



# Aon's ICS Complete

The ICS insurance from Aon is designed for persons who are on a recognized course of study or work placement outside their country of origin.

Insurance cover commences at the moment that the insured leaves his or her actual home address to study abroad and ends at the moment the insured returns to this actual address. This insurance policy is valid worldwide. During a temporary stay in the country of origin for a family visit or holiday, a maximum Insurance term of 8 consecutive weeks applies.

## Insurer

Aon has entered into a dedicated cooperation agreement with international recognised insurance companies to carry the risk of the ICS insurance.

Thanks to this cooperation, international students will benefit from the extensive coverage that these insurers have to offer. Aon Hewitt is the designated contact for you or your university for questions and to administrate your ICS insurance.

## Emergency assistance

There is an emergency assistance telephone number available 24 hours per day, 7 days per week for everyone in case of hospital admission or other medical emergencies. People within the USA have a dedicated procedure through GMMI.

## Cover

The Complete Package for Students consists of a fixed number of insured categories.

### Medical expenses

This insurance provides comprehensive cover for medical expenses such as the costs of hospital admission, doctors' fees, medication, physiotherapy, childbirth costs, acupuncture and psychotherapy. It also includes cover for acute, medically necessary dental expenses. This insurance does not provide cover for expenses that could have reasonably been expected on or before the insurance commencement date, or for medical expenses that can be postponed until the insured returns to the country of origin.

### Accident insurance

The accident insurance policy pays out a pre-arranged amount in the case of death and/or invalidity as a consequence of an accident. In the case of death as a consequence of an accident, a fixed amount will be paid out, and in the case of the permanent invalidity of the insured as a consequence of an accident, an amount will be paid out as a percentage of the amount insured. Participation in hazardous sports is excluded from the cover.

### Extra expenses cover

This insurance includes reimbursement of the costs of a return flight that the insured has to take if he or she is recalled to the country of origin in connection with the death or a threat to the life of a relation by blood or affinity in the first or second degree.

The costs of a return flight and accommodation expenses for two members of the insured's family will be reimbursed in the event of the death or a threat to the life of the insured.

### Assistance cover

This insurance provides cover if the insured has to be evacuated or repatriated for medical reasons. Also, transport of mortal remains to the country of origin is covered.

### Liability insurance

This insurance provides liability cover for you as a private individual for loss, damage or injury to third parties in virtually all private situations. If you cause an accident or if your actions cause loss, damage or injury to others, you may be held liable and be required to compensate for such loss, damage or injury. This liability insurance covers the financial consequences of such claims. However, liability risk in relation to motor vehicles and loss, damage or injury relating to practicing a profession is excluded.

### **Legal assistance insurance**

With legal assistance insurance, you are insured against the costs of legal assistance, such as recovering loss/damage to you personally or your property and for which a third party is liable. You will also receive legal assistance in respect of disputes regarding contracts. No cover is provided under this insurance if a claim to legal assistance arises from or is related to the ownership, possession, keeping or sale/purchase of motor vehicles and/or agreements under employment law.

### **Household effects and Baggage insurance**

The household effects insurance provides cover for loss and/or damage caused by fire, theft and robbery of your household effects in your permanent domicile and residence. A maximum insured amount applies, and for valuable items such as photographic, film and video equipment, jewels, watches, spectacles and contact lenses, maximum payments under the insurance apply. Baggage insurance provides cover for loss, damage or theft of baggage that you have taken with you on your journey. Journey is understood to mean travel for recreational reasons and for study purposes outside the country of origin. Customary commuting travel between home and place of work/study within the country of study is not covered.

### **Premium**

The premium for this insurance depends on a number of factors, such as your (partner/child of) student status.

### **Claims processing**

You can submit your claims by e-mail or through the post to Aon. Please use the specifically designed claims forms for this purpose. Important in case of claims by e-mail: you need to preserve the original receipts for one year after submission of the claim. Claims are handled by Aon Hewitt. Depending on the agreements with the insurer, however, the claim may be handled direct by the insurer itself. You will be informed of this.

### **Want to know more?**

Send an e-mail to [students@aon.nl](mailto:students@aon.nl) or contact us by telephone at +31 10 4488270 during Dutch office hours.

### **Disclaimer**

If the text above deviates from what is set down in further advice or in the policy terms and conditions, then the most recent text or policy terms and conditions, respectively, prevails.