



Package EXTENDED COVER

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:	Limits
12. 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
13. 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
14. 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
15. 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
16. 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;	economy class
17. 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
18. payment for costs of search and rescue of the Insured person in mountains, at sea, in desert, jungle or other remote places.	10%

Personal Accident Insurance

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

Public Liability Insurance

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

Luggage Insurance

	Limits
28.reimbursement for expenses caused by loss, destruction or partial damage of the insured baggage	100 %
29.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 %
30.reimbursement for the additional expenses connected with execution of the documents necessary for return to the country of permanent residence	Reasonable costs
31.payment of lump-sum return allowance as a result of robbery, theft or accidental loss of means of payment	10 %