



Aon Student Insurance - Insurance policy

Insurance policy No. E064000130
Insured name Ms. Melissa Rene Lambrano Baloco
Date of Birth 03-02-1996
Nationality Panama
Home country Panama
Start date insurance 01-09-2019
End date insurance 01-10-2021

Country of destination Spain
Group scheme Universitat de Valencia-EMMC WOP-P

Insurance Coverage

Insurance package ICS Complete
Policy terms & conditions no. 1.16
Area of coverage Worldwide
Deductible None
Co-payment None
Insurer 100% AIG Europe Ltd. Netherlands
Broker Aon
Underwriting agent One Underwriting BV

Premium & Payment

Insurance premium Eur 825,00 (For the entire insured period)

Emergency assistance

For emergency assistance please contact Aon Assistance. They will organize the necessary hospital admittance, evacuation, repatriation or return trip on your behalf.

Aon Assistance +31 (0)10 448 8260

Medical care in the United States

When you are in need of medical care in the USA you must contact GMMI in Florida prior to your visit to the medical provider.

GMMI can be reached 24/7 at:

Tel: 1 800 682 6065 (toll free within the USA)

Fax: 1 954 370 8130

aon@gmmusa.com

About Aon - your insurance broker

Aon
Postbus 1005 / 3000 BA Rotterdam / The Netherlands
Tel: +31 (0)10 448 8270 / Fax: +31 (0)10 448 8724
<http://www.aonstudentinsurance.com>
info@aonstudentinsurance.com

Claims

Use our online claim form to claim expenses that are covered under your insurance package such as medical costs, stolen items, liability, legal aid, etc. Make sure to keep your original receipts & policy reports for one year after submission of the claim as Aon may ask you to send in the original invoices. www.aonstudentinsurance.com/claims/



Insurance policy No. **E064000130**
Insured name **Melissa Rene Lambrano Baloco**
Insurance period **valid from 01-09-2019 up to, not including 01-10-2021**

Coverage information & insured amounts

Exclusion for pre-existing medical conditions

Medical Expenses as the result of Illness are only covered if these could not be foreseen by the Insured Person at the moment the insurance contract was entered into. Medical costs related to an existing pregnancy are also excluded.

Section 2 Medical Expenses

Reimbursement of costs for doctors and hospitals	Cost price
Special Medical Expenses:	
- Physiotherapy	12 treatments
- Acupuncture	12 treatments
- Psychotherapy	9 treatments
Costs relating to non-medically necessary delivery in Hospital, maternity home or at home	Max. EUR 2,000
Devices	In accordance with expanded devices scheme
Dental costs as the result of an Accident, per event	Max. EUR 1,100
Dental costs for emergency assistance, per insured Year	Max. EUR 350

Section 3 Accidents

a: In the event of death	EUR 10,000
b: Maximum in the event of Permanent Disability	EUR 75,000

Section 4 Extra Costs/Aid and Relief

a: Extra costs of return travel to the Homeland if called back early because of a life-threatening condition or death of a first or second-degree relative. If the insured person himself/herself is in mortal danger, the return flight and stay of two family members at the insured person's destination are covered	Max. EUR 7,000
b: Repatriation of the remains to the country of origin or local burial/cremation in the city/town of death, provided these costs do not exceed the costs of repatriation.	Max. EUR 500,000
c: Telecommunication costs pp per insured period	Max. EUR 150
d: Extra costs in connection with repatriation/evacuation by air ambulance	Max. EUR 500,000

Section 5 Liability

Private liability, per claim	Max. EUR 1,250,000
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Section 6 Legal Assistance (Not in effect during work)

- Recovery assistance	
- Legal assistance for criminal law cases	
- Contract law assistance	
- Judicial deposit	
Within Europe (per event)	Max. EUR 50,000
Outside of Europe (per event)	Max. EUR 15,000

Section 7 Personal Items

Inside Insured Person's Home (per event)	Max. EUR 6,000
Personal baggage during Travel	Max. EUR 1,500

Which includes for:	
- Photographic, film, video and computer equipment	Max. EUR 700
- Contact lenses and glasses	Max. EUR 200
- Travel documents	Cost price
- Telephones, valuables, jewels, watches	Max. EUR 150
- Sailboards (including accessories), bicycles	Max. EUR 250



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ADDITIONAL CLAUSES

EM-1

In respect of article 2.16 a. pre-existing non-permanent mental disorders and non-chronic mental disorders will not be excluded.

EM-2

In respect of article 2.16.a pregnancies at stage less than 6 months, at the moment of departure from the Homeland to participate in the action, shall not be excluded from cover.

EM-3

In case of suicide or tentative to suicide, the Cost of repatriation of the student to the home country are covered including the cost of the coffin.A: Maximum sum insured for repatriation Eur 6.500,00B: Maximum sum insured coffin Eur 2.000,00.

EM-5

Depart from the policy conditions dental costs following an accident will be reimbursed in full

EM-8

Coverage for Travel is also applicable for students who follow an EM program in their Homeland