



## Insurance product information document (IPID)

### International student insurance Europe

**Company (Insurer) :** Anker Insurance Company n.v. having its registered office at Paterswoldseweg 812 at 9728 BM Groningen. Anker is registered with the Autoriteit Financiële Markten (AFM) (The Dutch Authority for the Financial Markets) under number 12000661 and is authorized by De Nederlandsche Bank (DNB).

**Product :** International student insurance Europe (ISIE)

This document provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions (e.g. regarding data protection).

### What is type of insurance?

This insurance is aimed for a student, intern, au pair, academic, researcher or a member of his/her family (spouse - children) who is studying in the EU/EEA or an EU/EEA resident who is studying abroad for a temporary duration. The insurance plan will cover acute sickness and accident, in and outpatient treatments, medical evacuation, search and rescue, repatriation of mortal remains, death and disability benefits, third party liability.



#### What is insured

- ✓ Emergency treatments only
- ✓ Sickness & accident
- ✓ In-patient treatments
- ✓ Out-patient treatments
- ✓ Prescribed medication
- ✓ Repatriation
- ✓ Search and rescue
- ✓ Ambulance transport
- ✓ Assistance 24/7
- ✓ Lost or stolen luggage
- ✓ Delay of luggage
- ✓ Third party Liability
- ✓ Capital in event of an accident

#### What is Not insured

- ✗ Pre-existing conditions
- ✗ Maternity & delivery
- ✗ Non emergency treatments
- ✗ High risk sports

#### Are there restrictions on the cover

- ! USA territories Canada are not covered
- ! Insurance sum limitations
- ! Pre-approval for some treatments
- ! Maximum age 59 years old
- ! Country of origin not covered



#### Where I am covered

You are covered worldwide, however, outside the country of origin. The US territories and Canada do not fall under the covered territories and are excluded from any insurance coverage.



### **What are my obligations**

It is advised to take all necessary measures to take as lowest possible your claims. This will avoid any premiums adaptation of the insurance plan. You must provide honest, accurate and complete information during the whole duration of your contract. In case of an emergency you can contact the Alarm Service via +3150 520 9780. In the event of a claim, you must notify the Claims Department as soon as possible via +3150 520 9974.



### **When and how do I have to pay**

The premium must be paid by credit card or bank transfer before the effective date of the insurance policy. The insurance policy is delivered once the full amount is credited on the bank account of a company designated by Anker Insurance Company n.v. or if the credit card payment was successfully authorized.



### **When does the cover start and end**

The start and end date of your insurance contract is mentioned on your insurance policy. The contract starts at earliest at the date where your insurance premium is fully paid.



### **How do I cancel the contract**

You take out the insurance for a specific period of time and therefore cannot cancel it. The contract is valid until the last date stated on your insurance policy. This product does not provide for automatic renewal. If you want to renew then a new contract must be purchased.