

AU PAIR INSURANCE

Expat & Co covers a world of experiences. Our Au pair Insurance has been carefully designed for au pairs, and their host families. Whether you are a European national going abroad or a non-European coming to Europe, we are here to cover your every need.

Create your own personal policy

starting from 3 core modules: Medical treatment costs, assistance abroad, and non-contractual liability in private life.

Add the options you want

including coverage for accidents, baggage, and for the sporty types: winter and underwater sports and speleology.

Go for Full Cover or Top-Up

Thanks to our time and money-saving Chameleon Principle, you enjoy a smart plan that adapts to every country's social security (Full coverage or Topping up the local social security).

24/7

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether it is a medical emergency or a problem with your family in your home country, our representatives give you all the support you need.

Buy online

Policies are available online.

Who can apply?

Preferably, the policy has to be subscribed by the host family in favour of the au pair. Only au pairs can be insured, no nannies or servants. PURE HOLIDAY USE IS NOT ALLOWED. HOLIDAYS ARE ONLY COVERED IF YOU ALSO INSURE THE FULL AU PAIR PERIOD.

Definition of an au pair: An au pair is a young adult between 18 and 30 years old. He/she travels abroad to stay with a host family for a limited period of time (mostly 1 year subject to local government restrictions). Unlike many types of domestic assistants, the au pair is considered a full member of the host family and supports the family in childcare and light household work in return for free board, lodging, pocket money and the opportunity to learn the family's language and culture. An au pair is neither a servant nor a nanny.

Module 1: Medical treatment costs*

This part of the Au Pair Insurance covers you for:

- * hospitalization or ambulatory treatments in case of accident / illness
- * urgent dental care
- * dental surgery following an accident
- * psychological help after trauma

* includes worsening or sudden attacks of pre-existing, chronic diseases, providing they were known by the insurer before starting the policy

Module 2: Assistance abroad

This module covers you for:

- * referral service for doctors / hospitals in host country
- * linguistic assistance in case of covered claim
- * medical repatriation/evacuation
- * repatriation of mortal remains
- * tracing and rescue
- * forwarding essential medication
- * assistance in case of theft or loss of travel and ID documents
- * early return in case of death/critical illness of a family member
- * legal assistance
- * and much more...

Module 3 (only Comprehensive version): Accidents

This module covers:

- * permanent disability due to an accident
- * death by accident

Module 4 (only Comprehensive version): Baggage

This module covers:

- * baggage (including laptops, study books and more)

Module 5: Non-contractual liability

Our liability coverage is the final module. It covers the financial consequences of accidents you may have in your private life that cause damage or harm to a third party or their property. It also guarantees legal assistance against the third party if they have caused you damage.

OPTION 1: Underwater sports, winter sports, speleology

Diving, skiing or discovering caves during your journey abroad? These activities are already covered in the Comprehensive version, but if you want to add them to the Basic version, you need to choose this option.

