



Aon Student Insurance - Insurance Certificate

Personal Details

Insurance certificate no.	FIV001816715
Name insured	Mr. B*** C***
Date of Birth	15-07-1996
Nationality	Turkey
Home country	Turkey
Country of destination	Poland
Address of residence	Jana Matejki 22 26, Lodz

Insurance Details

Insurance package	Complete
Start date insurance	31-03-2025
End date insurance	16-07-2025
Policy conditions	no. 1.23
Deductible	None
Co-payment	None
Insurance coverage	As per description of cover (page 2)
Area of coverage	Worldwide
Group scheme	University of Lodz

Premium

EUR 144,90

Total premium

EUR 144,90 (For the entire insured period)

Insurer Details

Insurer	95% AIG Europe S.A., NL Branch 5% AWP P&C S.A. - Dutch Branch
Broker	Aon
Underwriting agent	One Underwriting B.V.

Emergency assistance

In case of an emergency, such as an accident, hospitalization, medical evacuation or repatriation, you must contact Aon Assistance (24/7 available) as soon as reasonably possible. Aon Assistance can be reached at +31 (0)10 44 88 260.

Contact Details

Phone no.	+31 (0)10 448 8270
E-mail	info@aonstudentinsurance.com
Website	http://www.aonstudentinsurance.com

About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better—to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

Description of Cover

Aon Student Insurance – Complete

	Emergency Assistance & Repatriation	Social repatriation	EUR 7.000
		Return flight	
		- Extra stay expenses (max. EUR 125 a day)	
		- Public transport to/from the airport	
		Medical repatriation	EUR 500.000
		Repatriation of remains	EUR 500.000
		Burial or cremation in destination country	EUR 7.500
	Medical	Communication costs	EUR 150
		Political and disaster evacuation	Not covered
		General practitioner	Cost price
		Specialists	Cost price
		Hospitalization	Cost price
		Prescribed medication	Cost price
		Over the counter medication	Not covered
		Physical therapy	EUR 500
		Acupuncture	12 sessions of EUR 30
		Psychotherapy	EUR 3.000
		Emergency medical transport	Cost price
		Invalid transportation	EUR 250
		Medical devices	Cost price
		Pre-existing medical and psychological conditions	Not covered
		Pre-existing pregnancy (max. 12 weeks)	Not covered
		Pregnancy (pre- and post-natal care)	Cost price
		Pregnancy complications	Cost price
	Dental	Delivery and childbirth	EUR 3.000
		Maternity care	EUR 135 for 8 days
		Statutory deductibles (on a primary medical insurance)	Not applicable
	Dental	Dental costs (caused by an accident)	EUR 1.250
		Dental costs (relief of acute pain)	EUR 350
	Liability	Liability	EUR 1.250.000
		Liability during internship	EUR 10.000
	Legal	Legal assistance within Europe (per event)	EUR 50.000
		Legal assistance outside Europe (per event)	EUR 15.000
		Judicial deposit	EUR 50.000
	Accident	In the event of death	EUR 10.000
		Maximum in the event of permanent disability	EUR 75.000
	Home	Home contents	EUR 6.000
	Travel	Luggage	EUR 2.000
		- Electronic equipment and valuables	EUR 1.000
		- Contact lenses and glasses	EUR 250
		- Telephones, jewels and watches	EUR 250
		- Travel documents	Cost price

Please note: this insurance certificate should be considered as inseparable from the applicable policy conditions as mentioned on page 1 of this document. Together these documents specify the total and definite insurance coverage of this policy.

Rotterdam, 11 February 2025

To whom it may concern,

We herewith confirm that for **Berkay Ceylan**, date of birth 15 July 1996, an Aon Student Insurance has been registered, with certificate number FIV001816715. This Aon Student Insurance package provides worldwide coverage without any deductible, co-payment or waiting period, including coverage related to COVID-19 according to policy conditions and within applicable travel regulations/restrictions.

Insurance period	From 31 March 2025 up to (not including) 16 July 2025
Country of origin	Turkey - TR
Country of destination	Poland - PL

Full insurance details are mentioned in the policy conditions no. 1.23 which can be downloaded from our website: www.aonstudentinsurance.com

Coverage

The Aon Student Insurance certificate provides coverage for medical expenses, emergency assistance, loss of or damage to personal belongings, personal liability, legal assistance and any expenses which might arise in connection with repatriation for medical reasons, urgent health care and/or emergency hospital treatment or death. Subject to the terms and conditions of the insurance, benefits are payable to the beneficiary, as stated in the policy conditions, up to the maximum benefits as shown on "Coverage information & Insured amounts".

Emergency

For emergency assistance, contact Aon Assistance via +31 (0)10 448 8260 in order to arrange necessary hospital admittance, evacuation, repatriation or return trip.

The insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation any sanctions law or regulation which would expose The Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation. This includes, but is not limited to, any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

Insurer	95% AIG Europe S.A., NL Branch 5% AWP P&C S.A. - Dutch Branch
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Underwriting agent	One Underwriting B.V.
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Broker	Aon
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Rotterdam, 11 February 2025

A quién corresponda:

Por la presente certificamos que **Berkay Ceylan**, fecha de nacimiento 15 July 1996, está cubierta por el seguro médico Aon Student Insurance con número de certificado FIV001816715. Este paquete de Aon Student Insurance brinda cobertura en todo el mundo sin ningún deducible, copago o período de espera, incluida la cobertura relacionada con COVID-19 de acuerdo con las condiciones de la póliza y dentro de las regulaciones/restricciones de viaje aplicables.

Período de cobertura	31 March 2025 hasta 16 July 2025
País de origen	Turkey - TR
País de destino	Poland - PL

Los detalles completos del seguro se mencionan en las condiciones de la póliza (no. 1.23), que se pueden descargar de nuestro sitio web: www.aonstudentinsurance.com

Cobertura

Aon Student Insurance brinda cobertura para gastos médicos, asistencia de emergencia, pérdida o daños a los objetos personales, responsabilidad personal, asistencia letrada y los gastos que se pudieran ocasionar en conexión con la repatriación por razones médicas, atención médica urgente y/o tratamiento hospitalario de emergencia o muerte. Sujeto a los términos y condiciones de la Póliza, los beneficios son pagaderos al beneficiario, como se indica en el condiciones de seguro, hasta los beneficios máximos que se muestran en "Información de cobertura y montos asegurados".

Caso de emergencia

Para asistencia de emergencia, comuníquese con Aon Assistance a través del +31 (0)10 448 8260 para organizar las cosas necesarias, como la admisión al hospital, la evacuación, la repatriación o el viaje de regreso.

El Asegurador no tiene la obligación de ofrecer cobertura o de realizar algún pago con arreglo a este seguro cuando ello contravenga cualquier legislación o reglamentación sancionadora en virtud de la cual el Asegurador pudiera exponer a su sociedad matriz o a la entidad que la controla en último término a una sanción en virtud de una legislación o reglamentación sancionadora.

Aseguradora

95% AIG Europe S.A., NL Branch
5% AWP P&C S.A. - Dutch Branch

Agente de suscripción

One Underwriting B.V.

Corredor de seguros

Aon

