

Comprehensive Travel Insurance within Ukraine



Provides comprehensive life, health and property insurance protection for travelers during their trips within Ukraine. Travel insurance policy 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 in case of a sudden disease or accident. When you take the insurance, please, pay attention that 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. 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	STANDARD	SPORTS & ACTIVITIES	EXTENDED COVER Ukraine
Territory of insurance	Ukraine	Ukraine	Ukraine	Ukraine
Number of trips	One	One	One	One
Number of days	from 3 to 366 days	from 3 to 366 days	from 3 to 366 days	from 3 to 366 days
Medical Expenses Insurance	Included	Included	Included	Included
Insurance sum	15 000 UAH	30 000 UAH	30 000 UAH	45 000 UAH
Insurance program	A	A	A	A
Deductible	no	no	no	no
Services				
Organization and payment for:	<i>(up to % of the insurance sum)</i>			
• emergency medical aid;	100%	100%	100%	100%
• outpatient treatment;	100%	100%	100%	100%
• inpatient treatment;	100%	100%	100%	100%
• urgent dental care;	5%	5%	5%	5%
• transportation to the medical institution in cases when the Insured person is unable to move by him/herself;	100%	100%	100%	100%
• transportation and medical accompaniment of the Insured person, which is on inpatient care, to the medical institution nearest to the place of permanent residence;	100%	100%	100%	100%
• transportation of remains of the Insured person (repatriation) to the country of permanent residence in case of death;	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%
• payment for burial of the Insured person in a country of death;	20%	20%	20%	20%
• Compensation for telephone calls to the Insurer	up to 60 UAH			
Personal Accident Insurance	Included	Included	Included	Included
Insurance sum	3 000 UAH	6 000 UAH	6 000 UAH	10 000 UAH
Deductible	no	no	no	no
Services				
Financial compensation in case of:	<i>(up to % of the insurance sum)</i>			
• temporary disability due to an accident;	up to 30%	up to 30%	up to 30%	up to 30%
• primary disability due to an accident:				
III group	60%	60%	60%	60%
II group	75%	75%	75%	75%
I group	100%	100%	100%	100%
• death due to an accident	100%	100%	100%	100%

Luggage Insurance*	Not included	Included	Not included	Included
Insurance sum		2000 UAH		2 000 UAH
Deductible		10%		10%
Services		<i>(up to % of the insurance sum)</i>		<i>(up to % of the insurance sum)</i>
Compensation of costs on:				
• purchase of essential goods, due to the delay of luggage for more than 6 hours		5%		5%
• preparation of documents required for the return to the country of residence		100%		100%
• Payment of lump-sum return allowance in case of robbery, theft or accidental loss of means of payment		10%		10%
• Compensation of losses caused by damage, theft, destruction or loss of luggage		100%		100%
Public Liability Insurance	Not included	Not included	Included	Included
Insurance sum			15 000 UAH	15000 UAH
Deductible			10%	10%
Services			<i>(up to % of the insurance sum)</i>	<i>(up to % of the insurance sum)</i>
Compensation of losses:				
• unintentionally inflicted to the life and health of the third person;			70%	70%
• unintentionally inflicted to the property of the third person;			30%	30%
• unintentionally inflicted to the rented sports equipment;			10%	10%
Risky sports and activities	Not covered	Not covered	Covered	Not covered

* Maximum term of luggage insurance - 31 days