

List of Reimbursements

Valid from commencement date or policy renewal in 2019.

The List of Reimbursements forms part of the *Policy Conditions*. It is therefore necessary to read both the List of Reimbursements and the *Policy Conditions* (including Glossary) carefully. Words written in *italics* in the List of Reimbursements are "defined terms" which are specific terms relevant to your cover. Please check their meaning in the Glossary at the end of this product guide.

The currency chosen for the *insurance* at point of *application* is the currency all your reimbursements will be based on. This means that eg. when your base currency is EUR all your reimbursements will be based on the EUR benefit limits stated in the below List of Reimbursements although you might have been treated in eg. Switzerland or the USA.

Medical Cover

Medical Cover	USD	EUR	CHF	GBP
Maximum cover per person per trip	Unlimited	Unlimited	Unlimited	Unlimited
<i>Hospitalisation</i>	100%	100%	100%	100%
<i>Outpatient</i> treatment by a doctor/specialist	100%	100%	100%	100%
Prescribed medicines	100%	100%	100%	100%
Prescribed treatment by a physiotherapist/chiropractor	2,500	2,000	3,400	1,375
Provisional pain relieving dental treatment	300	250	400	165
Ambulance transportation	100%	100%	100%	100%
Medical evacuation/repatriation (must be pre-approved and co-ordinated by the <i>Company</i>)	100%	100%	100%	100%
Mugging and assault – crisis psychologist	250 per incident	200 per incident	250 per incident	150 per incident
Evacuation	100%	100%	100%	100%
Return trip	100%	100%	100%	100%
Compassionate emergency repatriation	100%	100%	100%	100%
Accompaniment	100%	100%	100%	100%
Compassionate emergency visit	100%	100%	100%	100%
Accommodation (overnight stay), meals and local transportation for an <i>insured</i> unable to continue their travel itinerary due to acute illness or injury, or persons summoned or accompanying an <i>insured</i> , per person	6,000 per day 300	5,000 per day 250	8,000 per day 400	3,300 per day 165
Statutory arrangements in case of death	100%	100%	100%	100%
Home transportation of the deceased	100%	100%	100%	100%

Medical Cover (continued)

Medical Cover	USD	EUR	CHF	GBP
Continuation of trip post treatment (must be pre-approved by the <i>Company</i>)	100%	100%	100%	100%
Sports activities including winter sports — Medical expenses*	100%	100%	100%	100%
*cf., however, Art. 6 and Art. 23				

Non-Medical Option

Non-Medical Option	USD	EUR	CHF	GBP
Personal accident — death and disability* *cf, however, art. 13.2-5) and 13.2-6)	75,000	55,000	83,000	42,000
Maximum <i>baggage</i> cover per person per trip	3,500	2,600	3,500	2,100
— Theft, robbery and fire	100% of the maximum <i>baggage</i> cover	100% of the maximum <i>baggage</i> cover	100% of the maximum <i>baggage</i> cover	100% of the maximum <i>baggage</i> cover
— Loss of or damage to <i>registered baggage</i>	100% of the maximum <i>baggage</i> cover	100% of the maximum <i>baggage</i> cover	100% of the maximum <i>baggage</i> cover	100% of the maximum <i>baggage</i> cover
— Theft of passport and/or cash	10% of the maximum <i>baggage</i> cover	10% of the maximum <i>baggage</i> cover	10% of the maximum <i>baggage</i> cover	10% of the maximum <i>baggage</i> cover
<i>Baggage</i> delay	1000	750	1000	600
Deductible for Car <i>insurance</i> , per incident/ <i>claim</i>	2,000	1,500	2,000	1,200
Personal liability — property damage	500,000	360,000	550,000	280,000
Personal liability — bodily injury	1,000,000	715,000	1,100,000	550,000
Travel delay — documented expenses for accomodation (overnight stay) and meals	500 per day 100	350 per day 70	550 per day 110	300 per day 60
Missed flight connection	1,000	800	950	650
Hospital daily benefit	2,000 per day 50	1,400 per day 35	2,400 per day 60	1,200 per day 30
Security and legal assistance** **10% <i>co-insurance</i>	10,000	7,200	11,100	5,500

Trip Cancellation Option

Trip Cancellation Option	USD	EUR	CHF	GBP
Single Trip	5,000	3,750	5,000	3,000
Annual Multi-Trip Travel <i>Insurance</i> — per trip	4,000	3,000	4,000	2,400

The Trip Cancellation Option needs to be taken out before leaving the *country of permanent residence* and the cover ends when leaving the *country of permanent residence* to start the trip (see also art. 22).

The complete terms and *insurance* sums are stated in the *Policy Conditions*.