

## Insurance Product Information Document

Company: InsureToStudy B.V., gevolmachtigde agent, vergunning: 12046903 (NL)

Product: MasterPlan+, MasterPlan, EuropeanPlan, + BasicPLan

This information document only provides a summary of the insurance. The full details of what is and is not insured can be found in the policy conditions [policy conditions](#).

### What is this type of insurance?

This insurance provides coverage for international students, interns, exchange students, PhD candidates, orientation year students, and academic staff abroad.



#### What is insured?

- ✓ Below is an overview of the insured coverage.

##### Medical expenses

- ✓ Both the MasterPlan+ and the MasterPlan provide coverage for medical expenses. MasterPlan+ offers the most comprehensive coverage.

The Basic Plan does not cover medical expenses. This insurance can be taken out as a supplementary policy in addition to the Basic Health Insurance, or if you have a valid EHIC card.

The Basic Plan+ provides additional coverage for physiotherapy and dental costs. This insurance can be taken out as a supplementary policy in addition to the Basic Health Insurance.

The European Plan provides coverage for medical expenses, but only as a supplement to the EHIC from the home country.

##### Extra information

EHIC: European Health Insurance Card.

##### Luggage / household contents

- ✓ Your luggage is insured during travel against damage, theft, and loss, up to a maximum amount of € 5,000.

Damage to household contents inside your residence is insured up to a maximum amount of € 6,000.

Covered risks include, among others, damage caused by fire, theft, burglary, precipitation, and storm.



#### What is not insured?

- ✗ We do not provide coverage for events that are not insured as listed in the policy conditions.

##### Medical expenses

- ✗ MasterPlan+: For costs related to non-emergency surgeries a pre-approval is necessary. Without this approval costs will not be reimbursed.

MasterPlan: Not insured are the costs that were to be reasonably expected at the start of the insurance and/ or the costs of which at the start of the insurance such circumstances were known that it was to be reasonably expected that medical expenses were to be incurred.

European Plan: In the European Plan, the insured must submit the invoices to the healthcare insurer first, we will pay compensation only when the insured is able to submit the proof of rejection of the costs to us.

Basic Plan: If it is stated in the insurance policy that you are insured according to the InsureToStudy Basic Plan, the section Medical does not apply.



#### Are there any restrictions cover?

- ! For certain treatments, a maximum reimbursement applies. These limits can be found in the policy conditions and in the premium and coverage overview.

##### Extra information

On [www.insuredtostudy.com](http://www.insuredtostudy.com), the premiums and the coverage overview can be found under Help & Support.

---

### Accidents

- ✓ In the event of death, surviving relatives will receive a benefit of € 7,500.

In the event of permanent disability, a maximum of € 75,000 will be paid out, depending on the degree of disability.

---

### Liability

- ✓ If you are legally liable, you are insured for damage that you unintentionally cause as a private individual, such as personal injury to someone or damage to another person's property.
- 

### Legal assistance

- ✓ If a third party is liable, you are entitled to legal assistance to recover damages caused to you by this third party. Legal defense is also provided if criminal proceedings are initiated against you.
- 

### Extra information

Legal assistance outside Europe is covered up to a maximum of € 6.000 per incident.

---

### Choice: repatriation

With the optional repatriation coverage, you will receive assistance in the event of illness, accident, or death of yourself, or of family members who remain in your home country.

---

### Choice: winter sports

With the optional winter sports coverage, you are insured during travel for damage incurred while practicing non-(semi)professional winter sports and underwater sports.

---

### Deductible

- ! There is no deductible.



### Where am I covered?

- ✓ You are covered world wide.



### What are my obligations?

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation.



### How and when do I pay?

The premium can be paid monthly, quarterly, semi-annually, or annually without any installment surcharge.



### When does the cover start and end?

Insurance coverage starts at 00:00 PM CET and ends on the date stated on the insurance policy at 23:59 PM CET, or earlier if the insured returns to their home address in the home country. In the event of early return to the country of origin, the insurance can also be terminated.



## How do I cancel the contract?

You can cancel this insurance when you return to your country of origin or when you start working in the Netherlands and are required to register for the basic health insurance.

Version 4, 25-02-2026, view online: [verzekeringskaarten.nl/mandaatassuradeuren/insuretostudy-en](https://verzekeringskaarten.nl/mandaatassuradeuren/insuretostudy-en)

© Verbond van verzekeraars, [www.vanatotzekerheid.nl](https://www.vanatotzekerheid.nl)