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General Overview of the indemnities

with a maximum limit of compensation per event of 5,000,000 EURO regardless of the number of victims:

Hospitalisation after accident or sickness (hospital stay in a common room for maximum 365 days)	Cost price *
Costs of treatment after accident or sickness ** (hospital stay in a common room for maximum 365 days)	Cost price *
Costs of urgent dental care (per year) **	250 EUR
Assistance to persons - services :	
- Repatriation or medical transport	Cost price *
- Repatriation or transportation of the mortal remains	7.500 EUR
- Early return in case of death of a relative	Cost price *
- The dispatching of medicines abroad	Cost price *
- Search and rescue costs	Cost price *
- Telecommunication costs	125 EUR
- Legal assistance	5.000 EUR
- Transportation and accommodation costs for family members	7.500 EUR
Permanent invalidity due to an accident	75.000 EUR
Accidental death	5.000 EUR
Luggage	1.500 EUR
A few maximal amounts :	
- photographic, film, video, sound and computer appliances	500 EUR
- jewels	150 EUR
- watches	150 EUR
- (mobile)telecommunication appliances	150 EUR
- sun glasses	150 EUR
- sailboards and bicycles	250 EUR
- travel documents	250 EUR
Household effects	5.000 EUR
Civil liability private life (following to Belgium A.R. January 12, 1984)	
- Physical damages :	19.446.712 EUR
- Material damages:	972.335 EUR
- Compulsory deductible :	125 EUR
(based on index of November 2003)	
Option cancellation cover ***	1.200 EUR
Option winter sport, deep-sea diving and caving ***	Cost price *

* Cost price = no deductible, no limit of indemnity.

** SIP Integral: Reimbursement of the cost of treatment as from the first euro; or SIP Complement: Reimbursement of the cost of treatment after intervention of social security or equivalent.

*** Applicable if the insurance certificate states that the additional premium due for this option has been paid.

The Insured List, together with the SIP General Conditions - SIP04/2018EN - of the policy and the Special Conditions which precede and follow, forms a single contract stipulating the respective rights and obligations of the parties concerned.

FREQUENTLY ASKED QUESTIONS

1. What does SIP cover ?

SIP covers healthcare costs, urgent dentistry fees, permanent invalidity, civil liability in private life, loss of luggage and personal effects, etc. It also covers you for any exceptional expenses in case of accident and/or illness such as repatriation and medical transport.

There is no limit of indemnity (= reimbursement of the real costs incurred) and no excess to pay on medical costs, as long as, if hospitalised, you stay in a common ward or semi-private room (not a private room) for max 365 days.

You are not covered for pre-existing medical conditions, medical conditions for which treatment can be postponed until your return home, some illnesses (such as AIDs, malaria, typhus,...) and non-urgent dental care.

For a complete list, please review the SIP general conditions. You are advised to read this document carefully.

2. Does my insurance refund medical treatment due to an epidemic – COVID-19 ?

Your SIP insurance policy will refund the medical treatment costs prescribed by a doctor due to an epidemic, such as COVID-19. Excluded are the costs resulting from a decision/organized by public authorities during a contamination/pandemic such as and not

limited to:

- tests to check for the virus,
- tests to obtain a travel visa,
- quarantine measures,
- confinement and safety measure precautions,
- vaccines / vaccinations,
- costs that are born/refunded by local public instances.

3. Who can be covered by this insurance ?

SIP offers a complete cover to the following categories of people:

- students;
- researchers;
- educational staff members;
- insured's accompanying family members (husband, wife and children (*));

As a general rule, the SIP affiliation may only be considered under the following categories:

(1) Any person in the above mentioned categories who is a national of an EU/EEA member state travelling abroad (i.e. inside or outside the EU/EEA).



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For international students travelling to Finland:

- General rule is applicable. Please refer to (1) above;
Any person in the above mentioned categories who is a citizen of states that are not member states of the EU/EEA and who will study in one of the participating institutions, purchases the insurance in the hosting country with as effective date the date of arrival in the hosting country

For insured's family members :

- General rule is applicable. Please refer to (1) above;
- Any family member of a student, researcher, education staff member with a SIP collective policy number or EMIS2 collective number.

(*) please note that children < 5 years old cannot be covered.

4. For which trips can I be insured ?

The SIP is meant for study trips and trips to increase your work experience (=internships).

Excluded are travel for leisure, tourism

5. For how long can I be insured ?

The SIP is intended for trips up to 1 year. Thus, the duration of the insurance policy will never exceed one year. For longer trips your insurance policy can be renewed after that year.

6. How to make the choice between SIP Integral and SIP Complement ?

The Student Insurance Program (SIP) offers **2 types of insurance solutions** for covering healthcare costs : SIP Integral vs. SIP Complement.

SIP will reimburse your medical expenses with no maximum amount and with zero deductible:

- either from the first euro (= SIP Integral)
- or to supplement any reimbursement from your health fund (= SIP Complement)

SIP Integral has been specifically designed for persons who are not member of a health fund or who do not benefit from a social security system.

SIP Complement is meant for persons who have a basic mutual healthcare cover or who hold a European Health Insurance Card (EHIC) when visiting countries in the European Economic Area and Switzerland.

If you have a basic mutual healthcare cover, please **verify** if your country of origin has reciprocal healthcare agreements with your country of destination to ensure that your cover effectively offers reimbursement in your country of destination. If not, you will need the SIP Integral solution to be fully reimbursed for the medical costs incurred.



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7. I don't see any difference between the package SIP Integral and SIP Complement. However, SIP Complement package is cheaper. Could you explain why SIP Complement is cheaper?

SIP Integral and SIP Complement provide exactly the same coverage (same benefits + same insured amounts). The only difference is the way medical expenses are reimbursed.

SIP Complement is designed for persons who have a basic mutual healthcare Cover. Consequently, SIP Complement solution will reimburse the covered medical costs in full after the allowance refunded by the health fund of the insured person. Therefore, the insured person pays a lower daily premium.

When a maximum insured amount is listed in the summary of coverage for the other insurances in the package, this corresponds to the total maximum amount up to which the costs can be reimbursed whichever the insurance solution you choose.

Sip Integral has been specifically designed for persons who are not member of a mutual healthcare fund or who do not benefit from a social security system. With SIP integral

all the treatment costs, for a covered accident/illness, will be refunded to the insured person in full from the first euro, with no maximum amount (hospital stay in a common room).

Now, if you already have a basic mutual healthcare cover (or if you are entitled to a European Health Insurance Card when visiting countries in the European Economic Area and Switzerland), the SIP Complement option will top up your medical costs in full, for a covered accident/illness, after the allowance refunded to you by your mutual healthcare fund (hospital stay in a common room). Therefore, the insured person, pays a lower daily premium.

Please verify if your basic mutual healthcare cover effectively offers reimbursement in your country of destination. If not, you will need the SIP Integral option.

8. What's the section "My SIP" ? How can I get access to it ? How can I renew my insurance or add an insurance for my family members ?

The access to the section "My SIP" is reserved to our SIP customers. "My SIP" enables you to modify your personal details (e.g.: date of birth, home address...).

My SIP can also be used to renew the SIP insurance or to subscribe a SIP insurance for one of your family members (husband, wife or children > 5 years old).

How to renew/add an insurance for family members/ make changes :

- 1) go to www.sipinsurance.eu
- 2) login to MY SIP page (by clicking on the "MY SIP" link
 - enter your email address + password
 - login to "MY SIP" account
- 3) then click on the option that you want to do



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9. I would like to buy SIP for myself and my daughter ? How can I proceed ?

You must fill in **one online application per person**.

Please start first with your online application because your SIP policy number will be required during your daughter's application.

Remember that only a family member (*) of an insured student, researcher and member of staff with a SIP collective policy number or EMIS2 collective number can apply for SIP.

(*) please note that children < 5 years old cannot be covered.

10. How do I apply for SIP?

You can apply quickly and easily online www.sipinsurance.eu.

As your insurance documents will be automatically e-mailed to you, you will need to enter your e-mail address and create a password during the application procedure.

You can use this insurance certificate to apply for VISA.

11. How much does SIP cost ?

The premium amount is calculated **per day** :

- SIP Integral: 1,17 EURO/day or 427 EUR/year (taxes excluded).
- SIP Complement to mutual healthcare cover : 0,70 EUR/day or 256 EUR/year (taxes excluded).

All applicants must pay a **one-time administration fee of 3.50 EUR** when purchasing the insurance.

12. How can I pay for SIP?

You pay through a secure online payment system. After submitting your online application, you will be required to pay the premium for the chosen insurance period with **Bancontact (*)**, **VISA** or **MasterCard**.

If you don't have a credit card in your name, then we advise you to use somebody else's credit card (for example from a family member to whom you can refund afterwards).

(*) Only for students that own a Belgian bank account

13. What will I receive when I have applied and paid the premium?

Upon receipt of your payment, your insurance policy will be automatically and immediately e-mailed to you. With your insurance policy, you will also receive a handy coverage summary stating the insured amounts and your Assistance Card. Your Assistance Card will give you worldwide access to Chubb Assistance 7 days a week, 24 hours a day.

Please note that you will **NOT** receive a hard copy of your documents in the mail.



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14. What is an Assistance Card ? How does it work?

The assistance card is a small card stating the name of the insured person, the policy number of the insured person, the phone number of Chubb Assistance to be used in case of emergency (+32 2 516 98 15.) and the website address where to find detailed information about the SIP coverage (www.sipinsurance.eu). As this card is an important document we advise you to keep it with your other personal securities.

15. Can I present my Assistance Card on registration/ admission for direct payment arrangement of my hospital/ medical costs?

No, this card cannot be used to arrange direct payment of hospital and/or medical costs. The insured person has to pay the costs of treatment and then submit to the Insurer – Chubb - a claim for the reimbursement of the costs incurred.

In case of admission to a hospital, you **have to contact** Chubb Assistance as soon as possible at the phone number mentioned on your Assistance Card (+32 2 516 98 15.). When the costs exceed the budget of an insured student, the insured can ask to the Insurer to arrange direct payment of his/her expenses with the medical institution. In this case, you have to contact Chubb Assistance. Direct payment arrangement can only be considered if the Insurer has given its prior approval for it.

In all other cases, you simply have to visit our website (www.sipinsurance.eu). In the "Claim Forms" section, you can download two types of claim forms for the reimbursement of your expenses.

16. How can I be reimbursed for my treatment/ medical costs ?

Claims forms and Procedure

To submit a claim you can use the following link: www.chubbclaims.be

Important when filing a claim:

1. Choose the correct type of claim. If you have medical bills, choose "*Medical Expenses*". Does it concern a travel claim? Then please choose "*Travel Claims*".
2. Add the copies of your (medical) documents and (medical) bills at the end of the claim process (Always keep the original documents up to a year after the claim, as they can still be requested by the insurer!).
3. Be clear in your descriptions, the more and the clearer information the insurer has, the quicker the claim can be processed.
4. Please don't forget to add your contact information and bank account number (BIC and IBAN) as they are important to finalize your claim.
5. In case of additional costs for an existing claim please submit these by email to beneluxclaims@chubb.com, or upload them to your existing claim through your Token ID.

If you're having trouble filling out the online claim form, you can contact Chubb by telephone at the number +32 251 69 783. Less urgent questions can be asked by email on the address beneluxclaims@chubb.com.



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So please submit your claim online, it's fast and easy on www.chubbclaims.be. Claims will be processed within 10 working days after the claim is submitted. The reimbursement will take place within 10 working days after Chubb has received the necessary evidence.

The following only applies to people with a SIP Complement Coverage.

If you are insured under SIP Complement, this means that you have social security or another primary health care provider that offers insurance coverage in your country of destination. Consequently, apart from your normal medical bills, you will have to send Chubb proof of the refunds provided by your healthcare provider. Chubb will reimburse the remaining costs after the intervention of the social security or healthcare provider.

In case you prefer to send the claim form by mail you can download it here. Please note that the claims process will take longer when it is sent by email compared to the online form found at www.chubbclaims.be. Chubb's address is beneluxclaims@chubb.com.

17. I have a question about "transportation and accommodation costs for family members (7.500 EUR)" mentioned in the General overview of the indemnities. How will you reimburse the plane ticket costs of my wife to come to Europe? And also I want to know How you will cover the accommodation costs of my wife?

This guarantee is related to "assistance to persons". "Transportation and accommodation costs of family members" is applied in case of serious illness or mortal danger of the insured student. In this case, Chubb Assistance organizes the transportation and accommodation of max 2 family members going abroad to visit the student in the hospital where he/she is treated, up to a max. amount of 7.500 EUR.

18. I am suffering from a chronic illness and I will pursue my medical treatment during my stay abroad. Will my treatment costs be reimbursed?

No. This type of medical treatment is related to an illness that exists before the SIP cover coming into effect. SIP does not cover pre-existing medical conditions. Consequently, any cost related pre-existing medical conditions will not be reimbursed by the Insurer. The purpose of SIP is to cover accidents/ illnesses occurring for the first time during the period of insurance in accordance with the SIP general conditions.

19. I went to the doctor for a check-up just to make sure everything is alright and I got vaccinated against influenza. Will I be reimbursed by my insurance for these medical expenses?

No, because the insurance will intervene in cases of illness/ accident occurring during the period of coverage. In this case, it is neither an accident nor an illness. Therefore, these medical costs will not be reimbursed under this insurance policy.

20. I have had an accident and I went to the hospital to be treated. What is the procedure for the reimbursement of the costs incurred?

You simply have to fill in one of the two claim forms available on this website and sent it to the insurer with the invoices/ account of expenses related to your accident. You will find the claim forms in the "Claim Forms" section.

21. I have some questions about the required fields in the Claim Form for Medical Expenses. Could you please clarify which information am I supposed to mention in the fields "Declaration nr.", "declaration fee" and "payment to" ?

"Declaration nr." is the number of the bill, number of the medical attest or any other reference provided by the doctor for the medical treatment, if any.

"Declaration fee" is the amount of the bill for the costs incurred. Or if the student is registered at a social security system /health care insurer, the remaining amount to be paid by the insurer after the intervention of the social security/health care insurer.

"Payment to : Doctor / Insured" refers to whom the amount of the medical costs must be reimbursed. As we are talking here about the Claim Form for Medical Expenses under € 250, the general rule is that the insured student pays first the bills and asks the reimbursement of the costs to the insurer. Please cross the box "Insured".

22. I need to fill out a claim form to ask the reimbursement of my costs and I was wondering if I need to convert the currency in euro? Which currency rate should I use?

You don't have to convert the amount indicated on the bill. The insurer has the program needed to do it.

23. My grandfather passed away during my study abroad. I would like to return home for a few days to support my family and attend the funeral. What can I do?

Please call Chubb Assistance at the phone number mentioned on your assistance card and explain the situation. You will have to provide your policy number and your name. Chubb's agent will detail the procedure to be followed as well as the documents to be provided (i.e. death certificate, general claim form, etc.). Chubb will take care of everything (ticket reservation, etc.).

Never buy travel tickets yourself in case of an early return. You may run the risk of not being fully reimbursed by the Insurance Company!

24. I have a question about "early return in case of death a relative" in the summary of the insurance cover. Who is considered a relative under this policy?

The general conditions of the SIP insurance policy provides reimbursement of the travel costs in case of death of the following insured's relatives : partner, child, parent, brother, sister, grandparents or grandchild.

25. I have a toothache. Will my visit to the dentist be reimbursed?

Yes. Costs for urgent dental treatment are reimbursed up to maximum 250 EUR per year.

Please fill in the Claim Form for Medical Expenses (short version) as soon as possible. See "Claim Forms" section of the website.

26. I go to the dentist every year for a dental check-up and teeth cleaning. Will my visit to the dentist be reimbursed?

No, these costs will not be reimbursed under the SIP policy. A visit to the dentist for dental check-up, teeth cleaning, etc. is not considered as an urgent case and the insurer may refuse to intervene in these dental care costs. "Urgent" dental care costs means "in case of pain", "treatment that cannot be postponed until your return to your home country".

27. Someone stole my wallet. I have to go to the Embassy and apply for a new passport.

By calling Chubb Assistance at the phone number mentioned on your assistance card, the Insurer will help you perform the administrative tasks. The phone number of Chubb Assistance can also be found in the section "Contact us" on www.sipinsurance.eu

28. What does the "cancellation costs" option provide? (This option is only available for students travelling from the Members States of the European Union)

When you choose this option, you are also insured against cost involved in cancellation, delay to departure and/or cost involved in discontinuing your trip. Non-refundable travel and accommodation expenses which you incur when you cancel your trip because of a sudden

unexpected event will be reimbursed up to a maximum of 1.200 EUR, if you have chosen this option and have paid the premium.

The right to receive compensation shall solely exist as a consequence of one of the events mentioned under Section 8 point 2 of the SIP General Conditions.

29. What cover is provided by the "winter sport, deep-sea diving and caving" option?

If you take this option, you are also covered for accidents resulting from the practice of winter sports (skiing, ice hockey, snowboarding...), underwater sports (in which you use an aqualung or compressed air equipment) and caving activities (exploring caves).

30. Am I covered if I go back home or on a holiday?

Only the temporary stay in the home country is covered. So, if you want to take a break and return home during the period of coverage, you will remain covered for medical costs and urgent dental care costs for periods up to 4 weeks.

Excluded are travel for leisure, tourism ...

31. Are pregnancy costs covered under SIP policy ?

Yes, if the pregnancy is not older than 6 months at the moment of the departure from the home country AND at the beginning of the insurance coverage. Costs of pregnancy and child birth for mother and child are covered, namely:

- nursing, if and as long as the stay in an hospital is necessary;
- the additional costs charged;
- (poly)clinical specialised help;

the costs of the transport in ambulance, such as described above, insofar as these are medically necessary, i.e. when the necessity of nursing, examination or treatment is based on recognized medical and scientific considerations, and are prescribed or imposed by a physician.



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32. I am a student from Venezuela and I will be studying in Finland next semester and need to have insurance through the university at my arrival in the hosting country. For obtaining a resident permit, I must have private health insurance which covers costs of at least 100.000 EUR for medical treatment.

Our SIP packages (SIP Integral or SIP Complement) take into account the requirements of Finnish authorities you need to have at the arrival date in the hosting country through the university. "Hospitalisation after accident or sickness" and "Costs of treatment after accident or sickness" are reimbursed in cost price. There is no deductible, no limit of indemnity. It means that the SIP provides an unlimited amount of coverage for treatment costs. This information is mentioned in the section "more info about SIP".

33. I have recently applied for SIP and received my insurance documents. I noticed that the date of birth mentioned on my insurance certificate is wrong. I must have made a mistake in filling the online application. How can I correct it?

The section "My SIP" enables you to modify your personal details.

Go to www.sipinsurance.eu - "MY SIP" and enter your e-mail address and your password (i.e. the one you created during the online application).

34. What do I need to do if I want to withdraw my SIP insurance ?

If the insurer accepts your withdrawing from your insurance within 30 days, we will charge 25 EUR of cancellation fees. These costs will be deducted from the refund.

35. What do I need to do if I want to withdraw my SIP insurance for Finland ?

The insurance can only be withdrawn when there is an official refusal from the Finnish embassy and a confirmation from the university that you had been registered onto the program and that your participation was cancelled.

Cancellations fees 25 EUR.