

Comprehensive Travel Insurance Abroad



Provides comprehensive life, health and property insurance protection for travelers during their trips abroad. Travel insurance policy is one of the documents necessary to obtain the entry visa to the majority countries of the World and also includes obligatory types of insurance as demanded by the Law of Ukraine "On Tourism".

Your insurance policy, issued online, may include various combinations of the following types of insurance:

- 1. Medical Expenses Insurance** - provides you with emergency medical aid abroad in case of a sudden disease or accident. When you take the insurance, please, pay attention to the **insurance sum**: Consulates of **Schengen countries** require insurance sum for medical expenses insurance to be **not less than 30 000 EUR** per each Insured person. If you are planning to do any risky activities during your trip, such as skiing, sleigh rides, ice skating, motorcycles, water skiing, diving, take part in competitions, e.g. beach volleyball, football, etc., these should be included in your insurance cover. In this case additional charges will be used. Please note that the probability of sudden health problems while traveling is always higher for older people, so additional charges are also used for travelers from 65 to 75 years old. Travelers older than 75 years old can not be insured.
- 2. Personal Accident Insurance** - gives you a right to receive financial compensation in case of personal accident which has occurred during a trip abroad. Please, pay attention that the amount of compensation is set in % of the insured sum, so the higher insurance sum is – the higher compensation you can receive.
- 3. Public Liability Insurance** - provides civilized solution of conflict situations in a court, legal assistance to the Insured person and compensation for the damages caused to property or life and health of the third parties by unintentional actions of the Insured person. For example, if you are engaged in risky activities, e.g. as skiing, there is a high probability to get into situation (collision or fall) which will result in injury or property damage to the 3rd persons, incl. rented sports equipment. Making financial claim in these cases is a common practice, especially in European countries. This insurance coverage will provide you with legal assistance to protect your interests abroad.
- 4. Luggage Insurance** - provides you with compensation for damaged, lost or stolen luggage.
- 5. Trip Cancellation and Interruption Insurance** – this type of insurance will help you avoid financial loss in case if you have to cancel or interrupt your trip due to a various reasons such as visa refusal, personal accident, health problems or illness of the close relatives, natural disasters, property problems, etc. To get the insurance compensation you need to submit us your insurance policy, your travel contract with tour operator and the document confirming a payment for travel services.

!!! Deductible

Please pay attention that some types of insurance include deductible. This is the part of loss which will not be compensated by insurance company.

INSURANCE PACKAGE	ECONOMY	BUSINESS	STANDARD	SPORTS & ACTIVITIES	EXTENDED COVER
Territory of insurance*	Europe/World	Europe/World	Europe/World	Europe/World	Europe/World
Number of trips	One	Multi	One	One	One
Number of days	from 3 to 366 days	90 days/year	from 3 to 366 days	from 3 to 366 days	from 3 to 366 days
Medical Expenses Insurance	Included	Included	Included	Included	Included
Insurance sum	30 000 EUR	30 000 EUR	30 000 EUR	30 000 EUR	30 000EUR
Insurance program	A	A	A	A	A
Deductible	no	no	no	no	no
Services					
Program A					
Organization and payment for:	<i>(up to % of the insurance sum)</i>				
• emergency medical aid;	100%	100%	100%	100%	100%
• outpatient treatment;	100%	100%	100%	100%	100%
• inpatient treatment;	100%	100%	100%	100%	100%
• urgent dental care;	1%	1%	1%	1%	1%
• transportation to the medical institution in cases when the Insured person is unable to move by him/herself;	100%	100%	100%	100%	100%
• inpatient 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%	100%	100%	100%	100%
• 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%	100%	100%	100%	100%
• transportation of remains of the Insured person (repatriation) to the country of permanent residence in case of death abroad;	100%	100%	100%	100%	100%
• payment for medicines used for emergency medical treatment or compensation of expenses in case of self-purchase of medicines prescribed by the doctor;	100%	100%	100%	100%	100%
• payment for burial of the Insured person in a country of death,;	10%	10%	10%	10%	10%
• Compensation for telephone calls to the Insurer	up to 100 EUR				
Program B	Not included	Not included	Not included	Not included	Included
• transportation to the country of permanent residence after in-patient treatment after the end of insurance period.					economy class
• payment for the prolonged staying 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/day
• 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/ day
• 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/ day
• 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					economy class

of the Insured person's hospitalization or death;					
<ul style="list-style-type: none"> • 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
<ul style="list-style-type: none"> • 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	Included	Included	Included	Included	Included
Insurance sum	3 000 EUR				
Deductible	no	no	no	no	no
Services					
Financial compensation in case of:	<i>(up to % of the insurance sum)</i>				
<ul style="list-style-type: none"> • temporary disability due to an accident; 	up to 30%				
<ul style="list-style-type: none"> • primary disability due to an accident: 					
III group	60%	60%	60%	60%	60%
II group	75%	75%	75%	75%	75%
I group	100%	100%	100%	100%	100%
<ul style="list-style-type: none"> • death due to an accident 	100%	100%	100%	100%	100%
Luggage Insurance**	Not included	Not included	Included	Not included	Not included
Insurance sum			500 EUR		500 EUR
Deductible			10%		10%
Services			<i>(up to % of the insurance sum)</i>		<i>(up to % of the insurance sum)</i>
Compensation of costs on:					
<ul style="list-style-type: none"> • purchase of essential goods, due to the delay of luggage for more than 6 hours 			10%		10%
<ul style="list-style-type: none"> • preparation of documents required for the return to the country of residence 			Reasonable costs		Reasonable costs
<ul style="list-style-type: none"> • Payment of lump-sum return allowance in case of robbery, theft or accidental loss of means of payment 			10%		10%
<ul style="list-style-type: none"> • Compensation of losses caused by damage, theft, destruction or loss of luggage 			100 %		100 %
Public Liability Insurance	Not included	Not included	Not included	Included	Included
Insurance sum				10 000 EUR	15 000 EUR
Deductible				10%	10%
Services				<i>up to % of the insurance sum)</i>	<i>up to % of the insurance sum)</i>
Compensation of losses:					
<ul style="list-style-type: none"> • unintentionally inflicted to the life and health of the third person; 				70%	70%
<ul style="list-style-type: none"> • unintentionally inflicted to the property of the third person; 				30%	30%
<ul style="list-style-type: none"> • unintentionally inflicted to the rented sports equipment; 				1%	1%
<ul style="list-style-type: none"> • Payment for interpretation and lawyer services relating to the protection of civil rights of the Insured person during legal proceedings 				10%	10%
<ul style="list-style-type: none"> • Granting a bail to release the Insured person from custody after the insured accident; 				10%	10%

• compensation to the affected third party for pain and suffering as a result of unintentional actions of the insured person				3,50%	3,50%
Risky sports and activities	Not covered	Not covered	Not covered	Covered	Not covered

*** TERRITORY OF INSURANCE**

Europe: Countries of geographical Europe, and also Algeria, Egypt, Israel, the Canary Islands, Morocco, Tunisia, Turkey

World: All countries of the world

****** Maximum term of luggage insurance - 31 days