



How do you apply for SIP?

You can apply quickly and easily online. No medical check-up is required. After submitting your online application, you will be required to pay the premium using a credit card (VISA or MasterCard) through a secure website.

Upon receipt of your payment, your insurance policy will be automatically e-mailed to you. We will also send you a handy coverage summary stating all the indemnity allowances.

It is as easy as that!



To buy SIP cover, please go to
www.sipinsurance.eu

Worldwide support and help from ACE Assistance

With your insurance policy, you will also receive your Assistance Card. This card will give you worldwide access to ACE Assistance 7 days a week, 24 hours a day, so that you can always count on professional and rapid support.

Indeed, ACE Assistance entrusts the organisation of its support services to Europ Assistance – itself a guarantee of dependable and fast professional help.

Want more information about the Student Insurance Program?

Visit our dedicated website www.sipinsurance.eu where you will find all the information on the insurance coverage.

Got a question about SIP? Check our list of FAQs, we might already have your question answered! If you still have questions about the insurance, please see the 'contact us' section of the website.

Why should I choose SIP?

- SIP is the insurance solution your institution **has negotiated for you.**
- SIP gives you the **cover you need** for an **affordable** premium.
- SIP is a valid health insurance for your **residence permit application.**
- You can **apply for SIP online** quickly, easily and securely.
- SIP reimburse your medical expenses, with no **maximum amount** and **without deductible**
 - either from the first euro,
 - or to supplement any reimbursement from your health fund.
- SIP gives you **insurance cover worldwide.**
- SIP can also cover you if you are leaving **for a longer period of time.**
- SIP requires **no prior medical examination.**
- The premium is calculated **per insured day.**
- Organisation of support services is entrusted to **Europ Assistance.**
- You can enhance your SIP insurance package with **extra cover options:**
 - extreme sports
 - cancellation cover.
- A **dedicated website** gives you easy access to information on the insurance coverage.
- More than **30.000 students** in Europe **choose SIP every year.**

The Student Insurance Program

Security across borders for an affordable premium

Basic solutions	
SIP Complement:	€ 0.71 / day
SIP Integral:	€ 1.18 / day
Extra cover options	
Extreme sports option:	€ 0.15 / day
Cancellation option:*	€ 38.45 (one-time)
Admin fee:	€ 3.50 (one-time)
Minimum premium:	€ 25.00 / policy

* This option is only available for students travelling from one of the European Union member countries or the European Economic Area countries.

General overview of the indemnities

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	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	150 EUR
Household effects	5.000 EUR
Civil liability private life (cover following to Belgium A.R. January 12, 1984)	
• Physical damages	19.446.712 EUR (1)
• Material damages	972.335 EUR (1)
• Compulsory deductible	125 EUR (1)
(hirer's liability also insured)	
Option cancellation cover	1.200 EUR

* cost price = no deductible, no limit of indemnity (1) Based on index of November 2003

 **MARSH**


ace europe

 **MARSH**

www.sipinsurance.eu

SIP
STUDENT INSURANCE PROGRAM

**Worldwide cover,
whatever happens**



You made the decision to study in Finland, congratulations! You are up for a wonderful time of learning, enriching cultural experiences and enduring friendships. But what if something unfortunate happens? You may fall ill, need to go to the dentist or be the victim of theft. The costs incurred abroad can be prohibitive without appropriate insurance cover.

Don't panic! The Student Insurance Program (SIP) can offer you a very extensive insurance cover.

For example, SIP covers your medical fees as well as urgent dentistry fees, plus any exceptional expenses such as repatriation and medical transport.

And that's not all: SIP also provides you with legal assistance, as well as insurance for accidents, public liability, loss of luggage and personal effects. So you are covered for most unexpected events that might happen while abroad.



Extreme sports? No problem!

If you enjoy extreme sports such as skiing, deep-sea diving or caving and have the opportunity to indulge in your favourite sport while you are abroad, SIP can provide you with the risk cover you need. You can enhance your SIP package with an extra cover option for these sports at a small surcharge of € 0.15 per day –



unlike with other insurance policies. So, if snowboarding scuba-diving or caving is your thing, you can enjoy yourself to your heart's content.

The Student Insurance Program

eliminates all borders

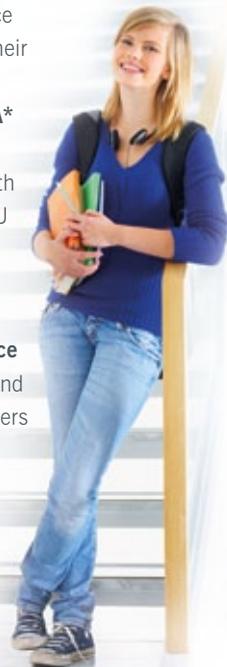
Specific insurance cover for students coming to or from Finland

SIP has been specifically designed for people staying abroad on a temporary basis. This is also the insurance solution that Finnish institutions have negotiated for their international students.

SIP packages are particularly useful for non EU/EEA* students to facilitate the application for residence permits as these cannot be granted without valid health insurance. But SIP can of course also be bought by EU students should they wish to have private additional health insurance during their stay in Finland.

Finally, SIP also protects Finnish students who are going abroad as part of their studies, work experience or exchange project. SIP is actually valid worldwide and in addition to students, also protects scientists, members of staff and accompanying family members.

* EU/EEA students: students who are citizens or national permanent residents of one of the European Union member countries or countries in the European Economic Area.



Great cover, when you need it most

Whatever happens, SIP provides you with great cover as evidenced by the indemnity allowances listed in this leaflet. SIP means travel with total peace of mind. Better still, you are covered exactly for the period you need, because SIP cover starts the day you leave your home country to go abroad and ends the day you finally come back, based on the details you enter in the SIP online application.

And, most importantly, for students travelling to Finland, SIP covers medical treatment in accordance with the Finnish government's requirements and, as such, expedites your application for residence permit.

You are covered even when you return home

Do you want to take a break and return home? Don't worry, you remain covered by SIP, for a maximum stay of 4 consecutive weeks.



Last-minute cancellation? No problem!

If for some unforeseen reason your trip cannot go ahead as planned, SIP offers a very

affordable policy option that covers you against any additional costs incurred. A one-time additional premium of € 38.45 protects you against needless costs: we will take care of the paid course fee, the paid attendance and registration fees, your pre-paid rent for housing and/or transfer costs when changing apartments up to a maximum of € 1,200.

One policy, two insurance solutions

The Student Insurance Program (SIP) offers 2 types of insurance solutions for covering healthcare costs.

SIP Complement: If you already have a basic mutual healthcare cover (or if you have access to the national or student health care system), the SIP Complement option will reimburse your medical costs in full after the allowance refunded by your health fund.

SIP Integral: If you are not a member of a health fund (or if you don't have access to the national or student health care system), then the SIP Integral option is meant for you. Your treatment costs will be refunded to you in full, from the first euro.

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

When a maximum insured amount is listed, this corresponds to the total reimbursed amount whichever the insurance solution you choose.

Suitable insurance solutions at affordable prices

Your insurance premium is calculated per insured day. This way, you are only covered for the period you need.

SIP Integral: € 1.18/day or € 431/ 365 days (1 year)

SIP Complement: € 0.71/day or € 260/ 365 days (1 year)

Both options can be purchased by the day with a minimum of € 25 coverage plus a one-time admin fee of € 3.50.

The period of coverage cannot exceed one year, but for longer trips the SIP policy can be extended after the first year.

Premiums are payable in advance through a secure online payment system.

