

Program of Comprehensive Travel Insurance within Ukraine

Medical Expenses Insurance		Limits
Program A		
1.	24-hours assistance	
2.	first (emergency) aid in place of event	100 %
3.	medical service and out-patient-policlinic treatment	100 %
4.	in-patient treatment	100 %
5.	payment for medicines used for emergency medical treatment or compensation of expenses in the event of self-purchase of medicines prescribed by the doctor	100 %
6.	payment for urgent dental health service	1%
7.	arrangement and payment for transportation of the injured Insured person to the medical establishment in cases when the Insured person is unable to move by him/herself	100 %
8.	arrangement and payment for in-patient treatment of the Insured in hospital during up to 15 days after the end of period of insurance	100%
9.	transportation and medical accompaniment of the Insured person, which is on in-patient care, to the medical institution in place of permanent residence	100 %
10.	transportation of the body (repatriation) of the Insured person to the place of permanent residence	100 %
11.	payment for burial of the Insured person in a place of death	20 %
12.	compensation for expenditures for telephone contact with the Insurer in order to inform about the insured accident	200 UAH
Program B - - includes services indicated in Program A and following:		
13.	payment for the prolonged staying in a hotel for a period not exceeding 5 days of one Insured person's travel companion after expiration of the Insurance contract if the Insured Person receives in-patient care	up to 1% per day
14.	compensation for economy class return ticket and staying in a hotel within the period up to 5 days of one of the adult close relatives of the Insured person, if the Insured person stays in a medical institution for more than 5 days	up to 1% per day
15.	arrangement and payment for travel costs connected with return to the place of permanent residence and, if necessary, accompaniment of the Insured person's children aged under 16 in the event of the Insured person's hospitalization or death	100%
16.	payment for costs of search and rescue of the Insured person in mountains, at sea, in forest or other remote places	10%
Program C - include the conditions of the Program B and the following services:		
17.	compensation for transportation to the nearest service center of the Insured person's car that went out of service and cannot be safely used as a result of a sudden breakdown or traffic accident	up to 10%
18.	reimbursement for travel costs of the insured driver and passengers in order to return to the country of permanent residence in the event the Insured persons' car was stolen or it went out of service because of traffic accident and cannot be safely used. Reimbursement is made for the costs for travel in economy class by regular public transport, except for air transport and taxi	up to 1% per person
19.	compensation for repair of a sudden breakdown or a damage inflicted to the Insured person's car as a result of traffic accident or reimbursement for keeping the car at the guarded parking lot provided the car cannot be repaired	10%
20.	compensation for costs of the lawyer's services on protection the Insured person's rights after traffic accident.	5%

Accident Insurance		Limits
21.	temporary deterioration of the Insured person's health	30 %
22.	primary disablement:	
	I disability group	60 %
	II disability group	75 %
	III disability group	100 %
23.	death of the Insured person	100 %

Public Liability Insurance

	Limits
24. compensation of damage unintentionally inflicted to life and health of the third person	70 %
25. compensation of damage unintentionally inflicted to the property of the third person	30 %
26. compensation of damage unintentionally inflicted to the rented sport equipment during active rest	5 %

Trip Cancellation and Interruption Insurance

	Limits
The insured accident shall be understood as the impossibility to make a trip as a result of a sudden, unforeseen and accidental event which happened before the departure date of the trip, namely:	
27. death of the Insured person his/her family member or travel companion	100%
28. trauma or sudden illness of the Insured person, his/her family member or travel companion that requires out-patient treatment	100%
29. trauma or sudden illness of the Insured person, his/her family member or travel companion that requires in-patient treatment	100%
30. destruction of the Insured person's property as a result of fire, natural disasters or illegal actions of third persons	100%
31. theft or damage to the vehicle, owned by the Insured person, his/her family member or travel companion	100%
32. participation of the Insured person in legal action	100%
33. theft of the Insured person's, his/her family member's or travel companion's documents (tickets), passport, driving license or another documents, thus it becomes impossible to make a trip	100%
34. dismissal of the Insured person by the initiative of the employer	100%
35. failure or inaction in work of machinery and other unforeseen technical problems with water transport (liner, motor ship) intended for making a booked and paid trip (cruise)	100%
36. missing a flight (train) from Ukraine for going on a paid trip	100%
The insured accident also shall be understood as a sudden unforeseen interruption of the trip as the result of accidental, unpredicted and unintentional event which happened during the trip abroad and inflicted losses to the Insured person, namely:	
37. death, accident injury or sudden illness of the Insured person or Insured person's family member	100%
38. destruction of the Insured person's property as the result of fire, natural disasters or illegal actions of third persons	100%
39. failure or inaction in work of machinery and other unforeseen technical problems with water transport (liner, motor ship) intended for making a booked and paid trip (cruise)	100%

Luggage Insurance

	Limits
40. reimbursement for expenses caused by loss, destruction or partial damage of the insured baggage	100 %
41. reimbursement for the additional expenses as a result of baggage delay for a period of more than 6 hours since the moment of arrival to the country of temporary stay	10 %
42. reimbursement for the additional expenses connected with execution of the documents necessary for return to the country of permanent residence	Reasonable costs