



# Student Insurance Program

**ACE Europe**

# VLHORA's report

**VLHORA** (Flemish Council of *Hogescholen*):

“Based on known information about available student travel covers, the VLHORA concludes that the **SIP** - Student Insurance Program - of insurance company ACE Europe has **the best price and the best covers** for incoming and outgoing traveling students.”

# A complete cover

The SIP offers **a complete cover** for foreign students coming in Belgium en for students who study abroad.

**Students... but also:**

- scientists
- members of the educational staff
- partner
- children



# Flexible medical cost cover

The SIP covers medical costs **without maximum amount** and **without deductible**

either **from the first euro**

or **after intervention of the mutual health care insurance company** (State social security).

Existing illnesses before departure are not insured by the SIP.



## Safe and easy

The SIP covers students **worldwide**, can be arranged for **long periods** and is easy to take.

The student only needs to complete a **simple document** and **no medical examination** is requested before departure.



# Continuity

The SIP covers students **without interruption** during their holiday periods and when they go back to their home country for a maximum period of 4 successive weeks.



# Know how to help you

More than **30.000 students** in the Benelux chose the student travel cover of **ACE Europe** every year.



# No unpleasant surprise

## No risk that someone is not insured.

A group cover is possible. The SIP offers then the safety of a general cover **without non insured students.**

Examples:

Every foreign student coming and studying at a given High School or University,

Every student from a given University or High School who is going abroad to study.

**Universities and High Schools are protecting themselves against the risk that a student, who has forgotten to take a complete insurance, is victim of an accident.**



# No unnecessary expenditure

The premium is calculated **per insured day**.

If the student has to come back to his home country for an unexpected reason the premium **refunded** (above 25 EUR).



# The complete package

## 1. Cost of treatment

The SIP covers costs of treatment due to accident or sickness.

**No deductible, cover without maximum (common room).**

**Examples: hospital stay, medical costs, costs for medicines, costs for examinations, surgical costs, pregnancy, child birth, transport in ambulance.**



# The complete package

## Cost of treatment

### SIP integral or SIP complement to mutual health care cover

**SIP integral** covers costs of treatment after the first euro.

**No deductible and no maximum (common room).**

**SIP complement to State mutual health care cover** completes the State mutual health care cover.

**No deductible and no maximum (common room).**



# The complete package

## 2. Assistance to persons

The SIP in collaboration with **Europ Assistance**



|   |            |
|---|------------|
| repatriation or medical transport   | real costs |
| early return in case of death of a relative   | real costs |
| the dispatching of medicines abroad   | real costs |
| search and rescue costs   | real costs |
| telecommunication costs   | 125 EUR    |
| assistance in case of loss or theft of travel documents   | real costs |
| repatriation of the mortal remains  | 7.500 EUR  |
| legal assistance  | 5.000 EUR  |
| transport and accomodation costs of 2 family members in case of serious illness or mortal danger of the insured | 7.500 EUR  |



# The complete package

## 3. Other medical costs

The SIP covers

costs of urgent dental care

**250 EUR**

psychotherapy

**9 sessions**

physiotherapy

**12 sessions**



# The complete package

## 4. Luggage and household effects

The SIP covers

**luggage**

**1,500 EUR**

**household effects**

**5,000 EUR**



# The complete package

## 5. Civil liability in private life

The SIP covers civil liability in private life following Royal Decree of 12 Januari 1984,

physical dammages: 19,446,712.44 EUR

material dammages: 972,335.62 EUR

deductible: 125.00 EUR

based on the index of November 2003.

(hirer's liability also insured)



# The complete package

## 6. Capital in case of death or invalidity

The SIP covers

|                                       |            |
|---------------------------------------|------------|
| death due to accident:                | 5,000 EUR  |
| permanent invalidity due to accident: | 75,000 EUR |



# Options

## 7. Cancellation cover

**The SIP covers**

**cancellation, delay to departure, interruption: 1,200 EUR  
(only for insured travelling from Belgium)**



# Options

## 8. Winter sport, underwater sport, speleology

The SIP can also cover  
winter sport,  
underwater sport and  
speleology.



# The premium

|  |                        |
|--|------------------------|
| <b>SIP integral</b>                                      | <b>1.28 € /day</b>     |
| <b>SIP complement to mutual health care cover</b>        | <b>0.77 € /day</b>     |
| <b>Option winter sport, underwater sport, speleology</b> | <b>0.16 € /day</b>     |
| <b>Option cancellation cover</b>                         | <b>42.00 € /person</b> |
| <b>Administration costs</b>                              | <b>3.50 € /person</b>  |

Premiums inclusive taxes 9.25%, minimum premium/person: 25.00 €.



# Information

**SIP** customer service

**(9 to 5, Monday to Friday)**

**Tel (free of charges from Belgium):**

**0800 74 394**

**or from abroad: +32 2 516 98 35**

**See also [www.studenttravelinformation.be](http://www.studenttravelinformation.be)**



# Information



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