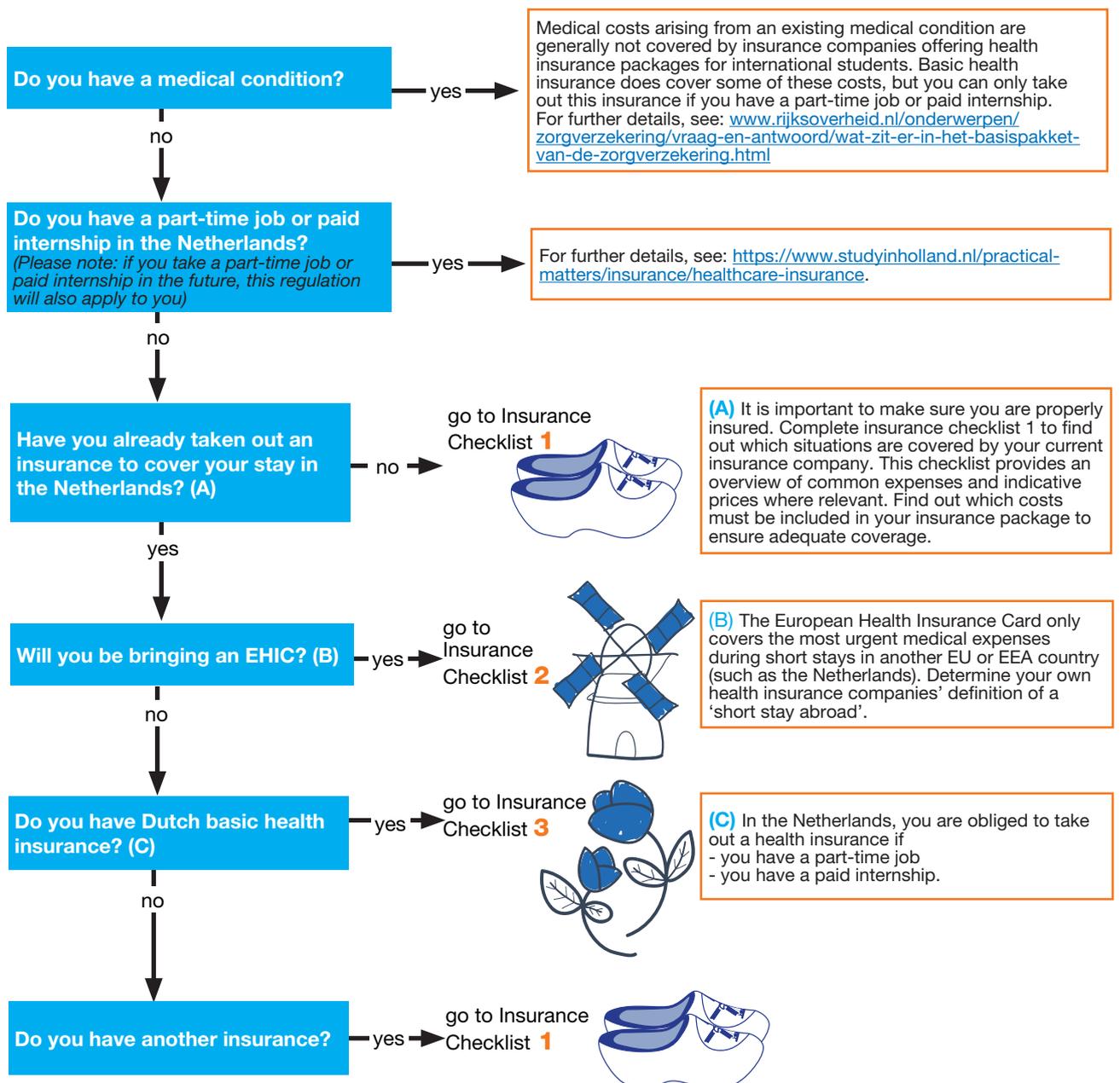


## Insurance checklist

### How can I be properly insured during my stay in the Netherlands?

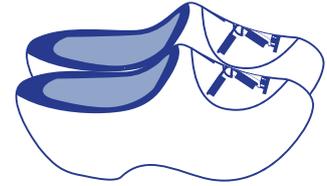
This insurance checklist allows you to determine whether you are properly insured while studying in the Netherlands. You will need adequate insurance cover to safeguard against high costs resulting from an accident or illness. This will ensure that unexpected problems do not lead to major financial risks. You may be covered by an insurance company in your own country or have taken out an international insurance or student health insurance in the Netherlands. However, it is important to make sure this insurance gives you enough coverage. The insurance checklist will help you determine whether this is the case. Find out more about your situation below and go to the appropriate insurance checklist.

### What is your current situation?



# Insurance checklist 1

**Are you an international student coming to the Netherlands to study? Complete this checklist to find out whether you are properly insured.**



This insurance checklist can help you identify the potential costs for which you may want to take out insurance coverage. You can then check your own insurance to see if it has enough coverage for these issues. If you have not taken out any insurance yet, the list can help you find a suitable policy. If you have an EHIC (European Health Insurance Card) or Dutch public healthcare insurance, complete insurance checklists 2 and 3 to get more insight into your specific situation.

## Existing medical conditions

Medical costs arising from an existing medical condition are generally **not covered** by insurance companies offering health insurance packages for international students. Basic health insurance does cover some of these costs, but you can only take that out if you have a part-time job or paid internship. International students often have difficulty finding a part-time job. If you do not speak Dutch and will have to rely on a potential employer to apply for a work permit on your behalf, you will generally have a lower chance of finding employment than Dutch students. This is why it is advisable to make sure you get an insurance that covers the costs of treating your medical condition in the Netherlands, or ensure you bring enough medication for the duration of your stay.

Please contact your institution's international office for further details.

## Medical costs

### Doctor's visit (General Practitioner, GP)

Dutch residents tend to visit their GP an average of five times per year. Indicative costs: €10 - €150 per consultation.

### Visit to medical specialist

Indicative costs: from €150 - €10,000 depending on the treatment.

### Hospital stay

Indicative costs: from €5,000 - €50,000 depending on the treatment.

### Patient transport

Indicative costs: an ambulance ride can cost anywhere between €250 and €2,000.

### Medication

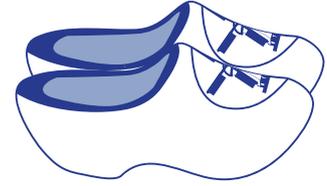
Costs can be high, depending on the type of medication you need. Please note: in some cases, specific medications will be excluded from the insurance policy or only a portion of the costs will be reimbursed.

### Mental health services (GGZ)

Many foreign students need time to adjust to the rules, codes and cultural traditions in their host country. As a result, it is not uncommon for them to seek mental or psychotherapeutic support. Higher education institutions usually have good and easily accessible arrangements for this support. However, we do recommend that you get insurance to cover the costs. Indicative costs: €200 - €1,500.

### Physiotherapy

It is always advisable to insure yourself against the costs of physiotherapy. Especially if you are enrolled in a study programme that involves a great deal of physical activity, such as sports, movement or playing an instrument. This also applies if you do a lot of sport next to your study. In these cases you run a greater risk of physical injuries and should have an insurance policy that covers the costs of physiotherapy. Check if your insurance policy covers a sufficient number of treatments. We recommend that you purchase cover for at least nine to fifteen treatments. Indicative costs: approximately €30 to €60 per treatment



## Dental care

Indicative costs: €60 for a check-up, €80 for two fillings, €375 for a root canal, €1,700 for a bridge.

On average, Dutch citizens visit the dentist twice a year for a general check-up. The charges depend on the necessary treatment and are generally high. If you visit a dentist frequently or are planning to do so, make sure you are adequately covered.

## Pregnancy costs and obstetric consultation

Should you become pregnant, it can be reassuring if the costs of any check-ups by the obstetrician/midwife and the expenses for a hospital birth (subject to a medical referral) are covered. Home births are customary in the Netherlands. In many cases, a hospital birth will only be reimbursed if a medical referral has been issued. The same applies to anaesthetic procedures during childbirth. Although you may also give birth at a hospital without a medical referral, you will then be required to pay some of the resulting costs. *Please note: some insurers exclude the costs of existing pregnancies from their coverage.*

## Existing conditions

Many private insurers also exclude the costs of existing medical conditions from their coverage. If you have an existing medical condition, please make sure you are adequately insured during your stay in the Netherlands.

## Do I have all the other additional cover I need?

### Repatriation

Repatriation involves returning to your home country, which may be necessary if you or someone close to you becomes ill or dies. Repatriation may be covered by either travel insurance or supplementary insurance, depending on the insurance company. The costs of repatriation may total tens of thousands of euros, so ensure you are adequately covered for this. Always ask your insurance company for information. Please note that your insurance policy will only cover repatriation to your home country, not the cost of repatriation to the Netherlands.

### Travel insurance

Make sure you are properly insured when travelling. It is advisable to ensure that your luggage and trip are always insured, and theft or loss of your passport/visa/cash are also covered. Make sure to check what is covered by your travel insurance and that medical expenses are covered abroad.

### Home contents insurance

A home contents insurance policy covers damage to or loss of your household effects. This could include damage resulting from fire, burglary, vandalism or water damage. A home contents insurance will cover all your equipment, furniture, valuables and other household effects. Which items are covered by a home contents insurance policy vary depending on the insurance company. Some do not cover luggage or theft.

### Liability insurance

If you, a minor in your household or a pet you own causes injury or damage to someone else, you will be legally liable even if what happened was an accident. The other party can then reclaim the costs of the accident from you. Such costs are often high. A liability insurance (also known as 'WA' insurance in the Netherlands) provides covers for any accidental damage you cause. The insurance company will then reimburse the other party for the cost of the damage they incur. Make sure you have enough liability insurance cover for the duration of your stay in the Netherlands.

***Please note: foreign insurance companies do not cover liability in the Netherlands!***

### Accident insurance

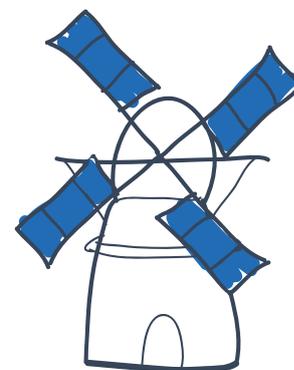
An accident is a sudden and involuntary external event. Such incidents are covered by accident insurance. Many accident insurance also cover the travel costs of visiting relatives in the event of illness or accidents, as well as investigative costs, rescue costs and the costs involved in repatriation of a body, where applicable. Consult your insurer's terms and conditions to find out what is included in your coverage.

### Legal aid

A legal aid insurance covers the costs of any legal assistance during disputes. For example, you might become involved in a traffic accident with legal consequences. The insurance will then cover the costs of legal assistance.

## Disclaimer

***Please note: It is important to make sure you are properly insured to avoid any financial problems. The information in the insurance checklist will help you determine whether you have sufficient coverage. Any decisions made on the basis of information in the insurance checklist are at your own expense and risk. Make sure you know exactly how much coverage your insurance policies offer. By using this insurance checklist, you agree to accept the terms of this disclaimer. If you have any questions, please consult your institution's international office or insurer.***



## Insurance checklist 2

**Are you an international student coming to the Netherlands to study, and will you be bringing an EHIC from your home country? Complete this checklist to find out if you are properly insured.**

An EHIC (European Health Insurance Card) is issued to those participating in public health insurance schemes in EU or EEA countries and in Switzerland. It offers proof that the holder is insured by a public healthcare insurance company in one of these countries. The EHIC exclusively covers essential medical expenses. See below for an overview of costs covered by the EHIC.

*Please note: the EHIC exclusively provides insurance against essential medical expenses covered by the host country and does not cover all the costs that would be covered in your home country. In your case, this means the Netherlands will determine which costs are covered. Here in the Netherlands, you are entitled to insurance cover for all aspects covered by basic health insurance. Keep in mind that the EHIC will only provide cover for a 'short stay' abroad. The insurance organisation in your home country will determine what is meant by the term 'short stay'. If you have a part-time job in the Netherlands, you will be required to take out Dutch basic health insurance. See the [Zilverenkruis](#) website for further details. Or phone: +31 (0)71 751 00 52.*

### Existing medical conditions

Medical costs arising from an existing medical condition are generally **not covered** by insurance companies offering health insurance packages for international students. Basic health insurance does cover some of these costs, but you can only take out this policy if you have a part-time job or paid internship. International students often have difficulty finding a part-time job. If you do not speak Dutch and will have to rely on a potential employer to apply for a work permit on your behalf, you will generally have a lower chance of finding employment than Dutch students. This is why it is advisable to make sure you take out an insurance that covers the costs of treating your medical condition in the Netherlands, or ensure you bring enough medication for the duration of your stay.

Please contact your institution's international office for further details.

### I will be bringing an EHIC. Am I properly insured?

#### Medical costs *(checked boxes means it is covered)*

**Doctor's visit (General Practitioner, GP)**

**Visit to medical specialist**

Essential medical/specialist care: for such care in the Netherlands you need a written referral from a GP, dentist, obstetrician/midwife or other specialist. This does not apply to acute care.

**Hospital stay**

**Patient transport**

**Medication**

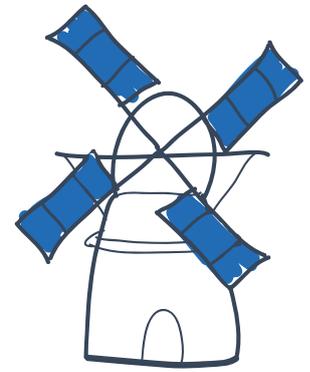
The costs of flu vaccines and medical check-ups are not reimbursed. This also applies to the costs involved in writing a prescription.

**Mental health services (GGZ)**

Including treatment by a psychiatrist and primary psychological care provider

**Physiotherapy**

**Dental care**



### **Pregnancy costs and obstetric consultations**

Fully covered: a home birth (at a Dutch address), and a hospital birth on the basis of a medical referral. If you voluntarily decide to give birth at a hospital without having obtained a referral, the resulting costs will be at your own expense. Maternity care is subject to an individual contribution.

## **Do I have all the other additional cover I need?**

### **Repatriation**

Repatriation involves returning to your home country, which may be necessary if you or someone close to you becomes ill or dies. Repatriation may be covered by either travel insurance or supplementary insurance. This will vary depending on the insurance company. The costs of repatriation may total tens of thousands of euros. Make sure you are adequately covered for this. Always ask your insurance company for information. Please note that your insurance will only cover repatriation to your home country, not the cost of repatriation to the Netherlands.

### **Travel insurance**

Make sure you are properly insured when travelling. It is advisable to ensure that your luggage and trip are always insured, and theft or loss of your passport/visa/cash are also covered. Make sure to check what is covered by your travel insurance and that medical expenses are covered abroad.

### **Home contents insurance**

A home contents insurance covers damage to or loss of your household effects. This could include damage resulting from fire, burglary, vandalism or water damage. A home contents insurance will cover all your equipment, furniture, valuables and other household effects. Which items are covered by a home contents insurance will vary depending on the insurance company. Some do not cover luggage or theft.

### **Liability insurance**

If you, a minor in your household or a pet you own causes injury or damage to someone else, you will be legally liable even what happened was an accident. The other party can then reclaim the costs of the accident from you. Such costs are often high. A liability insurance (also known as 'WA' insurance in the Netherlands) provides cover for any accidental damage you may cause. The insurance company will then reimburse the other party for the cost of the damage they incur. Make sure you have adequate liability insurance cover for the duration of your stay in the Netherlands.

***Please note: foreign insurance companies do not cover liability in the Netherlands!***

### **Accident insurance**

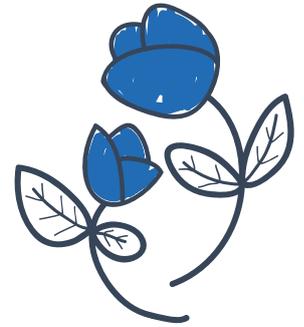
An accident is a sudden and involuntary external event. Such incidents are covered by accident insurance. Many accident insurances also cover the travel costs of visiting relatives in the event of illness or accidents, as well as investigative costs, rescue costs and the costs involved in repatriation of a body where applicable. Consult your insurance companies' terms and conditions to find out what is included in your coverage.

### **Legal aid**

A legal aid insurance will cover the costs of any legal assistance during disputes. For example, you might become involved in a traffic accident with legal consequences. The insurance will then cover the costs of legal assistance.

## **Disclaimer**

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# Insurance checklist 3

## Contents of 2014 basic health insurance package

Foreign students need basic health insurance during their stay in the Netherlands, also when working part-time or doing an internship.

The basic health insurance is an insurance developed by the government. Everyone residing in the Netherlands and subject to Dutch social security laws is obliged to get this insurance.

The basic health insurance covers common medical procedures, medication and care aids. This basic package does not include most physiotherapy and dental care.

Dutch insurance companies offer supplementary insurance packages to cover these types of care.

*Please note: repatriation is **not** included in the basic health insurance. Furthermore, the insurance does not cover household effects, damage or costs arising from accidents. Make sure you are properly insured against such costs during your stay in the Netherlands.*

## Existing medical conditions

Medical costs arising from an existing medical condition are generally **not covered** by insurance companies offering health insurance packages for international students. Although basic health insurance does cover some of these costs, this insurance can you only get if you have a part-time job or paid internship. International students often have difficulty finding a part-time job. If you do not speak Dutch and will have to rely on a potential employer to apply for a work permit on your behalf, you will generally have a lower chance of finding employment than Dutch students. This is why it is advisable to make sure you get an insurance that covers the costs of treating your medical condition in the Netherlands, or ensure you bring enough medication for the duration of your stay.

*Please contact your institution's international office or ask your employer for further details.*

## I have a Dutch basic health insurance. Am I properly insured?

### Medical costs *(checked boxes means it is covered)*

#### Doctor's visit (General Practitioner, GP)

Yes, you are covered for visits to a GP.

#### Visit to medical specialist

Yes, you are covered for visits to a medical specialist, provided you have a referral from your GP.

#### Hospital stay

Yes, you are covered for the costs of a hospital stay under most circumstances.

#### Patient transport

Yes

#### Medication

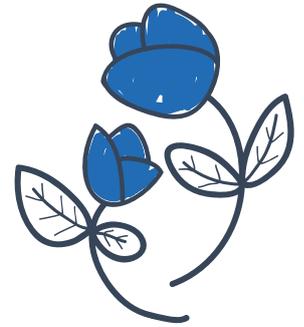
Yes, though you will be required to pay supplements in some cases.

#### Mental health services (GGZ)

Yes, you are covered for treatment by a psychiatrist or primary psychological care provider.

#### Physiotherapy

You will be reimbursed for any sessions after the 21st treatment. You will have to pay for the first 20 treatments yourself. There are no fixed prices. Costs may vary depending on the treatment and practice, and will generally be between €30 and €60.



### Dental care

Surgery (dental surgeon) and dentures. Please note: this does not include check-ups and dental care treatments. You can get cover for this care through a supplementary insurance package or separate dental insurance.

### Pregnancy costs and obstetric consultations

12-week ultrasound and 20-week ultrasound. Obstetrician/midwife consultations are covered.

## Do I have all the other additional cover I need?

### Repatriation

Repatriation involves returning to your home country, which may be necessary if you or someone close to you becomes ill or dies. Repatriation may be covered by either travel insurance or supplementary insurance, depending on the insurance company. The costs of repatriation may total tens of thousands of euros. Make sure you are adequately covered for this. Always ask your insurance company for information. Please note that your insurance company will only cover repatriation to your home country, not the cost of repatriation to the Netherlands.

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### Accident insurance

An accident is a sudden and involuntary external event. Such incidents are covered by accident insurance. Many accident insurances also cover the travel costs of visiting relatives in the event of illness or accidents, as well as investigative costs, rescue costs and the costs involved in repatriation of a body where applicable. Consult your insurance companies' terms and conditions to find out what is included in your coverage.

### Legal aid

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July 2015

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