Indeed, ACE Assistance entrusts the organisation of its support and fast professional help. 7 days a week, 24 hours a day, so that you can always count on insurance, please see the ‘contact us’ section of the website.

Where do you apply for SIP? You can apply quickly and easily online. No medical check-up is required. After submitting your online application, you will be required to pay the premium using a credit card (VISA or MasterCard) through a secure website. Upon receipt of your payment, your insurance policy will be automatically e-mailed to you. We will also send you a handy Masters card. This card will give you worldwide access to ACE Assistance – itself a guarantee of dependable security across borders for an affordable premium.

Why should I choose SIP?• SIP is the insurance solution your institution has negotiated for you. • SIP gives you the cover you need for an affordable premium. • SIP is a valid health insurance for your residence permit application. • You can apply for SIP online quickly, easily and securely. • SIP reimburses your medical expenses, with no maximum amount and without deductible – either from the first euro, - or to supplement any reimbursement from your health fund. • SIP gives you insurance cover worldwide. • SIP can also cover you if you are leaving for a longer period of time. • SIP requires no prior medical examination. • The premium is calculated per insured day. • Organisation of support services is entrusted to Europ Assistance. • You can enhance your SIP insurance package with extra cover options: - extreme sports - cancellation cover. • A dedicated website gives you easy access to information on the insurance coverage. • More than 30,000 students in Europe choose SIP every year.

The Student Insurance Program Security across borders for an affordable premium

<table>
<thead>
<tr>
<th>Basic solutions</th>
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<tbody>
<tr>
<td>SIP Complement:</td>
<td>€ 0.71 / day</td>
<td></td>
</tr>
<tr>
<td>SIP Integral:</td>
<td>€ 1.18 / day</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Extra cover options</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Extreme sports option:</td>
<td>€ 0.15 / day</td>
<td></td>
</tr>
<tr>
<td>Cancellation option:</td>
<td>€ 38.45 (one-time)</td>
<td></td>
</tr>
<tr>
<td>Admin fee:</td>
<td>€ 3.50 (one-time)</td>
<td></td>
</tr>
<tr>
<td>Minimum premium:</td>
<td>€ 25.00 / policy</td>
<td></td>
</tr>
</tbody>
</table>

How do you apply for SIP? To buy SIP cover, please go to www.sipinsurance.eu

To buy SIP cover, please go to www.sipinsurance.eu

Want more information about the Student Insurance Program? Visit our dedicated website www.sipinsurance.eu where you will find all the information on the insurance coverage.

Got a question about SIP? Check our list of FAQs, we might already have your question answered! If you still have questions about the insurance, please see the ‘contact us’ section of the website.

Why do you apply for SIP? Worldwide support and help from ACE Assistance With your insurance policy, you will also receive your Assistance Card. This card will give you worldwide access to ACE Assistance 7 days a week, 24 hours a day, so that you can always count on professional and rapid support. Indeed, ACE Assistance entrusts the organisation of its support services to Europ Assistance – itself a guarantee of dependable and fast professional help.

Want more information about the Student Insurance Program? Visit our dedicated website www.sipinsurance.eu where you will find all the information on the insurance coverage.

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General overview of the indemnities

<table>
<thead>
<tr>
<th>Hospitalisation after accident or sickness</th>
<th>(hospital stay in a common room for maximum 365 days)</th>
<th>€ 10,000 EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs of treatment after accident or sickness</td>
<td>(hospital stay in a common room for maximum 365 days)</td>
<td>€ 10,000 EUR</td>
</tr>
<tr>
<td>Costs of urgent dental care</td>
<td></td>
<td>€ 250 EUR</td>
</tr>
<tr>
<td>Assistance to persons - services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Repatriation or medical transport</td>
<td>€ 7,500 EUR</td>
<td></td>
</tr>
<tr>
<td>• Repatriation or transportation of the mortal remains</td>
<td>€ 7,500 EUR</td>
<td></td>
</tr>
<tr>
<td>• Early return in case of death of a relative</td>
<td>€ 7,500 EUR</td>
<td></td>
</tr>
<tr>
<td>• Telecommunication costs</td>
<td>€ 125 EUR</td>
<td></td>
</tr>
<tr>
<td>• Legal assistance</td>
<td>€ 5,000 EUR</td>
<td></td>
</tr>
<tr>
<td>• Transportation and accommodation costs for family members</td>
<td>€ 7,500 EUR</td>
<td></td>
</tr>
<tr>
<td>Permanent invalidity due to an accident</td>
<td>€ 75,000 EUR</td>
<td></td>
</tr>
<tr>
<td>Accidental death</td>
<td>€ 5,000 EUR</td>
<td></td>
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<tr>
<td>Luggage</td>
<td>€ 1,500 EUR</td>
<td></td>
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<tr>
<td>A few maximal amounts:</td>
<td></td>
<td></td>
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<tr>
<td>• photographic, film, video, sound and computer appliances</td>
<td>€ 500 EUR</td>
<td></td>
</tr>
<tr>
<td>• jewels</td>
<td>€ 150 EUR</td>
<td></td>
</tr>
<tr>
<td>• watches</td>
<td>€ 150 EUR</td>
<td></td>
</tr>
<tr>
<td>• mobile (hirer’s liability also insured)</td>
<td>€ 150 EUR</td>
<td></td>
</tr>
<tr>
<td>• sun glasses</td>
<td>€ 150 EUR</td>
<td></td>
</tr>
<tr>
<td>• photographic, film, video, sound and computer appliances</td>
<td>€ 500 EUR</td>
<td></td>
</tr>
<tr>
<td>• Telecommunication costs</td>
<td>€ 125 EUR</td>
<td></td>
</tr>
<tr>
<td>• Repatriation or transportation of the mortal remains</td>
<td>€ 7,500 EUR</td>
<td></td>
</tr>
<tr>
<td>• Search and rescue costs</td>
<td>€ 250 EUR</td>
<td></td>
</tr>
<tr>
<td>• travel documents</td>
<td>€ 150 EUR</td>
<td></td>
</tr>
<tr>
<td>Household effects</td>
<td>€ 5,000 EUR</td>
<td></td>
</tr>
<tr>
<td>Civil liability private life (cover following to Belgium A.R. January 32, 1984)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Physical damages</td>
<td>€ 19,466,712 EUR</td>
<td></td>
</tr>
<tr>
<td>• Material damages</td>
<td>€ 972,335 EUR</td>
<td></td>
</tr>
<tr>
<td>• Compulsory deductible</td>
<td>€ 125 EUR</td>
<td></td>
</tr>
<tr>
<td>• (hirer’s liability also insured)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Option cancellation cover</td>
<td>€ 1,200 EUR</td>
<td></td>
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</tbody>
</table>

* This option is only available for students travelling from one of the European Union member countries or the European Economic Area countries.

www.sipinsurance.eu
You made the decision to study in Finland, congratulations! You are up for a wonderful time of learning, enriching cultural experiences and enduring friendships. But what if something unfortunate happens? You may fall ill, need to go to the dentist or be the victim of theft. The costs incurred abroad can be prohibitive without appropriate insurance cover.

Don’t panic! The Student Insurance Program (SIP) can offer you a very extensive insurance cover.

For example, SIP covers your medical fees as well as urgent dentistry fees, plus any exceptional expenses such as repatriation and medical transport. And that’s not all: SIP also provides you with legal assistance, as well as insurance for accidents, public liability, loss of luggage and personal effects. So you are covered for most unexpected events that might happen while abroad.

The Student Insurance Program

eliminates all borders

Great cover, when you need it most

Whatever happens, SIP provides you with great cover as evidenced by the indemnity allowances listed in this leaflet. SIP means travel with total peace of mind. Better still, you are covered exactly for the period you need, because SIP cover starts the day you leave your home country to go abroad and ends the day you finally come back, based on the details you enter in the SIP online application.

And, most importantly, for students travelling to Finland, SIP covers medical treatment in accordance with the Finnish government’s requirements and, as such, expedites your application for residence permit.

You are covered even when you return home

Do you want to take a break and return home? Don’t worry, you remain covered by SIP, for a maximum stay of 4 consecutive weeks.

Extreme sports? No problem!

If you enjoy extreme sports such as skiing, deep-sea diving or caving and have the opportunity to indulge in your favourite sport while you are abroad, SIP can provide you with the risk cover you need. You can enhance your SIP package with an extra cover option for these sports at a small surcharge of € 0.15 per day – unlike with other insurance policies. So, if snowboarding, scuba-diving or caving is your thing, you can enjoy yourself to your heart’s content.

One policy, two insurance solutions

The Student Insurance Program (SIP) offers 2 types of insurance solutions for covering healthcare costs.

SIP Complement: If you already have a basic mutual healthcare cover (or if you have access to the national or student health care system), the SIP Complement option will reimburse your medical costs in full after the allowance refunded by your health fund.

SIP Integral: If you are not a member of a health fund (or if you don’t have access to the national or student health care system), then the SIP Integral option is meant for you. Your treatment costs will be refunded to you in full, from the first euro.

SIP will reimburse your medical expenses with no maximum amount and with zero deductible. When a maximum insured amount is listed, this corresponds to the total reimbursed amount whichever the insurance solution you choose.

Suitable insurance solutions at affordable prices

Your insurance premium is calculated per insured day. This way, you are only covered for the period you need.

SIP Integral: € 1.18/day or € 431/365 days (1 year)
SIP Complement: € 0.71/day or € 260/365 days (1 year)

Both options can be purchased by the day with a minimum of € 25 coverage plus a one-time admin fee of € 3.50.

The period of coverage cannot exceed one year, but for longer trips the SIP policy can be extended after the first year.

Premiums are payable in advance through a secure online payment system.

Specific insurance cover for students coming to or from Finland

SIP has been specifically designed for people staying abroad on a temporary basis. This is also the insurance solution that Finnish institutions have negotiated for their international students.

SIP packages are particularly useful for non EU/EEA* students to facilitate the application for residence permits as these cannot be granted without valid health insurance. But SIP can of course also be bought by EU students should they wish to have private additional health insurance during their stay in Finland.

Finally, SIP also protects Finnish students who are going abroad as part of their studies, work experience or exchange project. SIP is actually valid worldwide and in addition to students, also protects scientists, members of staff and accompanying family members.

* EU/EEA students: students who are citizens or national permanent residents of one of the European Union member countries or countries in the European Economic Area

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