

## Program of Comprehensive Travel Insurance within Ukraine

### Medical Expenses Insurance

Program A	Limits
1. first (emergency) aid in place of event	100%
2. medical service and out-patient-policlinic treatment	100%
3. in-patient 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. urgent dental health service	1%
6. services of land transportation of the injured Insured person to the medical institution in cases when the Insured person is unable to move on his/her own	100%
7. payment for the cost of COVID-19 rapid testing, COVID-19 laboratory tests, prescribed by the doctor in the presence of signs of the disease, as evidenced by the relevant medical report, as well as outpatient and inpatient treatment of the Insured person with COVID-19 disease	100%
8. payment of expenses for continuation of treatment of the Insured person in a hospital for up to 15 days after the expiration of the Insurance Contract, without covering the costs of medical evacuation	100%
9. transportation and medical accompaniment of the Insured person, which is on in-patient care, to the medical institution at place of permanent residence	100%
10. transportation of the body (repatriation) of the Insured person to the place of his/her former permanent residence	100%
11. payment for burial of the Insured person in a place of death	20%
12. compensation of the expenses for telephone contact in regards to inform about the insured accident	200 UAH
<b>Program B — includes services indicated in Program A and following:</b>	
13. insurance of children without age limit (from birth) without additional charge (extra charge), payment of the costs of providing medical care with the involvement of, if it is necessary, highly specialized pediatric doctors	100%
14. payment of expenses for the further outpatient treatment of the Insured person with COVID-19 disease for up to 15 days after the expiration of the Insurance Contract;	100%
15. payment of medical care for sunburn, allergies	1%
16. payment of urgent medical care for an acute exacerbation of chronic diseases	10%
17. payment for urgent gynecological care during the term of pregnancy, which does not exceed 31 weeks	10%
18. compensation of medical expenses for preterm labor	10%
19. payment for the cost of medical care for a newborn at preterm birth	10%
20. payment of medical care for diseases or injuries resulting from alcohol inebriation (excluding post-mortem repatriation)	10% - 500 UAH deductible for every event
21. payment for medical assistance resulting from acts of terrorism and natural disasters, including post-mortem repatriation	100%
22. payment for hyperbaric therapy (pressure chamber)	100%
23. compensation of expenses for payment of immobilization devices prescribed by a doctor for injuries. Within these insurance conditions, immobilization devices include crutches, orthoses, bandages and splints	1000 UAH
24. payment for the prolonged staying in a hotel for a period not exceeding 5 days of one Insured person's travel companion after expiration of the Insurance contract if the Insured Person receives in-patient care	up to 1% per day
25. compensation for economy class round-trip ticket and staying in a hotel within the period up to 5 days of one of the adult close relatives of the Insured person, if the Insured person stays in a medical institution for more than 5 days	up to 5% for travel costs up to 1 % per day for stay
26. payment of the costs of early return in economy class to places of permanent residence and, if necessary, accompanying of the Insured person's children aged under 16 in the event of the Insured person's hospitalization or death	up to 5%

27.	payment for costs of search and rescue of the Insured person in mountains, at sea, in forest or other remote places, including expenses for the evacuation by helicopter from the scene to the hospital	10%
<b>Program C (Transport Assistance) — includes services indicated in Program A and following:</b>		
28.	compensation for transportation to the nearest service center for the Insured person's car that went out of service and cannot be safely used as a result of a sudden breakdown or traffic accident	up to 10%
29.	reimbursement of the travel costs for the insured driver and passengers to the country of permanent residence if the passenger car, in which they were traveling, is stolen or damaged as a result of an accident and its further operation is impossible. Only economy class fare by regular public transport, except air and taxis is reimbursed	up to 1% per person
30.	compensation for repair of a sudden breakdown or a damage inflicted to the Insured person's car as a result of traffic accident or reimbursement for keeping the car at the guarded parking lot provided the car cannot be repaired	10%
31.	compensation of the cost for paid services of a lawyer to protect the rights of the Insured person after a traffic accident with his/her participation.	5%

## Accident Insurance

	Limits
32. Temporary deterioration of the Insured person's health	30%
33. Primary disablement:	
III disability group	60%
II disability group	75%
I disability group	100%
34. Death of the Insured person	100%

## Public Liability Insurance

	Limits
35. compensation of damage to the life and health of the third parties, caused as a result of unintended and careless actions of the Insured person	70%
36. compensation of damage to the property of the of third parties caused as a result of unintended and careless actions of the Insured person	30%
37. compensation of damage unintentionally inflicted to the rented sport equipment	5%

## Trip Cancellation and Interruption Insurance

	Limits
The insured accident shall be understood as the impossibility to make a trip as a result of a sudden, unforeseen and accidental event which happened before the departure date, namely:	
38. death of the Insured person, his/her family member or travel companion	100%
39. trauma or sudden illness, including COVID-19, of the Insured person, his/her family member or travel companion that requires out-patient treatment	100%
40. trauma or sudden illness, including COVID-19, of the Insured person, his/her family member or travel companion that requires in-patient treatment	100%
41. destruction of the Insured person's property as a result of fire, natural disasters or illegal actions of third persons	100%
42. theft or damage of the vehicle on which Insured person planned to make the booked trip	100%
43. the need for the Insured person to participate in the trial	100%
44. theft of the Insured person's or his/her travel companion's documents (tickets), passport, driving license or another documents	100%

45.	dismissal of the Insured person by the initiative of the employer	100%
46.	failure or inaction in work of machinery and other unforeseen technical problems with water transport (liner, motor ship) intended for making a booked and paid trip (cruise)	100%
The insured accident also shall be understood as a sudden unforeseen interruption of the trip, namely early return to the place of permanent residence, as the result of accidental, unpredicted and unintentional event which happened during the trip and inflicted losses to the Insured person, namely:		
47.	death, accident injury or sudden illness, including COVID-19, of the Insured person or Insured person's family member	100%
48.	destruction of the Insured person's property as a result of fire, natural disasters or illegal actions of third persons	100%
49.	failure or inaction in work of machinery and other unforeseen technical problems with water transport (liner, motor ship) intended for making a booked and paid trip (cruise)	100%

## Luggage Insurance

		Limits
50.	compensation for losses caused by damage, theft, destruction or loss of luggage	100%
51.	compensation for the purchase of essential goods because of the delay of luggage for more than 6 hours	10%
52.	reimbursement for the expenses connected with execution of the documents necessary for return to the country of permanent residence	Reasonable costs