

Are you planning to work while studying in The Netherlands?

Under the Dutch Health Care Insurance Act (Zvw), every Dutch National or (foreign) person with an employee status is legally required to have a Dutch Basic Healthcare Insurance. This also applies to international students with a part-time job, both European and non-European. An EHIC is not valid if you have a (part-time) job in the Netherlands.

When is a Dutch Basic Healthcare Insurance mandatory?

- When you have a part-time job
- When you have an internship and earn more than the Dutch minimum wage:
<https://www.government.nl/topics/minimum-wage/amount-of-the-minimum-wage>

Fine

Not complying to this Dutch law means you will be fined by the CAK. Fines can run up to as much as EUR 400,-.

Not sure which insurance?

If you're not sure which insurance applies to your specific situation, it is important to contact the SVB for an assessment www.svb.nl/en/the-wlz-scheme.

Additional insurance during your stay in the Netherlands

The Aon Dutch Basic Healthcare Insurance covers medical costs only. Since you are temporary living in the Netherlands we recommend you take out additional insurance. On top of your Aon Dutch Basic Healthcare Insurance you can upgrade with the following packages:

- Aon Start+ insurance
- Aon Start insurance



www.aonstudentinsurance.com

Summary of cover

Coverage	Aon Dutch Basic Healthcare insurance	Start +	Start
Medical expenses	Covered	Supplementary to EHIC or Basic Healthcare Insurance (excluded pre-existing conditions)	No Coverage
Urgent dental treatment	Not covered	EUR 350 per year	No Coverage
Dental costs in the event of an accident	Not covered	EUR 1.100 per year	No Coverage
Repatriation, extra costs and 24/7 emergency assistance	Not covered	EUR 500.000 (Max. per insured period)	EUR 500.000 (Max. per insured period)
Extra Travel Costs for the insured in case of death or life threatening illness of fam. member in 1st or 2nd degree	Not covered	EUR 7.000	EUR 7.000
Liability	Not covered	EUR 1.250.000 (max. per insured event)	EUR 1.250.000 (max. per insured event)
Baggage during journey	Not covered	EUR 1.500	EUR 1.500
Home/ Household contents - Electronical equipment - Telecom equipment - Travel documents	Not covered	EUR 6.000 EUR 700 EUR 150 Actual Costs	EUR 6.000 EUR 700 EUR 150 Actual Costs
Accidents - Accidental death - Permanent disablement	Not covered	EUR 10.000 EUR 75.000	EUR 10.000 EUR 75.000
Legal Aid - Inside Europe - Outside Europe	Not covered	EUR 50.000 EUR 15.000	EUR 50.000 EUR 15.000
Deductible	Yes	No	No
Premium	www.aonstudentinsurance.com	EUR 0,83 per day EUR 24,90 per month	EUR 0,53 per day EUR 15,90 per month

Unique benefits

- ▶ Online application
- ▶ Upgrade packages
- ▶ Flexible period of insurance
- ▶ Multilingual customer service
- ▶ 24/7 Emergency assistance

Payments

You can pay monthly, quarterly, yearly or at once by bank automatic collection.

About Aon Student Insurance

Our dedicated Customer Service Team offers insurance to thousands of international students in The Netherlands and abroad. We communicate with international students every day. After years of listening to universities and students, we have learned what is considered important in an insurance plan for international students.

Apply online

Please go to www.aonstudentinsurance.com.

For any additional questions, please visit the FAQ section on our website or email us at info@aonstudentinsurance.com.



About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit aon.com for more information on Aon and aon.com/manchesterunited to learn about Aon's global partnership with Manchester United.

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Aon Risk Solutions

Aon Dutch Basic Healthcare Insurance

For international students in The Netherlands

**Insurance
package**

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