



Summary of Coverage - ICS

Coverage description	ICS Complete	ICS Start+	ICS Start
Section II Medical Expenses			
Reimbursement of doctors- and hospital expenses	Actual costs	Secondary cover if these expenses are not covered by any other health care insurance	Not covered
Special medical costs:			
- Physiotherapy	12 treatments	12 treatments	Not covered
- Acupuncture	12 treatments	12 treatments	Not covered
Expenses in connection with medically unnecessary delivery in hospital or obstetric care or at home	Max. € 2,000	Not covered	Not covered
Medical aids	According to extensive medical aid regulation	Not covered	Not covered
Dental expenses caused by an accident per event	Max. € 1,100	Max. € 1,100	Not covered
Dental expenses in case of an emergency	Max. € 350 per year of insurance	Max. € 350 per year of insurance	Not covered
Section III Accidents			
a. In case of accidental death	€ 10,000	€ 10,000	€ 10,000
b. Maximum in case of permanent disablement	€ 75,000	€ 75,000	€ 75,000
Section IV Extra Costs/Emergency Assistance			
a. The costs of a return flight by the insured on being recalled to his or her country of origin in the event that a relative by blood or by affinity in the first and second degree should be in peril of death or have died. If the insured is in peril of death the costs for tickets and accommodation of two family members are covered.	Max. € 7,000	Max. € 7,000	Max. € 7,000
b. Repatriation of mortal remains to the country of origin or local burial/cremation, place of death, if the costs do not exceed the repatriation costs.	Max. € 700,000	Max. € 700,000	Max. € 700,000
c. Telecommunication expenses p.p. per insured period	Max. € 150	Max. € 150	Max. € 150
d. Additional costs in connection with repatriation/evacuation by ambulance airplane.	Max. € 700,000	Max. € 700,000	Max. € 700,000
Section V Liability			
Private liability	Max. € 1,250,000 per insured event	Max. € 1,250,000 per insured event	Max. € 1,250,000 per insured event
Section VI Legal Aid (not valid during work)			
<ul style="list-style-type: none"> • Legal assistance in seeking redress • Legal assistance in penal cases • Legal assistance in contracts • Bail 			
Inside Europe	€ 50,000	€ 50,000	€ 50,000
Outside Europe (max. p.p. per event)	€ 15,000	€ 15,000	€ 15,000
Section VII Home contents and baggage			
Household contents	Max. € 6,000	Max. € 6,000	Max. € 6,000
Personal baggage	Max. € 1,500	Max. € 1,500	Max. € 1,500
Special inner limits apply a.o. to:			
Photo, film, video and computer equipment	Max. € 700	Max. € 700	Max. € 700
Contact lenses and spectacles	Max. € 200	Max. € 200	Max. € 200
Travel documents	Actual costs	Actual costs	Actual costs

N.B. This Summary of coverage provides an indication. We kindly refer to your Insurance Certificate and the Policy Terms and Conditions no. 1.13 for full details of the cover: www.aonstudentinsurance.com.