cover any costs directly or indirectly related to treatment of the coronavirus disease (COVID-19).

<https://www.aonstudentinsurance.com/students/en/>

## Is my European Health Insurance Card (EHIC) sufficient during my study period?

When you're in possession of a valid EHIC during your study period, it only provides coverage for emergency medical expenses. Please note that this does not include any costs for medical evacuation, physiotherapy, acupuncture or emergency dental expenses. You are also not covered for your personal possessions, liability, legal aid, emergency assistance and extra travel expenses with an EHIC.

We strongly advise you to take out an additional insurance with us during your study abroad, to minimize the risk that you are not covered for something you might need. You can insure yourself with our Start+ coverage, in addition to your EHIC, to be certain that you are properly insured during your study period.

Please note that the validity of your EHIC depends on your home country and your insurer in your home country. Please verify the validity of your EHIC with the insurer in your home country, before your study period abroad. Your EHIC must valid for the period that you take out de Start+.

You can also take out the full coverage. Please visit our website for the right insurance advise.

Please also note that pre-existing medical conditions are covered under your EHIC. The Start+ policy does not cover any medical expenses for pre-existing conditions.

## Will my Aon Student Insurance meet the Visa-requirements of my destination country?

Many international students around the world are insured with Aon Student Insurance. It is a well-known insurance policy and will suffice for your visa application anywhere.

## Does my insurance provide worldwide coverage?

Your Aon Student Insurance offers worldwide coverage for a period of at most eight consecutive weeks during a temporary stay outside your destination country, **also in your home-country**, in connection with a trip.

The coverage is also effective during an internship or exchange, outside your destination country, **also in your home-country**, for a maximum period of nine consecutive months.

## Can my partner/child(ren) also apply for the Aon Student insurance?

Yes. Partners and children with whom you permanently reside are also entitled to apply for Aon Student Insurance.

### The following conditions apply for partners/child(ren):

- You are still enrolled as a student and you have a valid Aon Student Insurance policy yourself.
- The insurance period for the partner/child(ren) falls entirely within the insurance period of your own policy.
- Each partner/child(ren) will need a separate policy.
- Your partner, and child(ren) need to apply for their insurance themselves.

To apply for a partner/child(ren) insurance policy, please select 'partner/child(ren)' under 'your situation' during the application procedure. Also, make sure you have the policy number of the main insured person with you during the application, as this information is required for this type of policy

## I want to see a medical specialist in the Netherlands, what should I do?

The general practitioner is your first stop to consulting a medical specialist in the Netherlands. If your general practitioner decides that you need additional medical care, they will refer you to a specialist.

In case of a serious emergency, you can visit the emergency ward of a hospital. If time is of the essence (heart attack, heavy car accident, etc.), you should directly contact the general emergency number in the Netherlands and request an ambulance (Telephone: 112).

## How do I find a general practitioner in the Netherlands? Does my insurance provide me with free choice for finding a general practitioner?

The Dutch word for a family doctor, or general practitioner, is '*huisarts*'. You can find a general practitioner in your area on [this website](#) by entering '*huisarts*' followed by your zip code in the search bar. For example '*huisarts 1234AB*' and click on '*zoeken*'. Please note that this website is only available in Dutch.

You can contact your university for further information.

You can also look for a general practitioner in your area by carrying out a Google search for: '*huisarts*' combined with your address and city.

Your policy provides you with free choice for finding a general practitioner that suits your needs.

## What if I can't find a general practitioner in my area that accepts new patients?

There is a shortage of general practitioners in some Dutch cities. However, you do not need to be registered at a general practitioner to consult one. In the Netherlands, a general practitioner cannot refuse to give you the care you need.

Please ask the general practitioner to charge you the consultation fee of approximately 30 euro, which in Dutch is known as '*passantentarief*' (visitor rate).

You can pay the general practitioner first yourself, and claim the expenses with us afterwards by [filing a claim](#).

## How do I file a claim?

Usually you have to pay for your medical costs and medicines yourself, depending on the country of destination, hospital and doctor, and submit a claim to Aon for the costs afterwards. Medicine/ products that you can buy without a prescription are not covered.

We will inform you of the outcome of your claim within 10 working days after you submit the claim.

You can submit your insurance claim for medical costs easily using the digital [claim form](#).

In the case of loss, theft, vandalism, burglary, extortion and robbery you need to report this to the police within 3 days (72 hours). The police report number must accompany your claim.

**Important notice:** If you submit your claim digitally, you will need to keep the original receipts for one year after submission of the claim as Aon may ask you to provide them.

**Important:** If you submit your claim digitally, you will need to keep the original invoices for one year after submission of the claim as Aon may ask you to provide them.

[Terms and Conditions](#)

[File a claim](#)

## I cannot pay the medical expenses up front, what can I do?

If you have an Aon Student Insurance you have to pay the doctor up front and submit your invoices with us afterwards by [filing a claim](#). In case of hospitalization or expected high medical expenses contact our Aon Assistance office. We will provide the healthcare provider with a guarantee of payment.

Also see:

**'How do I reach Aon Assistance in case of emergencies?'**

## How do I reach Aon Assistance in case of an emergency?

In case of an emergency, such as an accident, hospitalization, medical evacuation or repatriation, you need to contact Aon Assistance (available 24/7) as soon as reasonably possible.

Aon Assistance can be reached at: **+31 (0)10 44 88 260**.

## Aon Assistance in the USA

In case you need medical assistance in the USA, you need to contact GMMI Assistance (available 24/7) prior to your consultation, or as soon as reasonably possible after hospitalization

Aon Assistance USA can be reached at: **+1 800 682 60 85**.

Please provide the following information when you call:

- Your name
- Your policy number
- Your contact details
- The contact details of the hospital

## When will I receive my insurance certificate after I applied?

We intend to send you the confirmation e-mail with your insurance certificate and the policy conditions as soon as possible, but at most within five working days after your application.

If your application is accepted, the insurance will come into effect per the start date in your application. If the start date has already passed due to the time required to process your application, coverage will be applied retrospectively per start date.

## If I do not know my address yet, which address should I fill in during my application?

Provided the educational institute grants you permission, you can temporarily use their address. Once you have your own address, you must change your address immediately in [your personal account](#).

## What payment options are there for me?

During your application you can choose whether you want to pay by credit card, bank transfer or direct debit. You can pay monthly, yearly or the whole amount.

### E-Invoice

you will receive an invoice where you could choose the payment method; iDeal, Creditcard (mastercard or visa) or bank transfer.

### Direct debit

This payment option can only be chosen if you have a SEPA bank account.

## When and how can I cancel my Aon Student Insurance?

You can cancel your Aon Student Insurance free of charge at any time on a day-to-day basis. Aon will refund the premium paid in advance for the remainder of your insurance period. Please note that this is not applicable if the cancellation is due to the intention of misleading Aon.

You can cancel your Aon Student Insurance yourself in your [personal account](#).

If your insurance was applied for by your university, please contact your university. They will assist you with the cancellation.

## Do I need Dutch Basic Healthcare Insurance?

Dutch Basic Healthcare Insurance is mandatory for international students in the Netherlands with a part- or fulltime job and/ or with an internship for which you receive a salary equal to, or more than the legal [minimum wage](#).

You can apply for the Basic Healthcare Insurance [online](#).

## Contact

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