

**AON**

**Aon Student Insurance  
for outbound students**

**at**

**HZ University of  
Applied Sciences**

May 2025





# Aon Student Insurance from 1 April | New Standard of Coverage | Equality and Inclusion

- ✓ Coverage based on activity, no difference between EU/ Non-EU students
- ✓ Always coverage for worsening of pre-existing medical or psychological conditions in various packages



# Dutch students: your (legal) insurance status

Your (health) insurance position is based upon study activity abroad

## Activity

- ✓ Study and/or exchange only: Dutch basic health insurance continues (EHIC)
- ✓ Internship with financial allowance: Might affect your basic health insurance

## Check in case of financial allowance

- ✓ Contact Sociale Verzekeringsbank ( 6 weeks to your departure)  
<https://www.svb.nl/en/the-wlz-scheme/assessment-of-your-wlz-insurance-position/apply-for-an-assessment-of-your-wlz-insurance-position>





# Aon Student Insurance Packages

## Insurance packages

- ✓ Aon Insurance for exchange students
- ✓ Aon Insurance for interns & trainees

Always coverage for worsening of a pre-existing medical or psychological conditions



## Insurance packages

### **Aon Insurance for Exchange Students**

- ✓ Including worsening pre-existing conditions
- ✓ Luggage and home content (also in home)
- ✓ Discount if valid EHIC

### **Intern/ Trainee**

- ✓ Including worsening pre-existing conditions
- ✓ Luggage prevails and home content (also in home)
- ✓ Discount if valid EHIC

# Aon Student Insurance from 1 April

	Exchange students	Interns
Medical expenses   Including worsening of pre-existing conditions	Covered	Covered
Dental costs   Accident	Covered	Covered
Dental costs   Relief of pain	<u>Covered</u>	<u>Covered</u>
Emergency Assistance & Repatriation	Covered	Covered
Personal Liability	Covered	Covered
Liability internship	Covered	Covered
Legal Assistance	Covered	Covered
Personal items	Covered	Covered
Accident cover	Covered	Covered

# Aon Student Insurance Premium


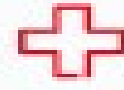





Coverage	Premium per day   month Primary coverage	Premium   Supplement coverage If student has BZV or EHIC
Aon Insurance for Exchange Student	EUR 1,59 EUR 47,70	EUR 0,72 EUR 21,60
Aon Insurance for Interns/ Trainees	EUR 1,59 EUR 47,70	EUR 0,72 EUR 21,60

\*Ehic = European health Insurance Card

\*BZV = Nederlandse Basiszorgverzekering



# Coverage Exchange & Interns/ Trainees

	<b>Emergency Assistance &amp; Repatriation</b>	Social repatriation	EUR 7.000
		- Return flight	
		- Extra stay expenses (max. EUR 125 a day)	
		- Public transport to/from the airport	
		Medical repatriation	EUR 500.000
		Repatriation of remains	EUR 500.000
	<b>Medical</b>	Burial or cremation in destination country	EUR 7.500
		Communication costs	EUR 150
		Pre-existing medical and psychological conditions	Worsening of conditions
		General practitioner	Cost price
		Specialists	Cost price
		Hospitalization	Cost price
		Prescribed medication	Cost price
		Over the counter medication	Not covered
		Psychotherapy	EUR 3.000
		Physical therapy	EUR 500
		Acupuncture	12 sessions of EUR 30
		Emergency medical transport	Cost price
		Invalid transportation	EUR 250
		Medical devices	Cost price
		Pre-existing pregnancy (max. 12 weeks)	Worsening of conditions
		Pregnancy (pre- and post-natal care)	Cost price
		Pregnancy complications	Cost price
		Delivery and childbirth	EUR 3.000
		Maternity care	EUR 135 for 8 days
	<b>Dental</b>	Dental costs (caused by an accident)	EUR 1.250
		Dental costs (relief of acute pain)	EUR 350
	<b>Liability</b>	Liability	EUR 1.250.000
		Liability during internship	EUR 10.000
	<b>Legal</b>	Legal assistance within Europe (per event)	EUR 50.000
		Legal assistance outside Europe (per event)	EUR 15.000
		Judicial deposit	EUR 50.000
	<b>Accident</b>	In the event of death	EUR 10.000
		Maximum in the event of permanent disability	EUR 75.000
	<b>Home</b>	Home contents	Not covered
	<b>Luggage</b>	Personal items during the whole exchange period	EUR 2.000
		- Electronic equipment and valuables	EUR 1.000
		- Contact lenses and glasses	EUR 250
		- Telephones, jewels and watches	EUR 250
		- Travel documents	Cost price
Please note: this summary of coverage should be considered as inseparable from the policy conditions. Together these documents specify the total and definite coverage of this insurance cover.			



# Online application

FOR STUDENTS

FOR INSTITUTIONS

AON

Home

Request insurance

Your Situation

Products

File a claim

Service & Contact

Login

Welcome to

Aon Student Insurance

Get advice for your situation, a quote and apply directly, all in one go via the below button

Get started! >

Make a change

Submit a claim

I have a question

Contact Aon

Emergencies

AON

Aon | Health Solutions | International People Mobility



# Service & Contact

## For general questions:

Contact the Aon Student Team (Mon-Fri, 08:30-17:30 CET)

☎ +31 (0)10 448 8270

✉ [info@aonstudentinsurance.com](mailto:info@aonstudentinsurance.com)

✉ [claimsworldwide@aon.com](mailto:claimsworldwide@aon.com) (for claims-related questions)

## Apply for Aon Student Insurance

[www.aonstudentinsurance.com](http://www.aonstudentinsurance.com)

## Or check our Frequently Asked Questions on

<https://www.aonstudentinsurance.com>

## Or chat with us during office hours at:

[www.aonstudentinsurance.com](http://www.aonstudentinsurance.com)





# Useful websites

- ✓ Sociale Verzekeringsbank (6 weeks prior to your departure)

<https://www.svb.nl/en/the-wlz-scheme/assessment-of-your-wlz-insurance-position/apply-for-an-assessment-of-your-wlz-insurance-position>

- ✓ CAK

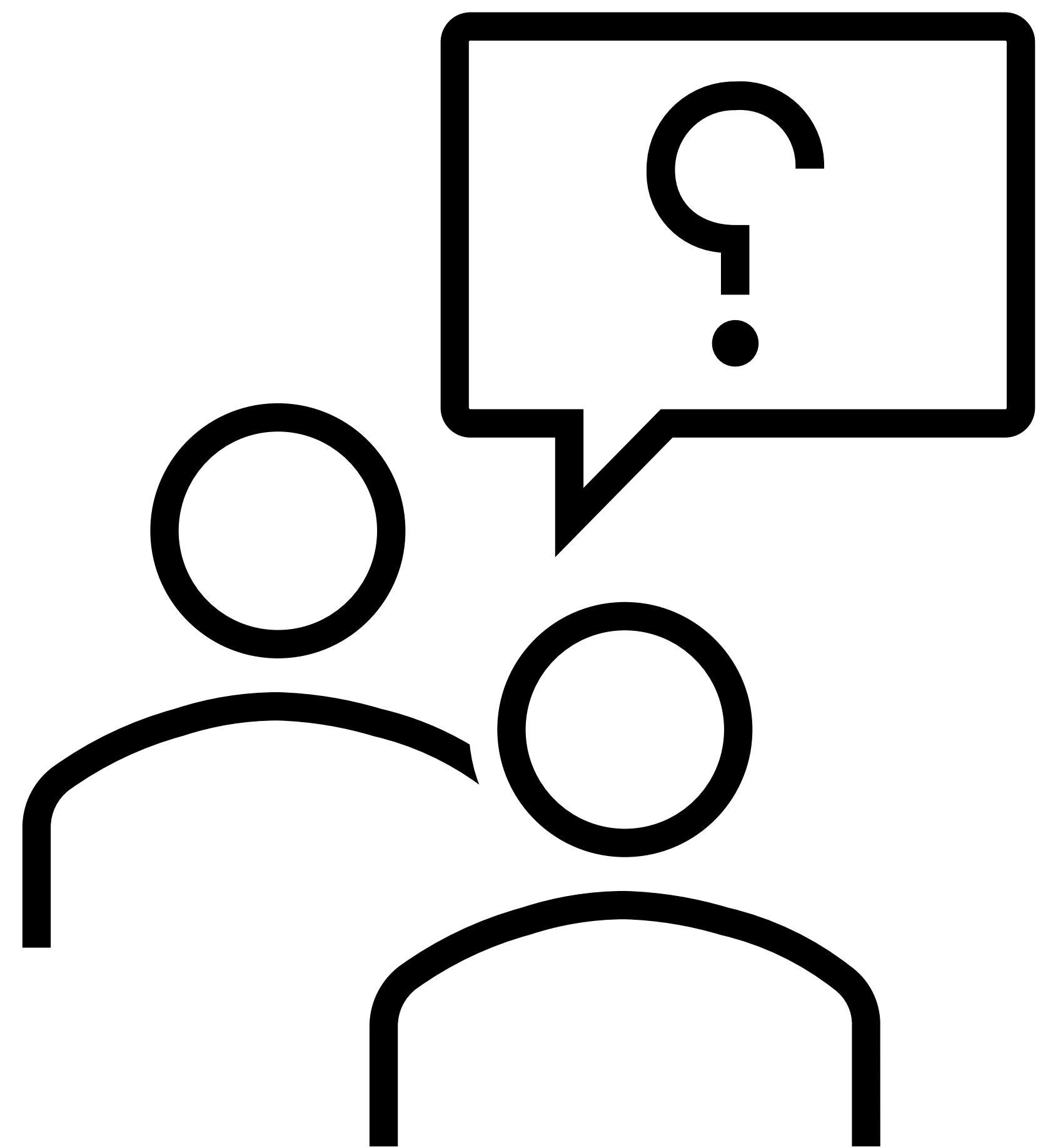
<https://www.hetcak.nl/zorgverzekering-buitenland/verdragslanden/>

- ✓ Zorgverzekeringslijn

<https://www.zorgverzekeringslijn.nl/jouw-situatie/buitenland/>



# Questions?





# Thank You

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