



Description of Cover

Scope of Cover	Complete+	Complete	Start+	Start
Section 2 Medical Expenses				
Cover for medical and psychological conditions that already existed on or before the effective date of the insurance policy. Cover is applicable provided that the student is Fit to Study.	Yes	No	No	No
Cover for expenses in the context of pregnancy, where the Insured Person was not yet pregnant on or before the effective date of the insurance policy	Yes	No	No	No
Expenses in the context of pregnancy, where the Insured Person became pregnant earliest 12 weeks before the effective date of the insurance policy.	Yes, Max. EUR 25,000	No	No	No
Reimbursement of costs for doctors and hospitals	Cost price	Cost price	Secondary if not covered under another insurance policy	Not covered
Special Medical Expenses:				
- Physiotherapy	12 treatments	12 treatments	12 treatments	Not covered
- Acupuncture	12 treatments	12 treatments	12 treatments	Not covered
- Psychotherapy	9 treatments. Pre-existing conditions are covered provided that the student is Fit to Study.	9 treatments	9 treatments	Not covered
Costs relating to non-medically necessary delivery in Hospital, maternity home or at home	Max. EUR 2,000	Max. EUR 2,000	Max. EUR 2,000	Not covered
Devices	In accordance with expanded devices scheme	In accordance with expanded devices scheme	Not covered	Not covered
Dental costs as the result of an Accident, per event	Max. EUR 1,100	Max. EUR 1,100	Max. EUR 1,100	Not covered
Dental costs for emergency assistance, per Insured Year	Max. EUR 350	Max. EUR 350	Max. EUR 350	Not covered
Section 3 Accidents				
a In the event of death	EUR 10,000	EUR 10,000	EUR 10,000	EUR 10,000
b Maximum in the event of Permanent Disability	EUR 75,000	EUR 75,000	EUR 75,000	EUR 75,000
Section 4 Extra Costs/Aid and Relief				
a. Extra costs of return travel to the Homeland if called back early because of a life-threatening condition or death of a first or second-degree relative.	Max. EUR 7,000	Max. EUR 7,000	Max. EUR 7,000	Max. EUR 7,000
If the insured person himself/herself is in mortal danger, the return flight and stay of 2 family members at the insured person's destination are covered				
b. Repatriation of the remains to the country of origin or local burial/cremation in the city/town of death, provided these costs do not exceed the costs of repatriation.	Max. EUR 500,000	Max. EUR 500,000	Max. EUR 500,000	Max. EUR 500,000
c. Telecommunication costs pp per insured period	Max. EUR 150	Max. EUR 150	Max. EUR 150	Max. EUR 150
d. Extra costs in connection with repatriation/evacuation by air ambulance	Max. EUR 500,000	Max. EUR 500,000	Max. EUR 500,000	Max. EUR 500,000
Section 5 Liability				
Private liability, per claim	Max. EUR 1,250,000	Max. EUR 1,250,000	Max. EUR 1,250,000	Max. EUR 1,250,000
Section 6 Legal Assistance				
(Not in effect during work)				
<ul style="list-style-type: none"> • Recovery assistance • Legal assistance for criminal law cases • Contract law assistance • Judicial deposit 				
Within Europe (per event)	Max. EUR 50,000	Max. EUR 50,000	Max. EUR 50,000	Max. EUR 50,000
Outside of Europe, per event	Max. EUR 15,000	Max. EUR 15,000	Max. EUR 15,000	Max. EUR 15,000
Section 7 Personal Items				
Inside Insured Person's Home (per event)	Max. EUR 6,000	Max. EUR 6,000	Max. EUR 6,000	Max. EUR 6,000
Personal baggage during Travel	Max. EUR 1,500	Max. EUR 1,500	Max. EUR 1,500	Max. EUR 1,500
Which includes for:				
Photographic, film, video and computer equipment	Max. EUR 700	Max. EUR 700	Max. EUR 700	Max. EUR 700
Theft, damage, loss				
Contact lenses and glasses	Max. EUR 200	Max. EUR 200	Max. EUR 200	Max. EUR 200
Travel documents	Cost price	Cost price	Cost price	Cost price
Telephones, valuables, jewels, watches	Max. EUR 150	Max. EUR 150	Max. EUR 150	Max. EUR 150
Sailboards (including accessories), bicycles	Max. EUR 250	Max. EUR 250	Max. EUR 250	Max. EUR 250

NB: For the full cover, read the Policy Conditions and see the insurance certificate.