

**Insurance product information document (IPID)**  
**International essential medical insurance**

**Company :** Anker Insurance Company n.v. having its registered office at Paterswoldseweg 812 at 9728 BM Groningen. Anker is registered with the Autoriteit Financiële Markten (AFM) (The Dutch Authority for the Financial Markets) under number 12000661 and is authorized by De Nederlandsche Bank (DNB).

**Product :** International essential medical insurance

This document provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions (e.g. regarding data protection).

**What is type of insurance?**

This insurance is aimed for young individuals residing in the EU/EEA and all EU/EEA residents going abroad excluding US Territories and Canada (young professionals, globetrotters) who have a permanent residency while their are abroad. The plan can be applied for a minimum duration of 12 months (1 year) and a maximum duration of 36 months (3 years). The insurance plan will cover emergency cases due to sickness and accident, in- and outpatient treatments, medical repatriation, search and rescue, repatriation of mortal remains.



**What is insured**

- ✓ Emergency treatments only
- ✓ Sickness & accident
- ✓ Inpatient treatments
- ✓ Outpatient treatments (Comfort coverage)
- ✓ Prescribed medication
- ✓ Search and rescue
- ✓ Repatriation
- ✓ Assistance 24/7

**✗ What is Not insured**

- ✗ Pre-existing conditions
- ✗ Non emergency treatments
- ✗ High risk sports

**! Are there restrictions on the cover**

- ! US territories and Canada are not covered
- ! Home country not covered
- ! Max. entry age 55 year old
- ! Insurance sum limitations



**Where I am covered**

The insurance will cover persons who residing abroad for more than 12 months, but no longer than 36 months. Countries such as the US territories and Canada do not fall under the covered territories and are excluded from any insurance coverage.



**What are my obligations**

It is advised to take all necessary measures to take as lowest possible your claims. This will avoid any premiums adaptation of the insurance plan. You must provide honest, accurate and complete information during the whole duration of your contract. In case of an emergency you can contact the Alarm Service via +3150 520 9780. In the event of a claim, you must notify the



Claims Department as soon as possible via +3150 520 9974.



#### **When and how do I have to pay**

The premium must be paid by credit card or bank transfer before the effective date of the insurance policy. The insurance policy is delivered once the full amount is credited on the bank account of a company designated by Anker Insurance Company n.v. or if the credit card payment was successfully authorized.



#### **When does the cover start and end**

The start and end date of your insurance contract is mentioned on your insurance policy. The contract starts at earliest at the date where your insurance premium is fully paid. The contract can be purchased before the trip.



#### **How do I cancel the contract**

The contract is valid until the last date indicated on your insurance policy. The present product does not provide any automatic renewal. A new contract must be purchased. The contract can be cancelled within 14 banking days and at least before the effective date of the insurance policy.