Brexit became a fact on 1 February 2020 and the transition period will end on 31 December 2020.

**Consequences of Brexit for UK students in NL**
As a UK student you may already be in NL or you are planning to come to NL for your studies and / or internship. After 1 January 2021, your insurance position will change as a result of Brexit. If you do not take out extra insurance, this may mean that you have to pay all healthcare costs in NL yourself because your EHIC card is no longer valid.

As you may know, negotiations between the EU and the UK are still ongoing. It is therefore not yet clear whether an agreement will be reached. Therefore, keep an eye on important information sources yourself (see below).

**UK students who are (already) in NL on 31 December 2020**
If you are already in the Netherlands on December 31, 2020, you could apply for an extension of your EHIC in the UK. You will then fall under the withdrawal agreement. For the remainder of your studies, **probably** until the academic year of August 2021, you will then remain covered under your EHIC. **However, this is not a fact.**

**Aon Advice:** To prevent coverage problems, we advise all UK students in NL to take out an Aon Complete(+) from 1 January 2021.

**UK students entering NL on or after January 1, 2021**
If you come to the Netherlands on or after January 1, 2021, you will be regarded as a 3rd lander. You can therefore no longer claim the EHIC. To avoid high healthcare costs, you will have to take out full private insurance.

**Aon Advice:** We advise you to take out an Aon Complete(+) in NL from January 1, 2021.

**The right insurance advice**
To get the right insurance advice, go to our website [www.aonstudentinsurance.com](http://www.aonstudentinsurance.com)
By answering the questions, you will receive advice based on your personal situation and based on Laws and Regulations.

**Flow chart**
For a clear overview, you can check [this flow chart](#).

**Helpful websites**
- [https://study-uk.britishcouncil.org/moving-uk/student-life/health-safety](https://study-uk.britishcouncil.org/moving-uk/student-life/health-safety)
- [https://ec.europa.eu/social/home.jsp?langId=en](https://ec.europa.eu/social/home.jsp?langId=en)

**Take out Aon Student Insurance and Questions**
If you have any questions or would like to take out Aon Student Insurance, go to [www.aonstudentinsurance.com](http://www.aonstudentinsurance.com)

Good luck with your study and / or internship in NL.