Global Student Insurance

- Developed by Expat & C°, specialist-underwriter in international mobility insurances
- **Travel insurance for students** abroad (Europe incoming/outgoing)
- best cover on the market at a very sharp price
Global Student Insurance

- Very complete cover
- Both for foreign students in Europe and for European students abroad.
- Students... but also:
  - Scientists
  - Interns
  - Teaching staff
  - the eventual family members coming along
  - Au pairs
  - ...

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info@expatinsurance.eu - www.expatinsurance.eu - FSMA 13633A, licensed to work in all countries of the EEA + CH
Global Student Insurance

2 x 2 versions:

- **Basic vs. Comprehensive**
  - **Basic:** compliant to the EACEA minimum requirements (Education, Audiovisual and Cultural Executive Agency of the European Commission) concerning Erasmus Mundus Action 1 & 2
  - **Comprehensive:** extended version (baggage, household effects, better dental ...)

- **Full Cover vs. Top Up**
  - **Full Cover:** integral cover as from 1e €
  - **Top Up:** additional to a European social security (only in Europe)

- Special conditions for US and Canada

- Individual or collective

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Flexible medical cover

- GSI covers necessary medical costs
  - no maximum amount
  - and no deductible
  - or as from first euro,
  - or additional to mutuality (health fund) cover.

- Details:
  - Only semi-private rooms.
  - Pre-existing medical conditions are excluded.
    - Nevertheless pregnancies < 6 months at commencement date are covered.
    - Sudden attacks or worsening of a chronic pre-existing illness are also covered.
Certainty and ease

- GSI covers students all over the world, of all nationalities, and if needed for longer periods.
- The student/university only has to fill out a simple application form and there is no prior medical questionnaire needed.
- GSI insures students, without interruption, during vacation in the home country, up to 8 consecutives weeks.
No unpleasant surprises

- No unnecessary costs:
  the premium is calculated per covered day.

If the student unexpectedly has to cancel his studies and to return to the home country, the premium (above 50 EUR for individual policies) will be repaid.
Experience at your side

- Expat & Co already insured:
  - Direct or indirect (via brokers)
  - Individual or collective
  - International consortia of universities in whole Europe
  - From students and teaching staff to interns in multinational companies
  - Also in conflict zones (e.g. Palestine territories, Israel)
A complete package

Medical costs

GSI covers medical costs following an accident, illness or pregnancy.

No deductible, unlimited cover (no single room).

Examples: hospital stay, surgical treatment, nursing costs, medicines on prescription, examinations, prosthesis, ambulance transport ...
A complete package

Medical costs

GSI Full Cover or GSI Top Up

- **GSI Full Cover** reimburses treatment costs as from the first €.
  No deductible, no co-insurance and no maximum amount.

- **GSI Top Up** fills the gaps in the existing medical cover of the social security (mutuality/health fund).
  No deductible, no co-insurance and no maximum amount.
A complete package

Other medical costs

- **Dental costs:**
  - Basic: 250 €/year urgent treatments
  - Comprehensive: 250 €/claim urgent treatments and 75 €/year check-up (after waiting period of 1 year)
  - Dental and jaw surgery after accident: always 100%

- **Psychotherapy and physiotherapy:** 12 sessions/year (further sessions after company approval)
A complete package

Assistance to persons

in collaboration with

<table>
<thead>
<tr>
<th>Service</th>
<th>Basic</th>
<th>Comprehensive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repatriation or sanitary transport</td>
<td>real costs</td>
<td>real costs</td>
</tr>
<tr>
<td>Repatriation of the remains, and burial costs</td>
<td>7.500 + 3.000 €</td>
<td>7.500 + 3.000 €</td>
</tr>
<tr>
<td>Early return in case of decease of a family member</td>
<td>real costs (round trip)</td>
<td>real costs (round trip)</td>
</tr>
<tr>
<td>transport and accommodation costs for a family member in case of critical or life-threatening disease of the insured</td>
<td>real costs (round trip) max. 7.500 €</td>
<td>real costs (round trip) max. 7.500 €</td>
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<tr>
<td>Sending of medication</td>
<td>real costs</td>
<td>real costs</td>
</tr>
<tr>
<td>Tracing and rescue</td>
<td>real costs</td>
<td>real costs</td>
</tr>
<tr>
<td>Telecommunication costs</td>
<td>-</td>
<td>125 €</td>
</tr>
<tr>
<td>Assistance in case of loss/theft of travel documents</td>
<td>real costs</td>
<td>real costs</td>
</tr>
<tr>
<td>Legal assistance</td>
<td>5.000 €</td>
<td>10.000 €</td>
</tr>
</tbody>
</table>
A complete package

Lump sums in case of death or invalidity

GSI covers:

- **Death following an accident:** 5,000 €
- **permanent invalidity following accident:**
  - basic: 75,000 €
  - comprehensive: 150,000 €
A complete package

Baggage and household effects

- **Baggage:**
  - **Basic:** limited to 150 € for ID- and travel documents and 100 € for the first needed purchases in case of baggage delay of at least 1 night
  - **Comprehensive:** 1,500 € baggage cover incl. 200 € for the first needed purchases in case of baggage delay of at least 1 night

- **Household effects:**
  - **Basic:** not covered
  - **Comprehensive:** 5,000 €
A complete package

Private liability

- physical injuries: 20.000.000 €
- material damage: 1.000.000 €
- abnormal troubles of neighbourhood: 750.000 €
- tenant liability included
- deductible: 125 €

(1 for US/Canada: limited to 1.250.000 EUR phys./mat. in all)
(2 not valid in US/Canada)
A complete package

Option: Cancellation insurance

GSI insures:

- Study cancellation, discontinuation, departure delay: 1.500 €
  
  For compensations and wasted costs concerning registration, travel and accommodation, rent student appartment, ...
A complete package

**Sports**

GSI covers in the Comprehensive version also following dangerous sports. In the Basic version it can be added as an option:

- Winter sport
- Scuba diving
- Speleology
## Premium

<table>
<thead>
<tr>
<th></th>
<th><strong>Basic</strong></th>
<th><strong>Comprehensive</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>GSI Full Cover</td>
<td>0,80 €/day</td>
<td>1,20 €/day</td>
</tr>
<tr>
<td>GSI Top up</td>
<td>0,46 €/day</td>
<td>0,69 €/day</td>
</tr>
<tr>
<td>Loading US/Canada</td>
<td>0,20 €/day</td>
<td>0,20 €/day</td>
</tr>
<tr>
<td>Option winter sport, scuba, speleo</td>
<td>0,16 €/day</td>
<td>included</td>
</tr>
<tr>
<td>Option cancelation</td>
<td>45 €/contract</td>
<td>45 €/contract</td>
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<tr>
<td>Administration costs (individual)</td>
<td>5 €/contract</td>
<td>5 €/contract</td>
</tr>
<tr>
<td>Minimum premium</td>
<td>50 €/contract</td>
<td>50 €/contract</td>
</tr>
<tr>
<td>+ local taxes</td>
<td>+ ...%</td>
<td>+ ...%</td>
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Information?

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