

Schedule of Benefits

Sum Insured (per insured person, across all sections below)	€ 500.000,00
Section 1. Medical Expenses in Case of Injury or Sudden Illness	
Hospital Room & Board Benefit: Subject to Semi-private room rate	<p>Paid in full, however, the following additional limits shall apply:</p> <ul style="list-style-type: none"> • € 100.000,00 for persons over 70 years old. • € 100.000,00 for Treatment of body injuries resulted from using sports vehicles or any two or three wheeled motorized vehicles • € 30.000,00 for Emergency Treatment of an acute exacerbation of a Pre-Existing Medical Condition (including € 15.000,00 for Complications of Pregnancy up to the 20th week of pregnancy)
Intensive Care/Cardiac Care Unit Benefit	
Hospital or Day Surgery Miscellaneous Expense Benefit	
Surgeon (In or Outpatient) Benefits	
Anesthesia Benefit	
Diagnostic X-Ray and Lab Benefit	
Ambulance Benefit	
Inpatient or Outpatient Consultation Benefit	
Prescription Drugs Benefit	
Emergency Dental Coverage (in case of an accident)	
Palliative Dental	€ 250,00
Section 2. Medical Transportation Benefits	
Emergency Medical Evacuation and Repatriation	paid in full
Repatriation or Burial locally	€ 25.000,00
Emergency Medical Reunion	Economy round trip ticket (up to the Sum Insured)
Continuation (Return to Host Country)	€ 5.000,00
Compassionate Repatriation	€ 5.000,00
Section 3. Non-Medical Benefits	
Trip Delay by 6 hours or more	€ 2.000,00 including accommodations (€ 150,00/day)
Hospitalization Daily Allowance	€ 50 every 24 hours (from the third day of Hospitalization)/up to € 1.000,00
Missed Connection	€ 1.000,00
Loss of Luggage	€ 2.000,00
Luggage Delay	€ 100,00 per day; up to € 300,00 max
Lost or Stolen Passport	€ 100,00
Third Party Liability incl Bodily Injury and Property Damage	€ 500.000,00
Legal Expenses	€ 10.000,00
Accidental Death and Dismemberment	€ 25.000,00

Section 4. Trip Cancellation/Interruption	
Trip Cancellation / Interruption	€ 5.000,00 € 100 deductible
Section 5. Other Benefits	
<p>Coronavirus SARS CoV2 (COVID-19) tests and Treatment (Epidemic or pandemic exclusions are not applicable for COVID-19)</p> <ul style="list-style-type: none"> • medical evacuation related to COVID-19; • PCR virus detecting test for COVID-19 if prescribed by the Doctor in case of confirmed symptoms; • treatment of COVID-19 infection, including Hospitalization, medication, and local transportation costs; and • any resulting complications. <p>Exclusions:</p> <ul style="list-style-type: none"> • rapid antibody testing; • tests undergone by the Insured Person in order to meet the requirements of the authorities applicable to people entering a country from another country; • tests undergone by the Insured Person without Doctor's prescription. 	<p>Subject to the relevant limits established in other sections of Schedule of Benefits, but not more than € 100.000 in aggregate</p>

Notes on the Schedule of Benefits:

1. Amounts shown in € are the maximum reimbursement amounts for the actual costs paid / expenses incurred under the relevant sections.
2. In all cases, a claim will only be considered when such costs/expenses are Usual, Reasonable and Customary, and the relevant Treatment is Medically Necessary.
3. If a room at the level specified is not available at time of admission, then the expenses for the lower-level accommodation shall be reimbursed. The Insured Person can select any available category of room; however, the reimbursement will be limited to an amount corresponding to the accommodation level specified and any additional costs will be at their own expense.
4. Number of visits/days/nights means that the reimbursement shall be based on the actual number of visits/days/nights, but no more than for the number of visits/days/nights shown.
5. Explanations of the terms used in this Schedule of Benefits are provided in the Travel Insurance Terms and Conditions.