



IPS Student Insurance



Category 1 - Medical expenses

| | |
|---|--------------------|
| Medical costs due to illness or accident | Full reimbursement |
| Emergency dental expenses | € 400.00 |
| Dental expenses in case of accident, per year | € 1,100.00 |

Category 2 - SOS Assistance

| | |
|---|--------------------|
| Telecommunication | € 150.00 |
| Repatriation | Full reimbursement |
| Transport of ill/injured person | Full reimbursement |
| Transport relatives to ill/injured person | € 7,000.00 |

Category 3 - Legal aid

| | |
|---|--------------------|
| Legal aid in case of a physical injury: | |
| inside Europe | Full reimbursement |
| outside Europe | € 6,000.00 |

Category 4 - Accidental Death and Dismemberment

| | |
|----------------------------------|-------------|
| Death | € 12,500.00 |
| Death due to motor bike accident | € 5,000.00 |
| Permanent disability | € 75,000.00 |

Category 5 - Liability

| | |
|--|----------------|
| Maximum amount per event | |
| Personal injury | € 1,250,000.00 |
| Damage to property | € 1,250,000.00 |
| Damage to property at internship address | € 10,000.00 |

Category 6 - Baggage cover and household goods

| | |
|-------------------------------------|------------|
| Total baggage during insured period | € 5,000.00 |
| Total household goods during stay | € 6,000.00 |

Sublimits specified:

| | |
|-------------------------------------|--------------------|
| Photo/film/video/computer-equipment | € 1,250.00 |
| Mobile phones and smartphones | € 750.00 |
| Other objects | € 1,500.00 |
| Watches and jewelry | € 250.00 |
| Travel documents | Full reimbursement |

Optional: winter- and underwater sport cover
this cover can be included at an additional premium

Study abroad!

Planning your studies or internship abroad is very exciting. After determining your destination and finding a suitable school or company, you should carefully consider your insurance. StudentsInsured can help you with this.

Already have insurance?

On the following page, you will find a checklist for the most important insurance categories. Maybe you already have some of these coverages, but make sure to check if you need any supplementary insurance.

Did you know..

- .. a common travel insurance only provides 60 consecutive days of coverage?
- .. most insurances exclude studies and internships abroad?
- .. your own health insurance mostly will provide no, or limited coverage abroad?
- .. insurances taken out by your university do not provide coverage during your spare time?

So what do I do?

Make sure that you are well-prepared before you start your adventure. To make this easy, StudentsInsured has made a selection of the insurances you need as a student going abroad. We have combined this coverage in one convenient package, the Insurance Passport for Students (IPS). Applying for the IPS insurance is easy, fast, and online, via studentsinsured.com.

Cost

IPS can be applied for per day - the daily premium is € 1.21 for an IPS Primary. If you are staying in Europe and have a valid European Health Insurance Card (EHIC), you can choose to apply for IPS Secondary for € 0.83 per day.

Contact

StudentsInsured helps to make your insurance arrangements easy – to insure you'll have a worry-free experience abroad. We are happy to answer all of your questions, via WhatsApp, live chat, email or phone.

Find us via:

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-  facebook.com/studentsinsuredholland

Insurance Checklist

Medical Expenses

If you need medical care abroad, it is essential to be properly insured for this: health care abroad can be very expensive. IPS Primary can cover medical costs for the full price of the treatment, without refund maximums. You will be covered for family doctor care, prescription medication, ER & ambulance care, specialists, psychotherapy and more.

Extraordinary costs & Repatriation

If a direct family member passes away or gets severely ill, you want to get home as soon as possible. Similarly, if you need to return home for medical treatment, you need to be covered too. IPS provides a 24/7 emergency call center and comprehensive coverage for these situations.

Legal aid

Legal assistance can be essential for your time abroad, i.e. if you were involved in an accident and want to sue the person responsible. Likewise, if you are held liable for damages or accident, you will need a local legal representative. Make sure you have sufficient cover for this.

Accidental Death and Dismemberment

When you are the victim of an accident, the financial impact can be severe. In the worst case, accidents could leave you with permanent physical damage. When this happens, IPS will pay a maximum of € 75,000.00 for complete and lasting physical disability.

Liability

One of the most important insurance categories is liability. As a student, you can accidentally injure someone, damage someone's property, or cause traffic accidents. When you are held liable for this, the resulting costs can be extremely high. IPS covers this category with a maximum amount of € 1,250,000.00 per event.

Baggage cover and household goods

When abroad, you will need protection for your belongings, whether you're on the road (baggage cover) or whether you keep items in your apartment (household goods). Damage, loss or theft of your belongings can be insured with IPS.