



FAQs

Cover

Why should I buy SIP?

SIP offers:

- either a primary health care cover, without a deductible or a maximum limit (common room)
 - or a secondary health care cover after intervention of the mutual health care insurance company (State social security) (common room);
- In addition, it provides a wide range of covers you might need when you go abroad, such as liability, legal aid, luggage, accident, repatriation, etc. For a complete list review the presentation and the general conditions.
 - Cover is worldwide;
 - Cover of medical treatment without any deductible and without any maximum (with a common room at the hospital).
 - You can arrange SIP for a long period;
 - You can easily apply for SIP by fax;
 - The premium is calculated per insured day;
 - Premium above 25 EUR can be refunded in the event of an unexpected earlier return to your home country.

What does SIP cover?

- SIP covers health care, emergency dental expenses, extraordinary cost in case of accidents/illnesses like repatriation, liability, legal aid, luggage and accidents. For a complete list review the presentation and the general conditions.

Who can be covered by this insurance?

- Students, scientists or educational staff members, but also people getting an in-company placement, trainees (vocational training) and au pairs. Partners and children can also be covered by the SIP.

Why should I choose the health care cover after the first euro (primary health care cover, SIP Integral)?

- You want to be insured without any deductible for your health care costs and you are not insured by any mutual health care insurance. Thanks to the primary health care cover option, the full amount of the covered health care costs will be refunded without any deductible and without any maximum (with a common room at the hospital). Please note that existing illnesses aren't insured by the SIP. If you have known existing illness, pay attention to be insured for this (keep/take also a mutual insurance cover if possible. Possible to combine with the SIP secondary health care cover after intervention of the mutual health care insurance company).

Why should I choose the health care cover after mutual insurance company intervention (secondary health care cover, SIP complement to State mutual health care cover)?

- You need a complementary health care cover to the basic mutual health care cover that you already have. Thanks to the secondary health care cover option, the covered health care costs will be refunded without any deductible and without any maximum after mutual insurance company intervention (with a common room at the hospital). Please note that existing illnesses aren't insured by the SIP. If you have known existing illness, pay attention to be insured for this (keep/take also a mutual insurance cover if possible).

What does the cancellation option provide ? (only for insured traveling from Belgium)

- When you choose this option, you are also insured against cost involved in cancellation, delay to departure and/or cost involved in discontinuing your trip. Non-refundable travel and accommodation expenses which you incur when you cancel your trip because of a sudden unexpected event covered by our policy (see general conditions), will be reimbursed up to a maximum of EUR 1,200 by SIP, if you have chosen this option and have paid the premium.

What cover is provided by the winter, underwater sport and speleology option?

- If you take this option, you are also covered via the SIP when you practice a winter sport (including ice hockey) or an underwater sport in which you use an aqualung or speleology.

I am currently receiving medical treatment. Are the treatments related to those existing conditions covered under SIP?

- No. If upon the commencement of the trip there are circumstances known or present such that costs can reasonably be expected to incur, these costs are not insured. You can however enjoy full coverage on everything not related to that pre existing condition.

Type of trip and duration

For which trips can I be insured?

- The SIP is meant for study trips and trips to increase your work experience.

For how long can I be insured?

- The SIP is intended for trips up to 1 year, for longer trips your policy can however be renewed after that year.

When does my cover start?

- Cover starts the moment you leave your home address or your actual address to go abroad (see below *).

Am I covered if I go back home or on a holiday?

- A temporary stay in the home country is covered up to 4 consecutive weeks, as long as it involves a visit to family or after the occurrence of an exceptional event (see general conditions). Holidays to home or other countries are covered up to 4 consecutive weeks.

Cost and payment

What does SIP cost?

- The daily premium for SIP is € 1,28 (taxes included) with primary health care cover, € 0,77 (taxes included) with secondary health care cover after intervention of the mutuality (State social security), the minimum premium is however 1 full month;
- There is an administration charge of €3,50 per application/renewal;
- The single premium for the cancellation option is €42,- (including insurance tax);
- The daily premium for winter, underwater sports and speleology is € 0,16.
- The minimum premium per individual policy is € 25,-.

How can I pay for SIP?

- You can pay by bank transfer upon receipt of an invoice for the premium due, then you are insured as soon as you have paid the invoice (see below *).

What will I receive when I have applied?

- * Upon receipt of your insurance request by ACE Europe you will receive the policy documents, a guarantee card and a payment form in the post. With this special guarantee card you will have access to the SIP global network, if the total due premium has been paid within 30 days of the policy coming into effect, so that wherever you might be, you can call the special help line service, day or night.

How do I...?

How do I apply for SIP?

- You can fax (or sent by mail) your application form to ACE Europe.

ACE European Group Limited., avenue des Nerviens, 9-31, bte7, 1040 Brussels, BELGIUM

Fax: 0800 74 395 (free of charges from Belgium) or + 32 2 516 97 82 from abroad.

About us

Who is ACE?

- ACE European Group Limited. is the insurance company that underwrites the SIP program. It is part of the ACE group, a group of insurance and reinsurance companies,

having offices in more than 50 countries and among others specialized in travel insurance (see www.ace-limited.com).

ACE – SIP Service desk- contact details

E-mail: info.benelux@ace-ina.com

Telephone: +32 2 516 98 35

Or, free of charges from Belgium: 0800 74 394 (9-5 Monday to Friday)

ACE - SIP Claims service - contact details

E-mail: beneluxclaims@ace-ina.com

Telephone: +32 2 516 97 83

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ACE - SIP Claims service

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