

STUDENT INSURANCE

Insurance Product Information Document (IPID)

**EXPAT
& CO**
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AXA
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MAXIMA
POJIŠŤOVNA

Insurance companies: INTER PARTNER ASSISTANCE, S.A., acting by means of Inter Partner Assistance, branch office and MAXIMA pojišťovna a.s. (Distributed by Expat & Co)

Product: Insurance package for Students, Interns, University staff and Au-pairs July 2019

The information contained in this document is intended to help you understand the fundamental features and terms and conditions of the Insurance.

Complete information is given in the following documents: in the Insurance policy (policy schedule and/or personal certificate) and in the [General Insurance Conditions](#) for Globi Insurance of July 2019.



General info

Type of Insurance:	Modular Insurance package for Students, Interns, University staff and Au-pairs
Insurers	Co-insurance of: Inter Partner Assistance (CZ) – 2822 5619 – Hvězdova 1689/2a – 140 62 Prague 4 and Maxima Insurance (CZ) – 6132 8464 – Italská 1583/24 -120 00 Prague 2 Inter Partner Assistance, branch office (CZ) is a branch office of Inter Partner Assistance (BE) - BE0 415 591 055, Avenue Louise 166, 1050 Brussels, also referred to as 'Inter Partner Assistance'.
Administrator	Expat & Co (BE) – RPR Brussels 0 457 352 624 – FSMA 013633 Insurers and Administrator together referred to as 'Underwriter'
Communication address:	Assesteenweg 65 – 1740 Ternat – BELGIUM +32 (0)2 463 04 04 – info@expatinsurance.eu
Legislation	Czech Insurance law, fully compliant with European Insurance Directives. US-legislation cannot be used. This plan is designed to cater for globally mobile persons. As such, it is possible it does not meet all the requirements for compulsory local insurances.
Language:	Only the English version is valid. Other versions are free translations.
Who can conclude?	The policy can be concluded by individuals and organisations. Not allowed are US-based companies and organisations.
Who can be insured?	Students, Interns, University staff and Au-pairs with a European link: - being a European, OR - persons studying/teaching in an European organisation. All policies must be concluded by means of distance communication.

This insurance is not valid if the insured person is not a student, intern, university staff member or au-pair. This is a study insurance. Pure holiday use is not allowed. Holiday is only covered if you also insure the full study period.

THIS POLICY IS FULLY COMPLIANT WITH EACEA MINIMUM REQUIREMENTS

(https://eacea.ec.europa.eu/erasmus-plus_en)

Expat & Co BVBA – Assesteenweg 65 – 1740 Ternat – BELGIUM – Tel. +32 (0)2 463 04 04 – info@expatinsurance.eu
Reg. N° RPR Brussels 0.457.352.624 – FSMA 013633, licensed for all insurance classes and in all countries of the EEA.



What can be covered?

- ✓ Module 1: Medical care
(Medically necessary Inpatient, Outpatient, Dental treatments.
Pregnancy & childbirth costs only for collective Erasmus policies, unless otherwise agreed)
 - ✓ Module 2: Assistance (Repatriation, early return, search & rescue, legal assistance ...)
 - ✓ Module 3: Accidents (death, disability by accident)
 - ✓ Module 4: Household content & Baggage: (theft/loss/damage, purchase first essentials)
 - ✓ Module 5: Private Liability (non-contractual liability), Tenant liability (incl. Legal defence).
(Host family and University seen as third party)
 - ✓ Option 1: Study Cancellation
 - ✓ Option 2: Underwater sports, winter sports, speleology
 - ✓ Option 3: Life insurance to cover a student loan. Also see our [LIPID](#)
 - ✓ Option 4: Special clauses, needed to receive visa in AT, CH and US.
- Pay attention: the cover can differ per version. Please see the Benefits Guide in our [GIC](#)



What is not covered? (Unless otherwise agreed ...)

- ✗ Any illness/injury/event which occurred before the beginning of the insurance period
- ✗ Direct/indirect involvement in war, invasions, riots, lock-outs, use of weapons, criminal acts,
- ✗ Alcohol and drugs abuse. Active engagement in fights,
- ✗ Recklessness, severe negligence. Dangerous sports, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** Treatments that can wait until return to the home country
- ✗ **Medical:** Treatments not consistent with diagnose, customary treatments, medical standards,
or provided by non-licensed medical personnel or first degree relatives,
- ✗ **Medical:** costs that can be claimed on the strength of a Social Security scheme (if any),
- ✗ **Medical:** contraception, venereal diseases, sterilizations, sexual dysfunction,
- ✗ **Medical:** Vaccinations that should be taken before leaving,
- ✗ **Dental:** set of teeth already in a bad condition at effective date, bleaching and other cosmetic treatments,
- ✗ **Assistance:** Pregnancies after the 6th month
- ✗ **Accidents:** intentional acts, (attempted) suicide
- ✗ **Accident:** as air crew member
- ✗ **Baggage** left unattended and/or confiscated
- ✗ **Baggage & Household content:** cash and values, animals, fragile items
- ✗ **Baggage & Household content:** wear and tear, vermin
- ✗ **Liability:** liability subject to a compulsory insurance
- ✗ **Liability:** aircrafts, motor vehicles, boats > 200 kg, drones > 5 kg
- ✗ **Liability:** hunting, horses
- ✗ **Travel cancellation:** changes in travel plans by the insured person
- ✗ **Life:** suicide in first 2 years after effective date & euthanasia
- ✗ For the full list of exclusions see our [GIC](#) (Art.5, 16, 26.1., 28, 32, 39, 43.2.2., 44, 47, 63, 69)



What are the limitations?

- ! There is an overall annual limit and limits per cover depending the versions and options, except for Health and Assistance.
- ! There can be a deductible for some covers in the Comprehensive version. Please consult the Benefits Guide in our [GIC](#). There is NO deductible in the EACEA minimum cover.
- ! War zones limited to 14 days after break out, except for Health and Assistance.
- ! **Medical care:** free choice of doctor/hospital, except in USA where we have a network in place.
- ! **Study Cancellation insurance** is solely valid if concluded within 21 days of booking the travel arrangement. Contrary to the inception date of the travel cancellation option is valid as from policy issue date.
- ! **Accidents:** reduction to 50% for insured persons over 70
- ! **Accidents & Life:** reduction to 50% for drivers < 25 years of motorcycles > 50 cc
- ! **Liability:** decreased limits for US
- ! **Life:** Age of conclusion: 18 - 35 years. Max. insured sum can depend per age
- ! **Life:** under reserve of Medical and Financial Underwriting. (Please also see the [LIPID](#))



Possible settings Health

- ⚙ **Full cover:** health insurance from the first euro
- ⚙ **Top-Up:** complementary insurance additional to Public Health Fund (reimbursement system)



Where am I insured?

We have two areas of cover, with different tariffs:

- 🌐 Worldwide, excluding US/Canada
- 🌐 Worldwide, including US/Canada



When does my cover start and end?

- 🕒 The policy starts at the inception date (at 00:00 h) mentioned in your policy schedule.
- 🕒 The policy ends on the end date (at 24:00h) mentioned in your policy schedule.
- 🕒 If there is no end date, the policy is open ended, tacit annually renewable, and will end upon:
 - cancellation by the customer or Underwriter.
 - death of the insured person.
- 🕒 The cover for collective insurances however starts and ends at the date mentioned on the personal certificates.



Premium payment

- ① **Policy currency:** EUR
- ① **Premium adaptability:** Premiums Life will be adapted following age of the Insured Person.
- ① **Charges, commissions:** The payable premium consists of risk premium, operational costs, marketing expenses, intermediary's commission and premium taxes, if applicable.
- ① **Possible Payment fractions:** single premiums or annual premiums.
- ① **Acceptable payment methods:** Bank transfer,
Bank card/Credit card (secured online payment: <https://www.expatinsurance.eu/en/Payment-Online.aspx>)
- ① **Payment charges**
Transfer: **All** payment costs (own bank **AND** corresponding bank) are **at charge of the paying party**.
Bank cards: A cost of 5% is charged for non-European cards. SEPA zone cards are always free of charge.
Credit cards A cost of 2% for European, 5% for non-European cards, is charged.



How to cancel my contract?

- 👉 Closed end policies end automatically at end date. Open end policies can be cancelled by the client on annual due date, by written termination letter or email, with proof of receipt, and with at least 6 weeks notice period. Policy can also be cancelled:
 - 👉 within 2 months of conclusion, with 8 days notice period
 - 👉 in connection with premium increase or alteration of conditions, with 8 days notice period
 - 👉 in connection with a claim, within 3 months after notification to the Underwriter, with 1 month notice period
 - 👉 all other means specified in Act N° 89/2012 Coll., Civil Code (CZ).



What are my obligations?

- 👉 Inform the Underwriter within 30 days of all changes that can be important for the Insurers (address, social security and other covers, new members to add or to cancel).
- 👉 Avoid occurrence of any damage, incident, event that could lead to a claim
- 👉 Send your claims timely, and in a correct and orderly way. Reminder costs from external providers will not be refunded.
- 👉 Follow the instructions and other duties of the Underwriter and/or Alarm Centre and cooperate effectively.