



## Package STANDARD

### 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 outpatient-policlinic treatment;	100 %
3. arrangement and payment for the services connected with inpatient 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 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 %
8. 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 %
9. payment for burial of the Insured person in a country of place of death;	10%
10. 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 USD
11. arrangement and payment for inpatient treatment of the Insured in hospital after the end of period of insurance, if it is necessary for medical reasons;	up to 15 days

### Personal Accident Insurance

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

### Luggage Insurance

	Limits
15. reimbursement for expenses caused by loss, destruction or partial damage of the insured baggage	100 %
16. 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 %
17. reimbursement for the additional expenses connected with execution of the documents necessary for return to the country of permanent residence	Reasonable costs
18. payment of lump-sum return allowance as a result of robbery, theft or accidental loss of means of payment	10 %