



Summary of Coverage – Danish Students Abroad

All persons who are a member of Danish Students Abroad and have applied for a recognized course, study or work placement abroad are qualified for this insurance. The insurance packages ICS Complete, ICS Start+ and ICS Start all have **world wide coverage**,

Coverage description	ICS Complete	ICS Start+	ICS Start
Exclusion for pre-existing medical conditions			
There is no cover for costs due to medical conditions or complaints that existed, or could have been foreseen, at the time this insurance was purchased. The medical costs related to an existing pregnancy are also excluded.			
Section II Medical Expenses			
Reimbursement of doctors- and hospital expenses	Actual costs	Secondary cover.	Not covered
Inpatient and outpatient treatment		Medical costs must be claimed	
Consult of family doctor			
Prescription drugs		initially with EHIC (home country insurance). If EHIC is insufficient, claim the remaining medical costs on the ICS Start+.	
Coverage in the home country	Max. 12 weeks	Max. 12 weeks	Max. 12 weeks
Special medical costs:			
- Physiotherapy	12 treatments	12 treatments	Not covered
- Acupuncture	12 treatments	12 treatments	Not covered
- Psychotherapy	9 treatments	9 treatments	Not covered
Expenses in connection with medically unnecessary delivery in hospital or obstetric care or at home	Max. € 2,000	Max. € 2,000	Not covered
Medical aids	According to extensive medical aid regulation	According to extensive medical aid regulation	Not covered
Dental expenses caused by an accident per event	Max. € 1,100	Max. € 1,100	Not covered
Dental expenses in case of an emergency per year of insurance	Max. € 350	Max. € 350	Not covered
Special clause home country Section II Medical Expenses			
In deviation of the standard Policy Terms and Conditions, Article 1.4.3, the cover for the Medical expenses module (ICS Complete and ICS Start+ only) remains in effect during a temporary stay in the Home Country and during a holiday outside the country of study for a period of at most twelve consecutive weeks , starting on the day on which the Insured Party entered the Home Country, to the extent that this temporary stay concerns a visit to family, holiday or an incident for which cover is provided in the section on extra costs and assistance. The cover is also effective during a training placement in the home country, for a maximum of nine months.			
Section III Accidents			
a. In case of accidental death	€ 10,000	€ 10,000	€ 10,000
b. Maximum in case of permanent disablement	€ 75,000	€ 75,000	€ 75,000
Section IV Extra Costs/Emergency Assistance			
a. The costs of a return flight by the insured on being recalled to his or her country of origin in the event that a relative by blood or by affinity in the first and second degree should be in peril of death or have died. If the insured is in peril of death the costs for tickets and accommodation of two family members are covered.	Max. € 7,000	Max. € 7,000	Max. € 7,000
b. Repatriation of mortal remains to the country of origin or local burial/cremation, place of death, if the costs do not exceed the repatriation costs.	Max. € 700,000	Max. € 700,000	Max. € 700,000
c. Telecommunication expenses p.p. per insured period	Max. € 150	Max. € 150	Max. € 150
d. Additional costs in connection with repatriation/evacuation by ambulance airplane.	Max. € 700,000	Max. € 700,000	Max. € 700,000



Coverage description	ICS Complete	ICS Start+	ICS Start
Section V Liability			
Private liability per insured event	Max. € 1,250,000	Max. € 1,250,000	Max. € 1,250,000
Section VI Legal Aid (not valid during work)			
<ul style="list-style-type: none">Legal assistance in seeking redressLegal assistance in penal casesLegal assistance in contractsBail			
Inside Europe	€ 50,000	€ 50,000	€ 50,000
Outside Europe (max. p.p. per event)	€ 15,000	€ 15,000	€ 15,000
Section VII Home contents and baggage			
Household contents	Max. € 6,000	Max. € 6,000	Max. € 6,000
Personal baggage during a holiday	Max. € 1,500	Max. € 1,500	Max. € 1,500
Personal baggage during the initial travel to the host location as well as the final return travel to Denmark	Max. € 4,000	Max. € 4,000	Max. € 4,000
Special inner limits apply a.o. to:			
Photo, film, video and computer equipment	Max. € 700	Max. € 700	Max. € 700
Contact lenses and spectacles	Max. € 200	Max. € 200	Max. € 200
Travel documents	Actual costs	Actual costs	Actual costs

N.B. This Summary of coverage provides an indication. We kindly refer to your Insurance Certificate and the Policy Terms and Conditions for full details of the cover: www.aonstudentinsurance.com/dsa