

# InsureToStudy B.V.

## Insurance Product Information Document

Company: Jonker-Scheffers Volmacht B.V.

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Product: **InsureToStudy**

This document provides an overview of the main covers and exclusions of this insurance.






Please note: this is a summary of the insurance. The full description of what is and is not insured is listed in the [policy conditions](#).



What type of insurance is this?





This insurance covers the costs as referred to in the sections that you incur on the journey, at the internship and / or exchange project abroad during the term of the insurance.

### Additional information

It is possible to choose between Basic Plan, Basic Plan +, European Plan and Master Plan / Master Plan +.

 What is insured?	 What is not insured?
 The damages that are insured are listed below:	 General exclusions; - acts of war - nuclear reaction - other insurance - default of payment - intent - fraud - alcohol use, substance use - costs to be expected - failure to comply with obligations - attempted suicide, self-mutilation, and suicide
 <b>Medical expenses</b> The Basic Plan provides <b>no</b> cover for medical expenses.  The Basic+ Plan provides limited cover for physiotherapy and dental expenses.  The European Plan provides coverage for medical costs, but only as a supplement to basic health insurance.  The Master Plan(+) provides cover for medical expenses.	 You also are not insured for:  Additional exclusions per section are provided in the policy conditions.

✓	<p><b>Luggage / household effects</b></p> <p>Luggage is insured during the journey against damage, theft, and loss of the luggage up to a maximum of EUR 5,000.-.</p> <p>Damage to household effects inside your residence is insured up to a maximum of EUR 6,000.-.</p> <p>Insured among other things are damage through fire theft, burglary, precipitation, storm, collision.</p>		
✓	<p><b>Accidents</b></p> <p>You or your surviving relatives will receive a benefit in case of death or permanent disability due to an accident. in case of death this is EUR 12,500.- and in case of permanent disability a maximum EUR 75,000.-, depending on the measure of disability.</p>		
✓	<p><b>Liability</b></p> <p>You are insured if you, as a private person, cause injury (damage) to another party or to the property of another party by accident. And if pursuant to the law, you are liable for this damage.</p>		
✓	<p><b>Legal aid</b></p> <p>You are assured of legal assistance in recovering damage caused to you by a third party who is liable for this.</p> <p>Also, legal defence will be offered when charges are pressed.</p>		
✓	<p><b>Option: Cancellation costs</b></p> <p>Did you book a trip, but are you unexpectedly unable to go? Or did you have to break off the trip prematurely? Then we will compensate for costs you incurred and that you cannot recover.</p>		
✓	<p><b>Option: Winter Sports</b></p> <p>With the optional cover Winter Sports, you are insured during the trip for damage when engaging in non (semi) professional winter sports and under water sports</p>		
			<p><b>Are there limitations for the cover?</b></p>
		!	<p>For some treatments you will find a maximum compensation in the policy conditions and on the premium and cover list.</p> <p><b>Excess</b></p> <p>There is no excess.</p>
	<b>Where am I insured?</b>		
✓	This insurance provides worldwide cover.		

	<b>What are my obligations?</b>
-	If you apply for the insurance, you must answer our questions truthfully. Inform us as soon as possible about any changes in your situation.
	<b>When and how must I pay?</b>
-	The premium can be paid monthly, quarterly, semi-annually, or annually, without instalment payment surcharge.
	<b>When does the cover start and end?</b>
-	The cover of the insurance starts and ends on the date as stated on the insurance policy, at 23.59 pm CET or at such earlier time as the insured returns to the residential address in the home country. If the insured returns to the country of origin at an earlier time, the insurance will also be terminable.
	<b>How can I terminate the insurance?</b>
-	The insurance is terminable without notice.