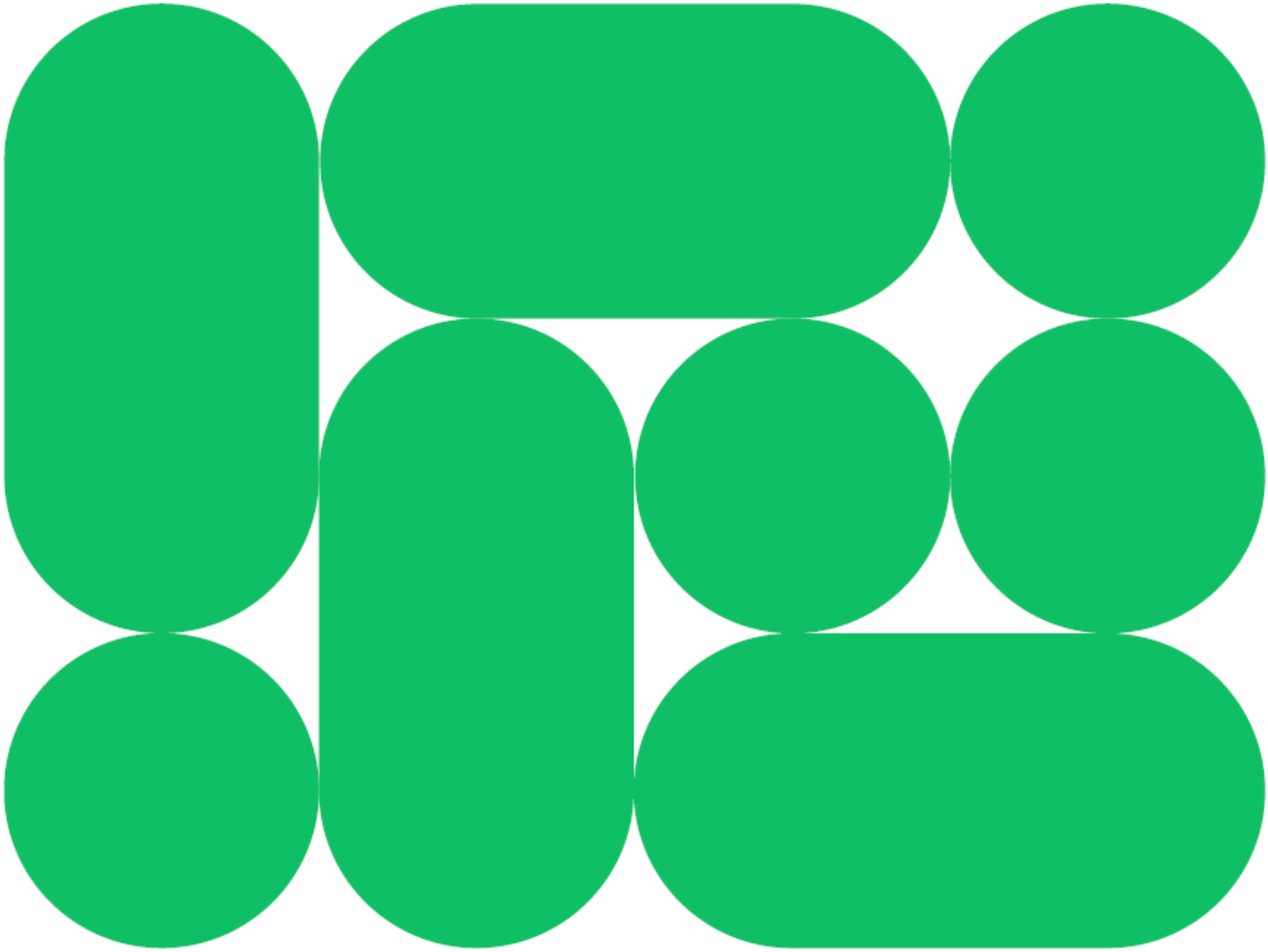
Insurance information

For the purpose of students, teachers, internship providers and parents



Aeres

Voor groene veranderaars

aeres.nl

Versiebeheer

Versie	Datum	Auteur	Toelichting
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Voorwoord

This explanation is meant for students, teachers, internship providers and parents. The aim is to explain which insurance policies are relevant, which policies have been taken out, and what coverage they offer. In this explanation, “school” refers to all sections of Aeres.

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1. School insurance policies

The school has taken out three types of insurance policies for students registered with the school. This also applies to foreign students who come to study in the Netherlands: they need to be registered as students. For internships, only the accidental insurance is applicable.

A summary is provided below:

Insurance	Netherlands	Europe	Outside Europe	Applicable during internship?	Coverage
Liability	Yes	Yes	Yes	No	Damage to third parties
Accidents	Yes	Yes	Yes	Yes	Secundary coverage, physical injuries
Travel	Under conditions	Yes	Yes	No	Luggage, repatriation

1.1 Liability insurance

The liability insurance covers damage caused to third parties (i.e. not to the student (1) or to the school (2), but to others) by the student during school hours. Damage caused to the school or to an internship provider is not included.

This insurance only applies during school hours. Liability outside school hours or internships in the Netherlands or abroad is therefore not covered. Personal liability insurance needs to be taken out for the time not covered by the school insurance policy.

The insurance does not cover damage caused with a motor vehicle. Every motor vehicle should have a legal liability insurance.

1.2 Travel insurance

The travel insurance applies to registered students who travel abroad for school. Internships are not included. For interns abroad we recommend that they arrange their own travel insurance.

Before travelling, note down the AIG telephone number, policy number and the name of the insurance company. Also note down the Aeres telephone number: 0031 80 020 7000. For immediate assistance in the case of serious illness, personal accidents or death abroad; report forthwith to: **AIG assistance: +31 (0)10-4535656, Policy number: 60.21.1001.**

Medical costs are not covered by this policy. Medical costs are covered by the compulsory health insurance. Particularly in the case of medical costs outside Europe, treatments are often covered up to a maximum amount. In a number of cases, the costs of treatments abroad are therefore not covered in full. Please read the policy terms and conditions of your health insurance for details. An additional health insurance may be desirable.

1.3 Accident insurance

An accident is "*a sudden, unexpected, external violent impact on the body of the insured, directly leading to medically diagnosable physical injury"*.

The accident insurance is a secondary insurance. A secondary insurance is an additional policy that helps pay medical or accident costs your main (primary) insurance does not fully cover. It pays its share only after the primary plan pays first.

The insurance applies during:

1. Travel to and from school, including time spent at school;
2. Excursions and other activities organised by Aeres, under the supervision of Aeres staff;
3. Internships in the Netherlands and abroad, provided they are part of the student's programme and meet the conditions of the internship insurance.

2. Own insurance

2.1 Health insurance

Anyone living in the Netherlands is legally obliged to take out standard health insurance. The (additional) conditions may differ. The health insurance policies usually provide coverage for other countries too. Individual policies, however, may specify maximum amounts for certain treatments. Coverage is often maximised to the Dutch rates. This means that if anything happens abroad and the costs of the treatment are higher than the coverage provided by the insurance policy, the policy holder needs to pay the difference.
This risk can be insured by taking out an additional health insurance.

Foreign students who come to study or do an internship in the Netherlands, also need to take out a health insurance policy.

2.2 Internship abroad

For an internship abroad, it may be necessary to take out additional insurance. For example, a regular travel insurance policy does not always provide coverage during work activities or when you stay abroad for an extended period.

Therefore, before your departure, please contact your own insurance company or insurance intermediary to check whether your current insurance policies provide sufficient coverage during your internship abroad.

Aeres recommends taking out additional insurance if necessary. One possible option is the insurance offered by Insure to Study (https://www.insuretostudy.com).

3. Reporting damage

Damages must be reported as soon as possible after the damage has occurred. Students should report any damage to their contact person at school. The designated contact person at the school must then submit the claim via verzekeringen@aeres.nl.

KIEM provides information on the steps to be followed in the event of damage or an accident.

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