

## STUDENT INSURANCE

**Expat & Co covers a world of learning experiences. Our Student insurance has been carefully designed for students, trainees, professors and staff members of educational institutions. Whether you are a European national going abroad or a non-European coming to Europe, we are here to cover your every need.**

### 5 important covers

Medical treatment, assistance abroad, accidents, baggage & household furniture (comprehensive version only), non-contractual liability in private life and tenant liability.

### Add the options you want

Study cancellation, coverage for winter and underwater sports and speleology, or add special clauses to comply with special country/university requirements.

### Go for Basic or Comprehensive, Full Cover or Top-Up

The Basic version already complies with the minimum requirements for Erasmus (EACEA), while the Comprehensive version adds extra coverage for winter and water sports, better dental cover, home contents and baggage.

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).

### The most complete Erasmus package on the market

Our Student Insurance is one of the few policies in Europe that meet all the very strict guidelines of the EACEA Erasmus+ and Erasmus Mundus program.

Moreover, in some countries (AT, AU, CH ...) or some US universities the demands are even more strict. Thanks to our special clauses we can include most of these demands.

### 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 for individual students. For universities, we have two online applications for the collective management of student groups (university-funded or self-paying students).

### Who can apply?

ONLY INTERNATIONAL STUDENTS, INTERNS OR UNIVERSITY STAFF MEMBERS ARE ELEGIBLE. THIS INSURANCE IS NOT VALID IF THE INSURED PERSON IS NOT ONE OF THE ABOVE-MENTIONED CATEGORIES. THIS IS A STUDY INSURANCE. PURE HOLIDAY USE IS NOT ALLOWED. HOLIDAYS ARE ONLY COVERED IF YOU ALSO INSURE THE FULL STUDY PERIOD.

### Module 1: Medical treatment costs\*

This part of the Student Insurance covers you for:

- \* hospitalization or ambulatory treatments in case of accident / illness
- \* dental surgery following an accident
- \* urgent dental care
- \* annual dental check-ups\*\*
- \* psychological help after trauma
- \* collective Erasmus policies also cover pregnancies

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

\* comprehensive version also includes winter sports, underwater sports and speleology

\*\* comprehensive version only

### 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: Accidents\*

This module covers:

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

\* Comprehensive version includes accidents due to winter sports, underwater sports and speleology

### Module 4: Baggage & household furniture (only in Comprehensive version)

This module covers:

- \* baggage (including laptops, study books and more)
- \* household furniture, which includes the contents of your student home and household furniture

### Module 5: Non-contractual and tenant 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.

Furthermore, we can cover your contractual liability as a tenant towards your landlord for damage to student housing (not in the US or Canada), and towards the university for the damage to its property (classes, laboratory...).

#### OPTION 1: Study cancellation

If you have to cancel or curtail your stay we can pay back a part of your fixed costs:

- \* cancellation costs
- \* course fees
- \* attendance and registration fees
- \* pre-paid travel and accommodation costs
- \* pre-paid rent for housing
- \* and/or transfer costs when moving

#### OPTION 2: 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 2.

#### OPTION 3: Special clause to comply with some state or university requirements\*

Some countries (AT, AU, CH...) have special requirements when applying for a study visa. And some universities in the US also have their own requirements.

\* only available when requested by the state or university.

