

Studying Abroad?



take off with GSI: Expat & Co'
Global Student Insurance

EXPAT & Co

International mobility insurances



Global Student Insurance

- ❑ Developed by Expat & Co, 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/researchers
 - Interns
 - Teaching staff
 - the eventual family members coming along
 - Au pairs
 - ...



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 1^e €
- **Top Up:** additional to a European social security (only in Europe)

Special conditions for US and Canada

Individual or collective

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 consecutive 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 portfolio:

- Direct or indirect (via brokers)
- Individual or collective
- International consortia of universities in Europe
- From students and teaching staff to interns in multinational companies
- Even 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 en 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



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

A complete package

Lump sums in case of death or invalidity

GSI covers:

- ❑ Death following an accident: 5.000 €
- ❑ Permanent invalidity following accident: 75.000 € (basic)
150.000 € (compreh.)



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

Damage to a third party

<input type="checkbox"/> physical injuries:	20.000.000 € ¹
<input type="checkbox"/> material damage:	1.000.000 € ¹
<input type="checkbox"/> abnormal troubles of neighbourhood:	750.000 € ¹
<input type="checkbox"/> tenant liability	included ²
<input type="checkbox"/> 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 apartment, ...

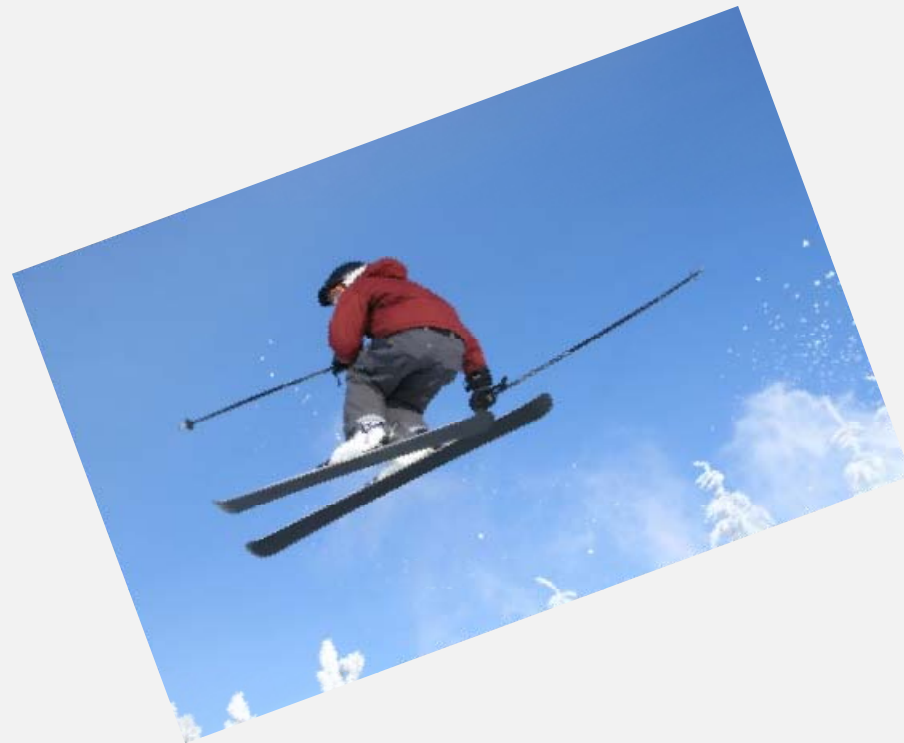


A complete package

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



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

EXPAT & Co



International mobility insurances

Information?

Expat & Co

Lange haagstraat 72

B-1700 Dilbeek

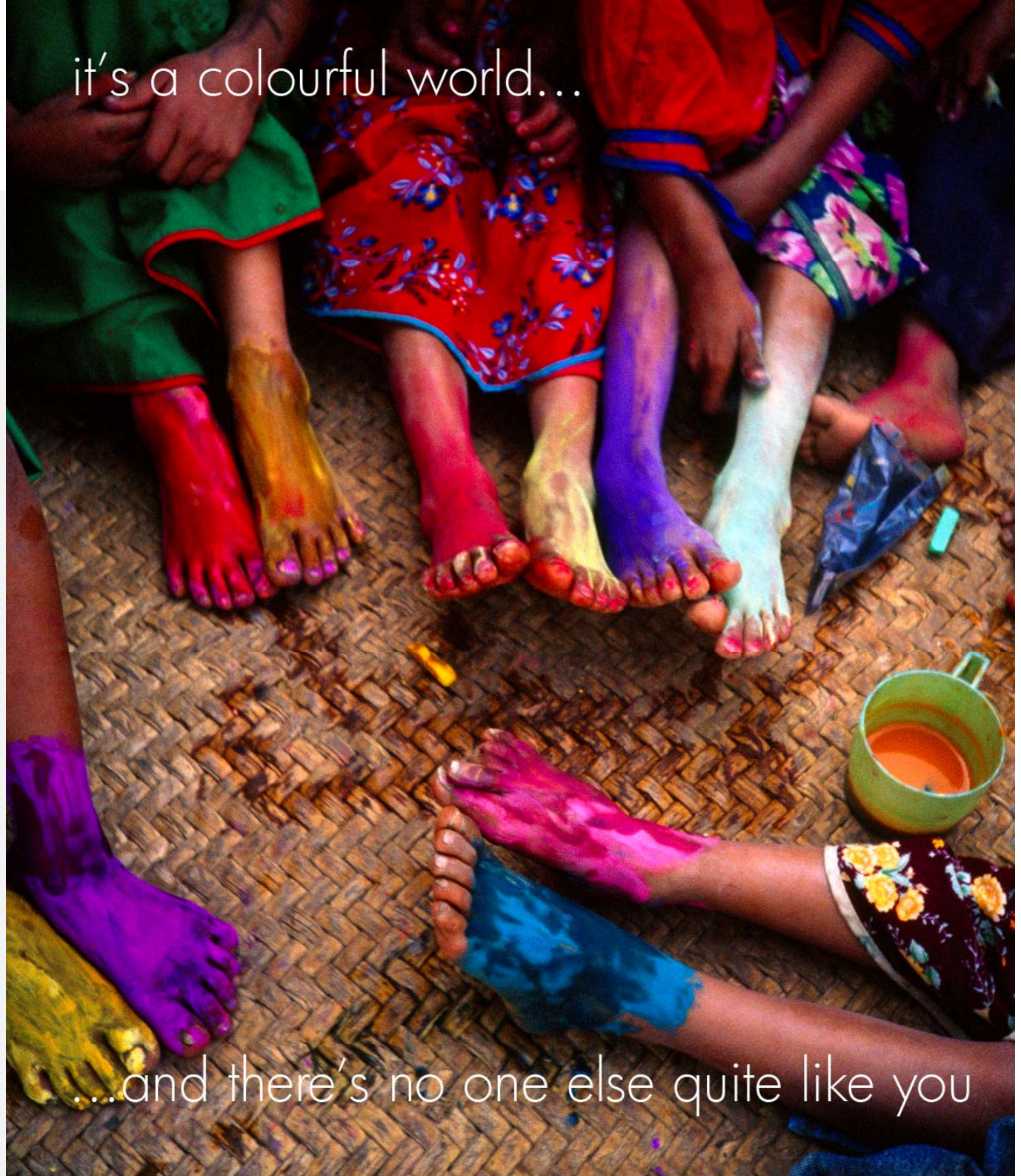
Tel. +32 (0)2/463.04.04

Fax +32 (0)2/463.23.33

info@expatinsurance.eu

www.expatinsurance.eu

it's a colourful world...



...and there's no one else quite like you