



Aon International Student Insurance

Studying in the Netherlands

Complete+
insurance
package

aonstudentinsurance.com



Welcome to the Netherlands

Studying abroad means you will face a new culture with different customs and habits. Before embarking on a new adventure you need to arrange certain practical matters. Find living accommodation, arrange a visa and last but not least, conclude an insurance that will give you peace of mind during your stay abroad.

Aon Student Insurance

Our high quality service consists of an insurance package with excellent coverage worldwide, a personal online account for your insurance needs and a multilingual customer service.

Applying for the right insurance can be tricky, because you need to comply with Dutch law and regulations. Your university also has set requirements for your insurance.

Aon Student Insurance fully complies with these laws, regulations and requirements. The Complete+ also includes a coverage for pre-existing medical conditions.

Which insurance do you need?

Situation	Needed coverage
Non-EEA* Student	Aon Complete+ Insurance
EEA* Student without EHIC**	Aon Complete+ Insurance
EEA* Student with EHIC**	Aon Start+ Insurance
EEA* & Non-EEA* Students who have a (part-time) job	Aon Basic Healthcare Insurance and Start+
EEA* & Non-EEA* Students who have an internship in NL and earn more than the Dutch minimum wage	Aon Basic Healthcare Insurance and Start+

*EEA = European Economic Area ((EU countries, Iceland, Norway and Liechtenstein)

** EHIC = European Health Insurance Card

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Summary of cover

Coverage	Complete+	Start+
Medical expenses	Actual costs (including pre-existing conditions)	Supplementary to the EHC or Basic Healthcare Insurance (excluding pre-existing conditions)
Urgent dental treatment	EUR 350 per year	EUR 350 per year
Dental costs in the event of an accident	EUR 1.250 per year	EUR 1.250 per year
Emergency assistance (24/7) and repatriation	EUR 500.000 (Max. per insured period)	EUR 500.000 (Max. per insured period)
Extra travel costs for the insured in case of death or life-threatening illness of family member in 1st or 2nd degree	EUR 7.000	EUR 7.000
Liability	EUR 1.250.000 (max. per insured event) Including internships (max. EUR 10.000)	EUR 1.250.000 (max. per insured event) Including internships (max. EUR 10.000)
Baggage during journey - Electrical equipment - Telecom equipment - Contact lenses and glasses - Travel documents	EUR 2.000 EUR 1.000 EUR 250 EUR 250 Actual costs	EUR 2.000 EUR 1.000 EUR 250 EUR 250 Actual costs
Personal items in your home	EUR 6.000	EUR 6.000
Accidents - Accidental death - Permanent disablement	EUR 10.000 EUR 75.000	EUR 10.000 EUR 75.000
Legal Assistance - Inside Europe - Outside Europe	EUR 50.000 EUR 15.000	EUR 50.000 EUR 15.000
Premium	EUR 1,89 per day EUR 56,70 per month	EUR 0,88 per day EUR 26,40 per month
Premium Non-Student* (researchers, teachers, search year, partners/ children)	EUR 2,10 per day EUR 63,00 per month	

* Complete coverage. This means that pre-existing medical conditions are excluded from coverage.

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Unique benefits

- Worldwide coverage
- 24/7 Emergency Assistance
- No deductibles or co-payments
- Online account to manage your personal details and insurance
- Fully compliant with Schengen visa regulations
- Fully compliant with the Erasmus+ Exchange Program and Internships abroad



Apply online

To apply for this insurance, please go to www.aonstudentinsurance.com

Payment

You can pay monthly, yearly or at once. Payment methods are bank transfer, direct debit or credit card (MasterCard/VISA).

Questions?

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

Aon Student Insurance

Our dedicated and multilingual customer service offers assistance to thousands of international students. We communicate with international students every day. With our knowledge and experience with universities and international students, we know what is considered important in an insurance plan for international students.

About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better—to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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The information contained herein and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.



Aon Dutch Basic Healthcare Insurance

Studying in The Netherlands



Dutch Basic
Healthcare
Insurance

aonstudentinsurance.com

Are you planning to work while studying in the Netherlands?

The Dutch Healthcare Insurance Act (Zvw) states that, every Dutch National or (foreign) person with an employee status is legally required to have a Dutch Basic Healthcare Insurance. This also applies to international students with a part-time job, both European and non-European. An European Health Insurance Card (EHIC) is not valid if you have a (part-time) job in the Netherlands.

When is a Dutch Basic Healthcare Insurance mandatory?

- When you have a part-time job
- When you have an internship and earn more than the Dutch minimum wage:
<https://www.government.nl/topics/minimum-wage/amount-of-the-minimum-wage>

Fine

Not complying to this Dutch law means you will be fined by the CAK for not being Dutch Basic Health insured while being employed. Fines can run up to as much as EUR 400,-.

Not sure which insurance?

If you're not sure which insurance applies to your specific situation, it is important to contact the SVB for an assessment www.svb.nl/en/the-wlz-scheme.

Additional insurance during your stay in the Netherlands

The Aon Dutch Basic Healthcare Insurance covers basic medical costs only. Since you are temporary living in the Netherlands we recommend you take out additional insurance. On top of your Aon Dutch Basic Healthcare Insurance you can upgrade with the following package: **Aon Start+ insurance**



Summary of cover

Coverage	Aon Dutch Basic Healthcare insurance	Start+
Medical expenses	Covered	Supplementary to EHIC or Basic Healthcare Insurance (excluding pre-existing conditions)
Urgent dental treatment	Not covered	EUR 350 per year
Dental costs in the event of an accident	Not covered	EUR 1.250 per year
Emergency assistance (24/7) and repatriation	Not covered	EUR 500.000 (Max. per insured period)
Extra travel costs for the insured in case of death or life-threatening illness of family member in 1st or 2nd degree	Not covered	EUR 7.000
Liability	Not covered	EUR 1.250.000 (max. per insured event) Including internships (max. EUR 10.000)
Baggage during journey -Electronical equipment -Telecom equipment -Contact lenses and glasses -Travel documents	Not covered	EUR 2.000 EUR 1.000 EUR 250 EUR 250 Actual costs
Personal items in your home	Not covered	EUR 6.000
Accidents - Accidental death - Permanent disablement	Not covered	EUR 10.000 EUR 75.000
Legal Assistance - Inside Europe - Outside Europe	Not covered	EUR 50.000 EUR 15.000
Deductible	Yes, EUR 385,00 or EUR 885,00 per calendar year	No
Premium	www.aonstudentinsurance.com	EUR 0,88 per day EUR 26,40 per month

Unique benefits

- Worldwide coverage
- 24/7 Emergency Assistance
- No deductibles or co-payments
- Online account to manage your personal details and insurance
- Fully compliant with Schengen visa regulations
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Insurance importance for EEA Students Studying in the Netherlands



Insurance importance for EEA Students Studying in the Netherlands

We welcome all European Economic Area (EEA) students to the Netherlands for their study and/or internship. Your wellbeing is of utmost importance to us as it is for your university.

Most EEA students come to the Netherlands with an European Health Insurance Card (EHIC). Be aware, EHIC only offers emergency coverage! The time of coverage and the way you are covered depends on your home country.

To avoid high costs, we advise you to take out an Aon Student Insurance.

What is the European Health Insurance Card (EHIC)

The European Health Insurance Card (EHIC) provides EEA citizens access to necessary medical care in 33 countries within Europe and Australia. The card is issued by the national insurance company or health service.

- EHIC does not cover planned treatments abroad, only urgent basic necessary healthcare.
- EHIC does not cover private healthcare or repatriation.
- EHIC does not guarantee free treatment, since there are differences within the healthcare systems.
- Health care providers who aren't familiar with the claim procedure might refuse your EHIC.
- You must apply for the EHIC in your home-country.
- The time of coverage depends on your home-country, this can differ between no coverage at all to several years.

What doesn't the EHIC cover?

The EHIC is for emergency health care only and provides cover for a limited time.

The EHIC does not cover:

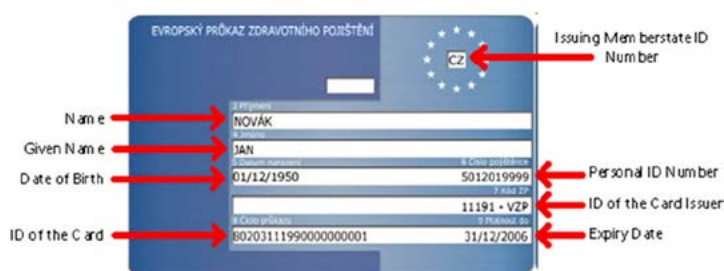
- Dental care
- Physiotherapy
- Non-urgent psychological treatment
- Follow-up treatments
- Long term medicine use
- Repatriation
- Liability
- Household contents/ travel luggage
- Legal Aid

Take out Aon Student Insurance

Health care costs in the Netherlands are high. If you are not fully insured, you will have to pay for health care out of your own pocket. The state nor your university will pay for these costs.

Our insurance provides full coverage, depending on the plan you choose. You will be insured for medical and non-medical costs. Avoid financial problems and take out the Aon Student Insurance, partner of universities in the Netherlands.

Apply online via www.aonstudentinsurance.com and be in charge of your insurance policy!





Contact Us

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Frequently Asked Questions to Aon Student Insurance



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How can I pay for my insurance?

By credit card (Visa/MasterCard), bank transfer or direct debit. You can pay monthly, yearly, or at once.

When will I receive my invoice?

Within a few days after you have received your insurance certificate. The invoice has to be paid within 30 days.

Is my insurance only valid after I have paid?

No, your insurance is valid straight away per the start date. Just make sure you pay the invoice in time and your insurance will remain valid.

How do I find a GP in my area?

Google on 'huisarts' (Dutch word for GP) together with your ZIP-code and choose a GP of your preference in your area.

How can I file a claim?

You can file a claim at our website and/or in your online account.

Is my bicycle covered?

Yes, but only at your home address as long as it is behind a properly locked door.

Are glasses and contact lenses covered?

No, unfortunately this is not covered under the medical expenses coverage.

When will I receive my insurance certificate?

In general, the same day, or at least within 5 days after your application if no additional information is needed.

When does my Aon Student Insurance start?

Your insurance starts per the start date of your insurance. Do you apply with a start date that is today? In that case your insurance starts per the moment you have applied.

When and how can I cancel my insurance?

All day, any day, as long as the cancellation date is the day that you are cancelling or a date in the future. It cannot be cancelled retrospectively. No charges or cancellation fee applies. Premium paid too much will be refunded to you.

Can I travel with this insurance?

Yes, you are covered for travel to your home country or vacation destination up to 8 consecutive weeks during your study period. You are also insured during internships abroad up to 9 consecutive months.



Do you still have questions left?

Visit our website www.aonstudentinsurance.com
to find more information!