

# Aon Student Insurance

Proposal for Associação das Universidades de Língua Portuguesa

23-9-2022

**AON**



# Aon Student Insurance – Why?

- ✓ Strict service level agreements to guarantee quality
- ✓ User friendly, mobile responsive website for individual students ([www.aonstudentinsurance.com](http://www.aonstudentinsurance.com)) operating in English, Dutch, French, Italian, Portuguese and Spanish.
- ✓ Possibility to conclude the insurance by the university directly
- ✓ We will send you a unique access code
- ✓ Monthly invoice
- ✓ User friendly online account which is very useful in the visa application process, all documents are available as PDF.
- ✓ Possibility to conclude the insurance for self-paying students as well
- ✓ Aon handles and settles the claims, not the insurance company
- ✓ Multilingual team specialized in international mobility claims
- ✓ Electronic claims using the website
- ✓ Claims are settled by Aon within five working days
- ✓ 24/7 Multilingual Assistance available, to assist students, handle repatriations, offer guarantee of payment to hospitals, guide the student to a medical facility etc.

# Aon Student Insurance – Facts

- ✓ Over 30 years of experience
- ✓ Dedicated team of 50 staff members, service in various languages
- ✓ Trusted by various and chosen by universities and business schools around the world
- ✓ Servicing over 40,000 international students per year
- ✓ In-house claims handling (over 65,000 claims per year)
- ✓ Average rating by universities of 8.5 out of 10 points on quality and service
- ✓ Compliant solutions

# Proposal – Premium (incl. IPT)

	Students PALOP-TL	Teachers PALOP-TL	Portuguese Teachers
Rate per day	€ 1,31	€ 1,99	€ 1,99
Premium per student per month	€ 39,30	€ 59,70	€ 59,70
Number of days	150	7	7
Number of students/staff	50	22	22
<b>First Intake Premium</b>	<b>€ 9.825,00</b>	<b>€ 306,46</b>	<b>€ 306,46</b>

*(\*)The rates per day are final. The total premium calculated is based on the received information about the mobility. The final price will depend of course on the final number of students/staff and the final period of stay of each one.*

**Important: Sanctions from the United Nations, members of the European Union or the United States of America**

*The insurer is not required to provide cover or make any payment under this insurance if this would be in violation of any sanctions, legislation or regulations based on which the insurer, its parent company or the entity that has ultimate control of it could be exposed to any punishment on grounds of sanctions legislation or regulations.*

*Please note that persons who have a nationality, home country or destination country being Iran, Syria, Cuba, Belarus, Russia, Ukraine or North-Korea will be subject to an additional compliance check upon application of the insurance. This is a legal obligation Aon and the insurer must perform before releasing the insurance and can take up to 10 business days. This check is non-negotiable and is not targeted to the respective person (not selective, but applicable to all persons meeting this characteristic). Once the compliance check is approved, the insurance will still be valid and starting per the start date as applied, even if this is retrospectively.*

# Proposal – Coverage

Students – Complete\* coverage

Teachers – Complete non-student\* coverage

*\*Full details on coverage as per enclosed coverage overviews with this proposal*

# Covid-19 coverage

Students who travel to a country that is orange for study and / or internship have full coverage with our insurance in accordance with the policy conditions. Also, for medical costs as a result of Covid-19. They must, however, take out insurance for the entire period that they study and/ or do an internship abroad.

If a student is in a country that turns from orange to red, the coverage will of course remain in force. If a student falls ill as a result of Covid-19, he / she has cover under the Aon Student Insurance.

Covered are:

- *Medical expenses arising from sickness due to COVID-19 (preventive costs and vaccinations are excluded), in case of medical repatriation if you cannot receive appropriate treatment in your host country (this is determined by our medical advisor) and for travel and stay expenses for your parents in case your situation becomes life-threatening.*

For more information, please check our FAQ section at:

<https://www.aonstudentinsurance.com/portal/service-contact/faq/covid-19/i-am-applying-for-a-new-insurance-will-covid-19-the-coronavirus-be-covered>





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