

International student insurance - ISIS

Insurance product information document | IPID



Company : Anker Insurance Company n.v. **Product :** ISIS

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).

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.

What is this type of insurance?

This insurance is aimed for international students and academics who stay 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?

The primary value of the cover is for medical emergencies when abroad and with a range of secondary covers included too. 3 insurance levels are proposed under the level names : Standard, Comfort and Premium.

The insurance applies solely to persons or groups of persons aged between 1 year and 60 years of age who are nominated as beneficiaries in the insurance contract or on a nominative list that is part of the insurance contract.

The insured can be 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 national who is studying abroad.

Max. insurance sum :

Level 1 : Standard plan = € 50'000
Level 2 : Comfort plan = € 150'000
Level 3 : Premium plan = € 500'000

The 3 insurance levels provide different individual limitations of cover in the following benefits.

- ✓ 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 the event of an accident

The complete benefits list with the limitations sums is available at the end of the terms and conditions.

The plan has no deductible.



What is not insured?

- ✗ USA Territories and Canada
- ✗ Pre-existing conditions
- ✗ Maternity & delivery
- ✗ Non emergency treatments
- ✗ If the insured commits a crime or offence that leads to the claim
- ✗ Any claim stemming from an act of god (force majeure) or a natural disaster deriving from the unusual intensity of a natural agent (eg. volcanic eruptions, meteorite impact, tidal wave, earthquake)
- ✗ If the insured undertakes any hazardous activities which would impact the risk evaluation
- ✗ If the insured participates in high-risk sports
- ✗ War, whether declared or otherwise, and in all cases 48 hours after the Swiss Federal Department of Foreign Affairs or other official authorities have confirmed the start of hostilities
- ✗ Revolution, acts of sabotage, hooliganism or vandalism; strikes, roadblocks established during mass demonstrations and, in general terms, disturbances of any kind and measures taken to re-establish public order
- ✗ Epidemics and pandemics
- ✗ If the insured party takes drugs and/or alcohol and/or other hallucinogenic products leading or contributing to the incident
- ✗ Suicide or attempted suicide
- ✗ If an incident occurs in a country which is excluded from the insurance contract or if it happens outside the effective period of coverage



Are there restrictions on the cover?

- ! Children must travel with an adult
- ! Max. age of cover is 60 years old
- ! There are different individual limitations of cover for several benefits. The detailed benefit limits can be found in the terms and conditions.
- ! Country of origin



Where am I covered?

- ✓ The country of destination is the place where the insured intends to travel to during the trip. The country of origin is the country in which the insured has had permanent or habitual residence before leaving to the country of destination.
- ✓ The territory is the geographic or political area, as defined in the insurance contract and in the applicable GIC's and SIC's, in which the contractual obligations come into force and within which the destination can be found.
- ✓ The insured is covered worldwide including the Schengen area, however, outside the country of origin.



What are my obligations?

- You must pay your premium.
- You must provide any information we require to assess your claim.
- You must notify us if you have another insurance that covers the same risk.
- The Alarm Center from the insurer must be contacted immediately after an incident and prior to any consultation at this phone number +49 69 9778899-999.
- All documents that are to be provided must be translated into English (no legal translation is necessary).
- By accepting the general insurance conditions, you release all doctors and (para-) medical staff who have examined you before and after the claim from your obligation to maintain medical confidentiality towards the insurer.
- It is your responsibility to verify that the online purchase was successful, and that the certificate was issued and received by email, the paid amount is correctly charged and information accuracy on the certificate.



When and how do I pay?

Receipt of the premium payment by the insurer is an essential part of the insurance contract, regardless of the payment method. The payment of the premiums must be made in its entirety, any transaction fees are at the expense of the insured.

- The payment must be done before the start date of the insurance policy.
- Payment can be made by credit card or bank transfer.



When does the cover start and end?

The policy duration commences on midnight (12 pm) on the date specified in the insurance contract and ends at midnight (12 pm) on the final day mentioned in the insurance contract.



How do I cancel the contract?

The insurer is willing to accept the cancellation in writing and reimburse the insurance premium in the event that the insured or a rightful person is able to prove with original medical certificates, death certificate of the insured party, certification that they have been summoned by the authorities (police, judiciary or administrative) or with other original documents that there is an objective impediment to travel or, the insured does not obtain a visa for the country of destination. A visa rejection letter from an embassy or consulate must be sent to the insurer in order to be eligible for a refund. The Insurer will refund 70% of the paid premium. All premiums under EUR 25 will not be refunded.

The policy can be cancelled and a refund can be claimed only prior to the starting date of the period of coverage stated on the insurance certificate. After the start date, the policy cannot be cancelled and no refund can be claimed.

Refunding of the insurance premium will be made by the insurer using the same payment method and currency as that used by the insured. Any charges for bank transfer or credit cards are not supported by the insurer.