

Insurance information

Aeres VMBO, Aeres MBO, Aeres Hogeschool, Aeres Tech



AERES

Foreword

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.

Content

Foreword 2

1	Health insurance	4
2	School insurance policies.....	5
2.1.	Liability insurance.....	5
2.2.	Internship insurance	6
2.2.1.	Work-Based Route (BBL) students and dual-track courses:.....	7
2.2.2.	Work experience internships and orientation days.....	7
2.3.	Travel insurance	7
2.4.	Accident insurance	8
3	Own insurance	10
4	Reporting damage.....	13

Disclaimer 15

Fout! Testvoorwaarde ontbreekt.

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 School insurance policies

The school has taken out four types of insurance policies for students registered with the school. The insurance policies are valid during official school hours and for internships for which there are internship contracts signed by the school. No internship contract is required for (one-day or two-day) work experience or social internships. Registration as a student, however, is required in such cases. This also applies to foreign students who come to study in the Netherlands: they need to be registered as students! Students who are correctly registered need not be individually reported to the insurance company.

The school has taken out four types of insurance policies for its students:

	Netherlands	Europe	Outside Europe	Coverage
Internship insurance	Yes	Yes	Yes	Damage to property Internship provider
Liability insurance	Yes	Yes	Yes	Damage to third parties (not being the school or the internship provider)
Accident insurance	Yes	Yes	Yes	Secondary, primarily physical injury,
Travel insurance	No	Yes	Yes	Luggage, repatriation, travelling outside the Netherlands

2.1. 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 or during school hours or an internship.

Damage caused to the school or to an internship provider (not being 'third parties') is not included.

Insured amount:	Up to € 2,500,000 per incident, property damage ¹ € 500,000
Policy excess:	€ 1,000.- USA / Canada have an excess of €10,000.-
Who:	All Aeres students
Geographical coverage:	World
Insurance company:	Allianz
Policy number:	638427100

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.

2.2. Internship insurance

For the benefit of internship providers, the school has taken out an internship insurance. This insurance covers damage caused by the intern to the internship provider which is not covered by the internship provider's own insurance.

Dutch law treats internships and employees equally. Damage caused by an intern to a third party must be covered in the Netherlands by the internship provider. The employer (i.e. internship provider) is liable for any damage caused by an employee within the course of his duty (Art. 6:170 of the Dutch Civil Code and Art. 7:658 of the Dutch Civil Code).

The internship provider therefore needs to have taken out a liability insurance for the intern. There needs to be a signed internship contract between the intern and the company providing the internship. Internship providers cannot exclude liability by means of an internship contract.

Insured amount:	up to € 25,000 per incident,
Policy excess:	€ 1,000.- USA / Canada have an excess of €10,000.-
Who:	All Aeres students
Geographical coverage:	World
Insurance company:	Allianz
Policy number:	638427100

The insurance does not cover damage caused with a motor vehicle. Every motor vehicle should have a Legal Liability Insurance.

1

Property damage: material damage

Any damage caused to an internship provider's motor vehicle (car, tractor, etc.) is not covered by this insurance either. The internship provider will need to cover such damage by means of a comprehensive insurance for the motor vehicle.

An exception is made for internships within the framework of the Motor Vehicle Mechanics course and agricultural and horticultural internships. In these cases, damage caused by or with motor vehicles is insured, but only if the use of the motor vehicle was part of the internship assignment. So, this does not include using the company vehicle to do the shopping.

2.2.1. Work-Based Route (BBL) students and dual-track courses

The activities performed by BBL students within the company in which they work, are not covered by the internship insurance. The insurance does not regard such activities as training, but as work. Hence the liability insurance must be taken out by the employer.

2.2.2. Work experience internships and orientation days

A work experience internship is a one-day internship that involves carrying out practical activities. In this case, the same rules apply as for a regular internship, excluding the requirement to sign an internship contract. But the internship provider does need to have taken out a liability insurance, also in the case of work experience internships.

Orientation days are defined as getting to know the profession, but without the student carrying out any activities. So, it's 'hands on the back'. In this case, the student is covered by the school's liability insurance.

2.3. Travel insurance

The travel insurance applies to registered students who travel abroad for school or internship trips. The insurance conditions apply for internships of up to 180 days.

Travel insurance		
	Insured amount	Policy excess
Insured amount:	A Health and accidents	€ 5,000
	B Cancellation	€ 0
	C Luggage (total)	€ 2,500 (first-loss) € 100
	D Luggage per item	€ 2,500 € 100
	E Excursion leader liability	€ 500,000 Student liability is NOT covered by this travel insurance!
Who:	F Additional travelling/accommodation expenses	Cost price
	G Repatriation	Cost price

All **Aeres** students
Geographical coverage: World
Insurance company: Meeùs
Policy number: 5229-29868946

Immediate assistance in the case of serious illness, personal accidents or death abroad; report forthwith to:

AGA: +31 (0)20 59 29 292

Before travelling, note down the AGA telephone number, policy number and the name of the insurance company (Meeùs). Also note down the Aeres telephone number: 0031 80 020 7000

Theft or robbery: file a report with the local authorities (usually the police) and ask for a copy of the official report. If objects need to be replaced, keep the invoice/receipt of the item(s) replaced. Upon returning, a claim form can be completed and submitted.

When a motor vehicle is rented, a liability insurance must always be taken out on the vehicle and any damage to the vehicle itself needs to be insured in full (or to the greatest extent possible).

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.

2.4. Accident insurance

An accident is “a sudden, unexpected, external violent impact on the body of the insured, directly leading to medically diagnosable physical injury”. So, this does not include dropping a phone.

In the case of damage, the maximum payments are:

Incident	Coverage
Death	€ 10,000
Medical aid	€ 2,500
Total invalidity	€ 100,000
Dental treatment	€ 2,500

Table 8: Maximum compensation in the case of Collective Accident Insurance

This is a secondary insurance. When:

- 1) Accidents during journeys to and from school, as well as the stay at school,
- 2) Excursions organised by the school and supervised by teaching staff,
- 3) Internship in the Netherlands and/or abroad,

Who: Aeres employees, volunteers and registered students under the age of 70

Geographical coverage: World

Insurance company: Meeùs
Policy number: 5229-29868946

The Glidertax states exactly what percentage of the insured sum is payed for which injuries. The payment is unrelated to the actual damage incurred. The advantage of the accident insurance is that the premium is relatively low, payments are always made in the case of permanent invalidity of the insured party, and the payment is unrelated to the question of guilt, so the insured party need not prove the employer's liability.

3 Own insurance

For internships abroad, one needs to take out one's own insurance, such as ITS (Insure To Study). <https://www.insuretostudy.com/eng/>

Below is an overview of what is insured through the school and an example of what can be insured with ITS (Insure To Study).

Internships abroad:	ITS	ITS Master Plan +	Aeres	Note
Medical expenses				
Illness/accident	Cost price	Cost price	€ 5,000	
Urgent dental treatment	€ 400	€ 340	-	
Orthodontist		€500		75% under the condition of wearing a brace
Accident-related dental treatment	€ 1,100	€ 1,000	€ 5,000	
Physiotherapy	€350	€350		
Acupuncture	€350	€350		
Glasses / Contact lenses		€150		
Extra expenses				
Telecommunications	€ 150	€ 150	-	
Repatriation in the case of death (also first and second degree related)	Cost price	Cost price	-	
Transport as a result of illness/accident	Cost price	Cost price	-	
Travelling costs for family in the case of illness/accident	€ 7,000	€ 7,000	-	
Legal aid				
In case of physical injury in Europe	Cost price	Cost price	-	

In case of physical injury outside Europe	€ 6,000	€6,000	-	
In case of compensation for physical injury	€ 5,000	€5,000		
Legal aid abroad	€5,000	€ 5,000	-	
Accidents				
Death	€ 12,500	€ 10,000	€ 15,000	
Damage resulting from motor vehicle accident	€ 6,000	€6,000	-	
Permanent invalidity	€ 75,000	€ 75,000	€ 100,000	
Private liability				
Insured amount per incident	€ 1,250,000	€ 1,250,000	€ 2,500,000	Aeres does not cover private time; ITS does cover private time
Damage to property at the internship address	€ 10,000	€10,000	€ 25,000	
Luggage and household goods				
Luggage	€ 5,000	€ 5,000	€ 2,500	Max. 180 days
Household goods	€ 5,000	€ 6,000	-	
Mobile phone	€750	€750		
Computer / tablet / photo	€1,250	€1.250		
Glasses	€150	€150		
Optional				
Cancellation	€1.200	€1.200	-	
Wintersport / scuba diving	€1.200	€1.200	Is covered	

Table 6: Comparison of insurances for internships abroad: ITS / ITS Masterplan + / Aeres

The school's liability insurance only applies during the internship working hours. A private liability insurance therefore remains necessary.

Students first need to review their own insurance and then select the best additional insurance. Additional insurance is almost always required! Check aspects such as terms and conditions, geographic coverage, level of coverage, duration of the coverage abroad and the level of the premiums.

4 Reporting damage

Damage reports must be submitted as soon as possible after the occurrence of the damage.

- 1) Report the **damage to the (private) insurance** (if such has been taken out, for example health insurance, third-party liability motor vehicle insurance, liability insurance) of the party that incurred/caused the damage,
- 2) Then report the damage to the Centrale Dienst; if the damage cannot be recovered from the student's private insurance, the **damage may be claimed from the school insurance**
h.van.beek@aeres.nl or a.veurink@aeres.nl
- 3) **Complete a claim form.** Claim forms are sent after damage has been reported.
<https://aerport.aeres.nl/organisatie/bestuursbureau/instelling/Financien-Controle/Paginas/Verzekeringen.aspx>
- 4) **Submit the following documents to:**
Hans van Beek (h.van.beek@aeres.nl). Never send documents directly to the insurance company.

For those travelling by car (or self-propelled work vehicles), ensure that a vehicle damage claim form is present in the car. These forms are printed on transfer paper, so that a copy can be provided to the other party. Available at request from the ANWB or insurance company. There are also apps that can be used for damage reports <https://www.mobielschademelden.nl/>

To claim the damage, the following documents are required:

- I. A completed claim form, including an accurate description of the incident, possibly supplemented by pictures of the damage,
- II. Refusal from one's own insurance, if possible,
- III. Copies of invoices/damage estimates (on paper),
- IV. Party who reported the damage (from which school, location, name, e-mail address)
- V. In the case of internships: copy of the internship contract

Telephone contact:
Hans van Beek,
Andries Veurink,

088 - 0205376 or
088 - 0206340

Disclaimer

Aeres seeks to ensure that all information in this document is correct and up to date. However, it is possible that the details given may contain incorrect and incomplete information. Aeres expressly disclaims any liability for any incompleteness or incorrectness in the information presented in this document.

© Copyright 2016, Stichting Aeres Groep. All rights reserved. No part of this publication may be replicated, stored in an automated data file, and/or disclosed in any form or in any way, whether electronically, mechanically, by means of reprography, photography, or any other way, without prior written permission from Aeres.