Student Insurance Program
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.”
The SIP offers a complete cover for foreign students coming in Belgium and 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 is 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.
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).
## 2. Assistance to persons

The SIP in collaboration with Europ Assistance

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repatriation or medical transport</td>
<td>Real costs</td>
</tr>
<tr>
<td>Early return in case of death of a relative</td>
<td>Real costs</td>
</tr>
<tr>
<td>The dispatching of medicines abroad</td>
<td>Real costs</td>
</tr>
<tr>
<td>Search and rescue costs</td>
<td>Real costs</td>
</tr>
<tr>
<td>Telecommunication costs</td>
<td>125 EUR</td>
</tr>
<tr>
<td>Assistance in case of loss or theft of travel documents</td>
<td>Real costs</td>
</tr>
<tr>
<td>Repatriation of the mortal remains</td>
<td>7,500 EUR</td>
</tr>
<tr>
<td>Legal assistance</td>
<td>5,000 EUR</td>
</tr>
<tr>
<td>Transport and accommodation costs of 2 family members in case of serious illness or mortal danger of the insured</td>
<td>7,500 EUR</td>
</tr>
</tbody>
</table>
3. Other medical costs

The SIP covers:

- costs of urgent dental care: 250 EUR
- psychotherapy: 9 sessions
- physiotherapy: 12 sessions
4. Luggage and household effects

The SIP covers

- luggage: 1,500 EUR
- household effects: 5,000 EUR
5. Civil liability in private life

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

physical damages: 19,446,712.44 EUR
material damages: 972,335.62 EUR
deductible: 125.00 EUR

based on the index of November 2003.
(hirer’s liability also insured)
6. Capital in case of death or invalidity

The SIP covers

dead 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)
8. Winter sport, underwater sport, speleology

The SIP can also cover winter sport, underwater sport and speleology.
<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>SIP integral</td>
<td>1.28 € /day</td>
</tr>
<tr>
<td>SIP complement to mutual health care cover</td>
<td>0.77 € /day</td>
</tr>
<tr>
<td>Option winter sport, underwater sport, speleology</td>
<td>0.16 € /day</td>
</tr>
<tr>
<td>Option cancellation cover</td>
<td>42.00 € /person</td>
</tr>
<tr>
<td>Administration costs</td>
<td>3.50 € /person</td>
</tr>
</tbody>
</table>

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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