

## Program of Comprehensive Travel Insurance Abroad

Medical Expenses Insurance	
Program A	Limits
1. arrangement and payment of cost for provision of first (emergency) aid in place of event;	100 %
2. arrangement and payment for medical service and out-patient-policlinic treatment;	100 %
3. arrangement and payment for the services connected with in-patient treatment;	100 %
4. 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 %
5. payment for urgent dental health service;	1%
6. 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%
7. arrangement and payment for in-patient treatment of the Insured in hospital during up to 15 days after the end of period of insurance, if it is necessary for medical reasons;	100%
8. arrangement and payment for package of services connected with transportation and medical accompaniment of the Insured person, which is on inpatient care, from abroad to the medical institution nearest to the place of permanent residence;	100 %
9. arrangement and payment for package of services connected with transportation of the body (repatriation) of the Insured person from the place of his previous permanent residence;	100 %
10. payment for burial of the Insured person in a country of place of death;	10 %
11. compensation for expenditures for telephone contact of the Insured person or the person representing his/her interest with the Insurer in order to inform about the insured accident;	100 EUR/USD
Program B - includes services indicated in Program A and following:	
12. arrangement and payment of emergency gynecological care during pregnancy not exceeding 28 weeks;	100%
13. arrangement and payment for transportation of the Insured person in economy class to the country of permanent residence after in-patient treatment after the end of insurance period;	economy class
14. payment for the prolonged staying of the Insured person abroad after expiration of the Insurance contract for a period not exceeding 5 days if after being discharged from the hospital the Insured person cannot return to the country of permanent residence;	75 EUR/USD per day 375 EUR/USD total
15. payment for the prolonged staying in a hotel abroad for a period not exceeding 5 days of one Insured person's attendant after expiration of the Insurance contract if the Insured Person receives inpatient care;	75 EUR/USD per day 375 EUR/USD total
16. 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, provided the latter stays of Insured person in a medical institution of the country of temporary stay for more than 5 days;	economy class 75 EUR/USD per day 375 EUR/USD total
17. arrangement and payment for travel costs connected with return to the country 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;	75 EUR/USD per day 375 EUR/USD total
18. payment for travel costs of the Insured person's attendant to the country of permanent residence in the event of the Insured person's hospitalization or death;	economy class
19. payment for costs of search and rescue of the Insured person in mountains, at sea, in desert, jungle or other remote places;	10 %
Program C (Transport Assistance) - include the conditions of the Program B and the following services:	
	Limits

20. 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;	200 EUR/USD
21. 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;	200 EUR/USD
22. compensation (up to USD/EUR 200) 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;	200 EUR/USD
23. compensation for costs of the lawyer's services on protection the Insured person's rights after traffic accident;	10%
Insurance conditions of program C (Transport Assistance) are valid only for Insured persons traveling by their own technically good-order passenger car, the service life of which is not more than 5 years (determined from the date of issue).	

## Accident Insurance

	Limits
24. temporary deterioration of the Insured person's health;	30 %
25. primary disablement: III disability group II disability group I disability group	60 % 75 % 100 %
26. death of the Insured person;	100 %

## Public Liability Insurance

	Limits
27. compensation of damage unintentionally inflicted to life and health of the third person by the Insured person;	70 %
28. compensation to the affected third party for pain and suffering as a result of unintentional actions of the insured person;	3,5%
29. compensation of damage unintentionally inflicted to the property of the third person by the Insured person;	30 %
30. compensation of damage unintentionally inflicted to the rented sport equipment during active rest;	1 %
31. payment of costs of interpretation and lawyer services relating to the protection of civil rights of the Insured person during legal proceedings;	10 %
32. granting a bail to release the Insured person from custody after the insured accident;	10 %

## 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:	
33. death, trauma or sudden illness of the Insured person, his/her family member or travel companion that requires out-patient treatment;	100%
34. death, trauma or sudden illness of the Insured person, his/her family member or travel companion that requires in-patient treatment;	100%

35. destruction of the Insured person's property as a result of fire, natural disasters or illegal actions of third persons;	100%
36. theft or damage to the vehicle, owned by the Insured person, his/her family member or travel companion;	100%
37. participation of the Insured person in legal action;	100%
38. failure to obtain an entry visa by the Insured person, his/her family member or travel companion, accompanying the Insured person during the trip;	100%
39. delay in issuing visa to the Insured person, his/her family member or travel companion accompanying the Insured person during the trip;	100%
40. refusal of entry into the country of destination to the Insured person, his/her family member or travel companion;	100%
41. issuance of visa for the term other than required to make a trip, thus it becomes impossible to make a booked trip;	100%
42. 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%
43. dismissal of the Insured person by the initiative of the employer;	100%
44. 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%
45. 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:	
46. death, accident injury or sudden illness of the Insured person or Insured person's family member;	100%
47. destruction of the Insured person's property as the result of fire, natural disasters or illegal actions of third persons;	100%
48. 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) that caused the interruption of the trip;	100%
The insured accident also shall be understood as a sudden unforeseen and accidental event which inflicted losses to the Insured person, namely:	
49. missing a flight (train) from Ukraine;	200 EUR/USD
50. delayed flight (train) arrival to Ukraine;	100 EUR/USD

## Luggage Insurance

	Limits
51. reimbursement for expenses caused by loss, destruction or partial damage of the insured baggage;	100 %
52. 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 %
53. reimbursement for the additional expenses connected with execution of the documents necessary for return to the country of permanent residence;	Reasonable costs
54. payment of lump-sum return allowance as a result of robbery, theft or accidental loss of means of payment.	10 %