

Program of Comprehensive Travel Insurance Abroad

Medical Expenses Insurance

Program A	Limits
1. first (emergency) aid in place of event	100%
2. medical service and out-patient-polyclinic treatment	100%
3. in-patient treatment	100%
4. 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%
5. 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%
6. urgent dental health service	1%
7. payment for land transportation of the injured Insured person to the medical establishment in cases when the Insured person is unable to move by him/herself	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 inpatient care, from abroad to the place of permanent residence	100%
10. transportation of the body of the Insured person (repatriation) to the customs border of the country of his previous permanent residence	100%
11. payment for burial of the Insured person in a country of place of death	10%
12. compensation for expenditures for telephone contact of the Insured person or the person representing his/her interest with the Insurer in order to inform about the insured accident	up to 100 EUR/USD
Program B — includes services indicated in Program A and following:	Limits
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 doctor 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 emergency 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. medical expenses compensation for preterm labor	10%
19. payment of 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% - 50 EUR/USD 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)	up to 10 000 EUR/USD
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;	1%

24.	payment for transportation of the Insured person, excluding medical evacuation, by the economy class to the country of permanent residence after outpatient treatment of COVID-19 or inpatient treatment of COVID-19 after the expiration of the Insurance Contract	up to 400 EUR/USD
25.	payment for transportation of the Insured person, excluding medical evacuation, by economy class to the country of permanent residence after in-patient treatment after the expiration of the Insurance Contract	up to 400 EUR/USD
26.	Payment for the prolonged staying of the Insured person 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 (payment of costs is carried out for 5 days of stay within only the first 15 days after the expiration of the Insurance Contract);	up to 100 EUR/USD per day
27.	payment for the prolonged staying in a hotel abroad for a period not exceeding 5 days of one Insured person's travel companion after expiration of the Insurance contract if the Insured Person is in inpatient treatment	up to 100 EUR/USD per day
28.	compensation for economy class round-trip ticket, but not more than 400 EUR/USD, and staying in a hotel within the period up to 5 days for one of the adult close relatives of the Insured person, if the Insured person is in inpatient treatment in the country of temporary stay more than 5 days	up to 100 EUR/USD per day
29.	arrangement and payment for travel costs connected with preschedule return to the country of permanent residence and, if it is necessary, accompaniment of the Insured person's children aged under 16 in the event of the Insured person's hospitalization or death	up to 400 EUR/USD
30.	payment of travel costs in economy class of one Insured person's attendant to the country of permanent residence in the event of the Insured person's hospitalization or death	up to 400 EUR/USD
31.	payment for costs of search and rescue of the Insured person in mountains, at sea, in desert, jungle or other remote places, including expenses for the evacuation by helicopter from the scene to the hospital	10%
Program C (Transport Assistance) — include the conditions of the Program A and the following services:		Limits
32.	compensation for transportation to the nearest service center of 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 200 EUR/USD
33.	reimbursement for travel costs of the insured driver and passengers in order to return to the country of permanent residence in the event the Insured persons' car was stolen or it went out of service because of traffic accident and cannot be safely used * * Reimbursement is made for the costs for travel in economy class by regular public transport, except for air transport and taxi	up to 200 EUR/USD per person
34.	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	up to 200 EUR/USD
35.	compensation for costs of the paid-up lawyer's services on protection the Insured person's rights after traffic accident	10%
Insurance conditions of program C (Transport Assistance) are valid only for Insured persons traveling by their own technically good-order passenger car, the service life of which is not more than 5 years (determined from the date of issue).		

Accident Insurance

	Limits
36. temporary deterioration of the Insured person's health	30%
37. primary disablement: III disability group II disability group I disability group	60% 75% 100%
38. death of the Insured person	100%

Public Liability Insurance

	Limits
39. compensation of damage unintentionally inflicted to life and health of the third person by the Insured person	70%
40. compensation to the affected third party for pain and suffering as a result of unintentional actions of the Insured person	5%
41. compensation of damage inflicted to the property of the third person as a result of unintentional actions of the Insured person	30%
42. compensation of damage unintentionally inflicted to the rented sport equipment during active rest	1%
43. payment of costs of interpretation and lawyer services relating to the protection of civil rights of the Insured person during legal proceedings	10%

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 of the trip, namely:	
44. death, trauma or sudden illness, including COVID-19, of the Insured person, his/her family member or travel companion that requires out-patient treatment	100%
45. trauma or sudden illness, including COVID-19, of the Insured person, his/her family member or travel companion that requires in-patient treatment	100%
46. destruction of the Insured person's real property as a result of fire, natural disasters or illegal actions of third persons	100%
47. theft or damage of the vehicle on which the booked trip was planned	100%
48. participation of the Insured person in legal action	100%
49. failure to obtain an entry visa by the Insured person, his/her family member or travel companion, accompanying the Insured person during the trip	100%
50. delay in issuing visa to the Insured person, his/her family member or travel companion accompanying the Insured person during the trip	100%
51. issuance of visa for the term other than required to make a trip, thus it becomes impossible to make a booked trip	100%
52. theft of the Insured person's, his/her family member's or travel companion's documents (tickets), passport, driving license or another documents, thus it becomes impossible to make a trip	100%
53. dismissal of the Insured person by the initiative of the employer	100%
54. 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%
55. missed flight from Ukraine	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 a result of accidental, unpredicted and unintentional event which happened during the trip abroad, namely:	
56. death, accident injury or sudden illness of the Insured person or Insured person's family member	100%
57. destruction of the Insured person's property as the result of fire, natural disasters or illegal actions of third persons	100%
58. refusal of entry into the country of destination to the Insured person, his/her family member or travel companion if such a refusal is motivated by a suspicion of the authorities of the country of the travel in the illegal labor migration of such persons or a suspicion of having COVID-19 disease, if this diagnosis is laboratory confirmed by the conclusion of a PCR test in Ukraine, which, in its turn, must be passed no later than 3 (three) days after returning to the place of permanent residence	100%

59. 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) that caused the interruption of the trip	100%
The insured accident also shall be understood as a sudden unforeseen and accidental event which inflicted losses to the Insured person, namely:	
60. missed flight from Ukraine	200 EUR/USD
61. delayed flight to Ukraine	100 EUR/USD

Luggage Insurance

	Limits
62. reimbursement for expenses caused by loss, destruction or partial damage of the insured luggage	100%
63. reimbursement of expenses for the purchase of essential goods due to the delay of luggage for a period of more than 6 hours	10%
64. reimbursement for the expenses connected with reissuance of the lost documents necessary for return to the country of permanent residence	Reasonable costs