



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

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

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



Information



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