

# FAQ Aon Student Insurance & StudentsInsured



**Per 1-7-2018, StudentsInsured will be part of Aon Student Insurance.** As a result, the IPS insurance will no longer be available to new customers. Extending your IPS insurance will no longer be possible as well. In the overview below, you will find an answer to the most relevant questions, per category.

## About this integration

- > Why does this integration take place?
- > What will happen to the label StudentsInsured?
- > What will happen to the IPS Insurance?
- > Can my partner and/or child remain insured with the same coverage and terms at Aon?

## Your current IPS Insurance

- > My IPS insurance has expired. Can I still apply for a new IPS insurance?
- > My current IPS insurance will expire soon. Can I still extend this insurance?
- > I have an ongoing IPS insurance. What will happen to it?
- > What will happen with the insurance(s) of my partner and/or child?
- > What will happen to my online portal?

## About your new ICS Insurance

- > I have to apply for a new ICS insurance. What will I pay and what is covered by this insurance?
- > How do I use my new ICS insurance?
- > How can I report a claim?
- > How can I change, extend or cancel my ICS insurance?
- > I have an emergency with my ICS Insurance - what do I do?

## Financial matters

- > My policy is transferred to an ICS insurance. What will happen with payments?
- > Can we use the current bank account details to pay the premium?
- > Can we still pay through the Online Payment link?
- > Can we still pay through the Online Portal in the new situation?
- > Can I still access my old IPS invoices?

## Claims

- > What will happen with (current) claims?
- > My policy is transferred from IPS to ICS. How will we deal with ongoing/closed claims? Will these be regarded as 'pre-existing conditions'?
- > Can I still access closed claims?
- > Can I still report my claims online?
- > How can I reach you with questions about claims?

## Customer Service

- > How can I reach you during this integration?
- > Can I still use live chat to contact you?
- > Can I still reach you via Whatsapp or Facebook?
- > Who can I reach in case of emergency?

## About this integration

### Why does this integration take place?

Risk and insurance consultancy Aon has recently acquired the Unirobe Meeùs Group. For this reason, StudentsInsured has officially integrated per 1-7-2018 into the International People Mobility department at Aon.

### What will happen to the label StudentsInsured?

The label StudentsInsured will cease to exist. The activities of StudentsInsured will be transferred into the International People Mobility department at Aon.

### What will happen to the IPS Insurance?

Since the difference between the IPS insurance and the ICS insurance are minimal, we will fully transfer to the ICS student insurance at Aon. This means that from this moment, the IPS insurance can no longer be requested. From now on, you can request an ICSinsurance with Aon.

### Can my partner and/or child remain insured with the same coverage and terms at Aon?

Aon has a different policy with respect to insuring family members. You can read more information [on this page](#). Do you have an insurance for your partner and/or child at this moment? In this case, you can continue the insurance for the same premium with Aon.

## Your current IPS Insurance

### My IPS insurance has expired. Can I still apply for a new IPS insurance?

From this moment onward, it is no longer possible to apply for an IPS insurance. As an alternative, you can apply for the very similar ICS insurance at Aon. Please find more about this [on this special page](#).

### My current IPS insurance will expire soon. Can I still extend this insurance?

From this moment onward, it is no longer possible to extend this IPS insurance. As an alternative, you can apply for the very similar ICS insurance at Aon. Please find more about this [on this special page](#).

### I have an ongoing IPS insurance. What will happen to it?

Your policy will remain unchanged for now. In the coming period, we will transfer the IPS insurances into ICS - a very similar student insurance at Aon. If desired, you will receive a new policy number with Aon Student insurance with which you are covered until the original end date of your IPS insurance at the price you paid with IPS.

This ICS insurance will be regarded as an extension of your old IPS insurance.

The moment more details are available, you will receive an extensive message with all details about this transfer. You will also learn more about the coverage of this policy and how to use it.



## About your new ICS Insurance

### What will happen with the insurance(s) of my partner and/or child?

These insurances will remain unchanged as well for now. For these policies, it is also possible that they will be transferred into an ICS insurance for the same premium. The insurances will be maintained with the terms and conditions of Aon.

### What will happen to my online portal?

Your online portal will be available until December 2018. You will receive access to the online portal of Aon Students Insurance after your insurance has been transferred to an ICS insurance. In the new situation, it will be easy again to adjust your insurance.

### I have to apply for a new ICS insurance. What will I pay and what is covered by this insurance?

To calculate the price of your new insurance, please visit [this page](#). An explanation of the coverage of ICS can be found [on this page](#).

### How do I use my new ICS insurance?

The ICS insurance works very similarly to the IPS insurance. You will receive your insurance policy via email. Medical costs need to be paid up front - you can submit a claim for reimbursement with the Online Claims form. With the insurance, you will also receive an Online Insurance Account. In this online environment, you can easily change your details, change the duration of your policy or cancel it.

Do you have an emergency? Please call the Aon Assistance emergency call center via +31 (0) 10 448 8260. They can also help you with a repatriation or with providing a payment guarantee.

### How can I report a claim?

Submitting your claim can easily be done via the Online claims form. You will find the claim form [here](#).

### How can I change, extend or cancel my ICS insurance?

This you can easily do via the Online Insurance Account. You can read more information [here](#).

### I have an emergency with my ICS Insurance - what do I do?

If you are insured with the ICS insurance, you can easily call Aon Assistance via tel: +31 (0) 10 448 8260. This emergency line is available 24/7.

## Financial matters

### My policy is transferred to an ICS insurance. What will happen with payments?

If we transfer your policy to an ICS insurance, we will provide extensive information on the payment as well.

### Can we use the current bank account details to pay the premium?

Our bank account details will change per 1-9-2018 because of the merger with Aon. From that moment onward, the new bank account details can be found on the invoices you receive from us.

*If you are using an automatic transfer you have set up yourself, it is important that you adjust the bank account details.*

### Can we still pay through the Online Payment link?

In the new situation, you will have multiple payment options. It will be possible to pay via credit card, direct debit or manual transfer. You can find out more about this on [this page](#).

### Can we still pay through the Online Portal in the new situation?

Payment via the Online Portal is no longer possible in the new situation. Customers will get an invoice via the email address we have of you in our system. You can also choose to apply with a credit card immediately after your application.

### Can I still access my old IPS invoices?

Until 31-12-2018, you can request your old invoices via the Online Portal at StudentsInsured. After this moment, the portal will no longer be available. However, you can always request information about your invoices with us.

## Claims

### What will happen with (current) claims?

Claims will remain to be processed based on the applicable Terms and Conditions of your insurance. Are you claiming for a period in which you still had the IPS insurance? Then the T&C of IPS will apply. Are you claiming for an issue during the new ICS insurance? Then the T&C of ICS will apply.

### My policy is transferred from IPS to ICS. How will we deal with ongoing/closed claims? Will these be regarded as 'pre-existing conditions'?

If your policy is transferred from ICS to IPS, a special arrangement is made. Potential medical issues covered under the IPS insurance will not be regarded as pre-existing conditions in the new ICS insurance. We regard your new ICS insurance as an extension of your IPS insurance.

### Can I still access closed claims?

The online portal will no longer be available from the end of 2018. You can request information about the current claims and previous claims via the claims department.

### Can I still report my claims online?

The online portal will no longer be available from the end of 2018. It will therefore not be possible to report a claim in the online portal at this time. You can still report a claim via the online claims form on the website.

### How can I reach you with questions about claims?

The current claims department of StudentsInsured will be available through the current contact information until 31-12-2018. After this period, you can contact the claims department of IPS/ICS via [this page](#). They can also help you with questions about current claims or about the closed claims filed under your IPS insurance.

## Customer Service

### How can I reach you during this integration?

Soon, the channels of StudentsInsured will no longer be available. Of course, you can still reach us: our phone and email will be redirected to the [channels of Aon Student Insurance](#). Our Whatsapp, live chat, Facebook and Twitter channels will be closed for now.

### Can I still use live chat to contact you?

Our live chat will also no longer be available soon. We can help you further through the [channels of Aon Student Insurance](#). We are currently looking into the possibility to implement live chat on the website of Aon Student Insurance.

### Can I still reach you via Whatsapp or Facebook?

Soon, our Facebook and Whatsapp channels will no longer be available. We can help you further through the [channels of Aon Student Insurance](#).

### Who can I reach in case of emergency?

Existing IPS clients can still use the emergency number at AGA Global Assistance ( tel: +31 20 592 97 78 ). Do you have a new ICS insurance or did we transfer your IPS insurance into ICS? Then you can reach out to the Aon Assistance emergency line, via +31104488260. Did you call the wrong number accidentally? No worries, you will still get immediate assistance!