

# SCHENGEN TRAVELLERS INSURANCE

## Benefits Guide

This list of benefits and options is part of the policy.

Maximum covers per person per trip.

### Module 1 -Medical treatment costs

Hospitalisation due to Accident or Illness	max. 30.000 €
Ambulatory treatment costs due to Accident or Illness	100%
Prescription medication (medication free available without prescription is not covered)	100%
Urgent pain stilling dental care	100%
Dental surgery following an Accident	max. 250 €
Physiotherapy, Psychotherapy limited to (more is possible after prior written approval from the Insurer)	100%
Psychological help after trauma	12 sessions
Transport to Hospital by ambulance	3 visits
Deductible / insurance contract for illness	real cost
	100 €

### Module 2- Assistance

Medical Repatriation/evacuation	real cost
Escort during medical repatriation/evacuation	return ticket (economy)
In case of death, transport of the mortal remains to the place chosen by the deceased's family	real cost
Coffin	max. 1.250 €
Assistance in case of theft/loss of travel and ID-documents	real cost
Theft or loss of ID and travel documents	max. 150 €
Legal assistance Abroad	max. 2.500 €
- advance of security deposit	max. 12.500 €

### Module 3 – Private and Tenant Liability (not valid for US-Companies)

Overall annual limit	2.000.000 €
Non-contractual liability in private life	
- physical damage max.	2.000.000 €
- material damage max.	1.000. 000 €
Tenant liability	included
Deductible per claim (private and tenant liability combined)	100 €

### Option 1 – Extended Zone (cover in other European Countries outside the Schengen Zone)

All benefits listed are per person, per insurance contract. There is NO cover outside Europe.



### What is covered?

- ✓ Module 1: Medical care  
(Medically necessary Inpatient, Outpatient, Dental costs as defined in the Benefits Guide in our [GIC](#))
- ✓ Module 2: Assistance (Repatriation, theft/loss ID and travel documents, legal assistance ...)
- ✓ Module 3: Private Liability (non-contractual liability), Tenant liability



### What is not covered?

- ✗ Any illness/injury/event which occurred before the beginning of the insurance period
- ✗ Direct/indirect involvement in war, invasions, riots, lock-outs, use of weapons, criminal acts,
- ✗ Alcohol and drugs abuse. Active engagement in fights,
- ✗ Recklessness, severe negligence. Dangerous sports, unless otherwise stated,
- ✗ Pilots and air crew members, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** pregnancies and childbirth, fertility treatment and tests, contraception, venereal diseases, sexual dysfunction, gender operations,
- ✗ **Medical:** treatments that can wait until return to the home country, and planned treatments in Europe
- ✗ **Medical:** Vaccinations that should be taken before the trip
- ✗ **Assistance:** Pregnancies after the 36<sup>th</sup> week
- ✗ **Liability:** liability subject to a compulsory insurance
- ✗ **Liability:** aircrafts, motor vehicles, boats>200 kg, drones>5 kg
- ✗ **Liability:** hunting, horses
- ✗ For the full list of exclusions see our [GIC](#) (Art. 5, 18, 24.1, 26, 29.1.2., 30, 33)



### What are the limitations?

- ! There is an overall annual limit and limits per cover depending the versions.
- ! There can be a deductible for some costs. Please consult the Benefits Guide in our [GIC](#).
- ! War zones limited to 14 days after break out, except for health and assistance.



### Possible settings

- ✳ **Single Entry (for people with Single Entry visa):** covers exactly the period mentioned in the policy schedule (min. 7 days/max. 90 days). A Schengen visa is max. 90 days valid.
- ✳ **Multiple Entry (for people with Multiple Entry visa):** covers during the period mentioned in the policy schedule the mentioned number of days (30, 60 or 90 days within a contract period of 90, 182 or 365 days respectively). With one Multiple Entry Schengen visa you may enter the Schengen Area several times, with a max. stay of 90 days, all journeys combined.
- ✳ **Option 'Extended Zone':** area of cover is extended to the other countries of Europe.



### Where am I insured?

- Whole Schengen Area.
- If the Option 'Extended Zone' is taken out the area of cover is extended to whole Europe.



### When does my cover starts and ends?

- ⌚ The policy starts at the inception date (at 00:00 h) mentioned in your policy schedule.
- ⌚ The policy ends on the end date (at 24:00h) mentioned in your policy schedule.
- ⌚ The cover for collective insurances however starts and ends at the date mentioned on the personal certificates.



### Premium payment

- ① **Policy currency :** EUR
- ① **Charges, commissions :** The payable premium consists of risk premium, operational costs, marketing expenses, intermediary's commission and premium taxes, if applicable.
- ① **Possible Payment fractions:** single premiums.
- ① **Acceptable payment methods:** Bank transfer, Bank card/Credit card (secured online payment)

### ① Payment charges

party.

charge.

Transfer:	<u>All</u> payment costs (own bank <u>AND</u> corresponding bank) are <b>at charge of the paying</b>
Bank cards:	A cost of 5% is charged for non-European cards. SEPA zone cards are always free of
Credit cards	A cost of 2% for European, 5% for non-European cards, is charged.



### How to cancel my contract?

☞ Closed end policies end automatically at end date. Open end policies can be cancelled by the client on annual due date, by

written termination letter or email, with proof of receipt, and with at least 6 weeks' notice period.

Policy can also be cancelled:

- ☞ within 2 months of conclusion, with 8 days' notice period
- ☞ in connection with premium increase or alteration of conditions, with 8 days' notice period
- ☞ all other means specified in Act N° 40/1964 Coll., Civil Code (SK)
- ☞ Policies cannot be cancelled if certificates are used for application of visa, residence- or work permit..



### What are my obligations?

☞ Inform the Underwriter within 30 days of all changes that can be important for the Insurers (address, social security

and other covers, new members to add or to cancel).

☞ Avoid occurrence of any damage, incident, event that could lead to a claim

☞ Send your claims timely, and in a correct and orderly way. Reminder costs from external providers will not be refunded.

☞ Follow the instructions and other duties of the Underwriter and/or Alarm Centre and cooperate effectively.