



# Complete Package information

Aon Insurance Policy

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This summary contains product information on the insurance policy you have taken out. This information is intended to give you a general understanding of the type of insurance you have taken out. For each policy you will receive a policy schedule with the conditions applicable to that policy.

## Complete Package

Aon's Complete Package for Students offer comprehensive cover for all kinds of risks. This insurance is only for persons who are on a recognised course of study or work placement outside their country of origin. Insurance cover commences at the moment the insured leaves his or her actual home address and ends at the moment the insured returns to this actual address. This insurance policy is valid worldwide. During a temporary stay in the country of origin for a family visit or holiday, a maximum insurance term of 8 consecutive weeks applies.

## Categories Complete Package

The Complete Package for Students consists of a fixed number of insured categories.

### Medical expenses

This insurance provides comprehensive cover for medical expenses such as the costs of hospital admission, doctors' fees, medicines, physiotherapy, childbirth costs, acupuncture and psychotherapy. It also includes cover for acute, medically necessary dental expenses. The insurance provides worldwide cover. This insurance does not provide cover for expenses that could have reasonably been expected on or before the insurance commencement date, or for medical expenses that can be postponed until the insured returns to the country of origin.

### Accident insurance

The accident insurance policy pays out a pre-arranged amount in the case of death and/or invalidity as a consequence of an accident. In the case of death as a consequence of an accident, a fixed amount will be paid out, and in the case of the permanent invalidity of the insured as a consequence of an accident, an amount will be paid out as a percentage of the amount insured. Participation in hazardous sports is excluded from the cover.

### Extra expenses cover

This insurance includes reimbursement of the costs of a return flight that the insured has to take if he or she is recalled to the country of origin in connection with the death or a threat to the life of a relation by blood or affinity in the first or second degree. The costs of a return flight and accommodation expenses for two members of the insured's family will be reimbursed in the event of the death or a threat to the life of the insured.

### Assistance

This insurance provides cover if the insured has to be repatriated to The Netherlands or, in the case of death, to the country of origin.

### Liability insurance

This insurance provides liability cover for you as a private individual for loss, damage or injury to third parties in virtually all private situations. If you cause an accident or if your actions cause loss, damage or injury to others, you may be held liable and be required to compensate for such loss, damage or injury. This liability insurance covers the financial consequences of such claims. However, liability risk in relation to motor vehicles and loss, damage or injury relating to the practising of an occupation is excluded.

### Legal assistance insurance

With legal assistance insurance, you are insured against the costs of legal assistance, such as recovering loss/damage to you personally or your property and for which a third party is liable. You will also receive legal assistance in respect of disputes regarding contracts. No cover is provided under this insurance if a claim to legal assistance arises from or is related to the ownership, possession, keeping or sale/purchase of motor vehicles and/or agreements under employment law.

### Household effects and Baggage insurance

The household effects insurance provides cover for loss and/or damage caused by fire, theft and robbery of your household effects in your permanent domicile and residence. A maximum insured amount applies, and for valuable items such as photographic, film and video equipment, jewellery, watches, spectacles and contact lenses, maximum payments under the insurance apply.

Baggage insurance provides cover for loss, damage or theft of baggage that you have taken with you on your journey. Journey is understood to mean travel for recreational reasons and for study purposes outside the country of origin. Customary commuting travel between home and place of work/study within the country of study is not covered.

### Premium

The premium for this insurance is EUR 1.27 (including insurance tax) per day.

### Handling claims

Claims are handled by Aon Hewitt. Depending on the agreements with the insurer, however, the claim may be handled direct by the insurer itself. You will be informed of this.

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#### Disclaimer

If the above text deviates from that laid down in the policy conditions, the text of the policy conditions will take precedence.