

Aon Student Insurance

Insurance Product Information Document

Company: Aon Product: ICS Complete+, ICS Complete, ICS Start+, ICS Start

For the full cover, read the Policy Conditions and see the insurance certificate.

What is this type of insurance?

Aon Student Insurance offers custom-made cover for international students abroad and for international students. Each insured person applies individually for their own ICS insurance.



What is insured?

- ✓ Medical Costs*
- ✓ Accidents
- ✓ Extra Costs/Aid and Relief
- ✓ Liability
- ✓ Legal Assistance
- ✓ Personal Items

*

ICS Complete offers cover for medical costs.
ICS Complete+(only available for some educational institutions) offers cover for medical costs including some existing medical conditions or disorders.
ICS Start+ gives supplementary cover for medical costs
ICS Start does not cover medical costs.



What is not insured?

- ✗ Existing medical conditions or disorders.*
- ✗ An existing pregnancy* on the commencement date of the insurance.

* Some existing medical conditions are covered under ICS Complete+.



Are there any restrictions on cover?

- ! The costs of treatments that can reasonably be postponed until the Insured Person has returned to his/her Homeland.
- ! Dental costs for emergency assistance, per Insured Year Max. EUR 350.
- ! Dental costs as the result of an Accident, per event Max. EUR 1,100.
- ! ICS Start does not cover medical costs.



Where am I covered?

- ✓ Worldwide. The Medical Expenses section of your ICS insurance offers cover for a period of at most eight consecutive weeks during a temporary stay in your Homeland or outside your Destination Country in connection with a trip. The cover for the Medical Expenses section is also in force during an internship in your Homeland for a maximum of nine months.



What are my obligations?

- You are required to provide all necessary information requested by or on behalf of the Insurer.



When and how do I pay?

Pay your insurance premium on time. "On time" means within thirty days after notification of the premium.



When does the cover start and end?

The cover starts on the start date and ends on the end date of the insurance policy.



How do I cancel the contract?

Login to your personal page, and you can easily end your insurance.

If your insurance was arranged for you by your university, please contact your university. They will be able to assist you.