






DESCRIPTION OF INSURANCE PACKAGES

Insurance package	ECONOMY 	STANDARD 	SPORTS & ACTIVITIES 	EXTENDED COVER 	Travel cancellation 
Territory of insurance	Ukraine	Ukraine	Ukraine	Ukraine	Ukraine
Insurance period, (days)	1 — 365	1 — 365	1 — 365	1 — 365	180 — 3
Number of trips	One	One	One	One	One
Medical Expenses Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, UAH	30 000	30 000	30 000	45 000	
Deductible	0	0	0	0	
1. First (emergency) aid;	100 %	100 %	100 %	100 %	
2. Out-patient treatment;	100 %	100 %	100 %	100 %	
3. In-patient treatment (hospitalization);	100 %	100 %	100 %	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 %	100 %	100 %	100 %	
5. Urgent dental care;	1 %	1 %	1 %	1 %	
6. Services of 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 %	100 %	100 %	100 %	
7. Payment of 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;	100 %	100 %	100 %	100 %	
8. Payment for in-patient treatment of the Insured person in a hospital after the end of the insurance period, if it is necessary for medical reasons;	15 days	15 days	15 days	15 days	
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 %	100 %	100 %	100 %	
10. Transportation of the body (repatriation) of the Insured person to the place of his previous permanent residence;	100 %	100 %	100 %	100 %	
11. Services for burying the body of the Insured person at the place of death;	20 %	20 %	20 %	20 %	

12. Compensation of expenditures for telephone contact with the Insurer in order to inform about the insured accident;	200 UAH	200 UAH	200 UAH	200 UAH	
13. Insurance of children without age limit (from birth) without additional charge (extra charge), payment for the costs of providing medical care with the involvement of, if it is necessary, highly specialized doctor pediatric doctors;			100 %	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 %	100 %	
15. Payment for medical care for sunburn, allergies;			1 %	1 %	
16. Payment of medical care for an acute exacerbation of chronic diseases;			10 %	10 %	
17. Payment for urgent gynecological care at the pregnancy, which does not exceed 31 weeks;			10 %	10 %	
18. Medical expenses compensation at preterm labor;			10 %	10 %	
19. Payment of the cost of medical care for a newborn at preterm birth;			10 %	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	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 %	100 %	
22. Payment for hyperbaric therapy (pressure chamber);			100 %	100 %	
23. Compensation of payment of immobilization devices prescribed by a doctor for injuries. Within these insurance conditions, immobilization devices include crutches, orthoses, bandages and splints;			1000 UAH	1000 UAH	
24. Payment for the staying in a hotel for one Insured person's travel companion after expiration of the Insurance contract if the Insured Person receives in-patient care;			up to 5 days, but not more than 1% of the Insurance sum per day	up to 5 days, but not more than 1% of the Insurance sum per day	
25. Compensation of economy class return 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;			economy class, up to 5 days, but not more than 1% of the Insurance sum per day	economy class, up to 5 days, but not more than 1% of the Insurance sum per day	
26. Payment of travel costs connected with return to the place of permanent residence and, if necessary, accompaniment of the Insured person's children aged under 16 in the event of the Insured person's hospitalization or death;			100 %	100 %	
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 %	10 %	

ACCIDENT Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, UAH	3 000	6 000	6 000	10 000	Not included
Deductible	0	0	0	0	
28. Temporary disability	30 %	30 %	30 %	30 %	
29. Primary disability resulting from an accident:	60 %	60 %	60 %	60 %	
III disability group	75 %	75 %	75 %	75 %	
II disability group	100 %	100 %	100 %	100 %	
I disability group					
30. Accidental death	100 %	100 %	100 %	100 %	
LUGGAGE Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, UAH	Not included	5 000	Not included	5 000	Not included
Deductible, (in % of the amount of damage)		10%		10%	
31. Reimbursement for expenses caused by loss, destruction or partial damage of the insured luggage;		100 %		100 %	
32. Reimbursement for the additional expenses as a result of luggage delay for a period of more than 6 hours since the moment of arrival to the country of temporary stay;		10 %		10 %	
33. Reimbursement for the additional expenses connected with reissuance of the lost documents necessary for return to the country of permanent residence.		Reasonable costs		Reasonable costs	
PUBLIC LIABILITY Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, UAH	Not included	Not included	15 000	15 000	Not included
Deductible, (in % of the amount of damage)			10%	10%	
34. Compensation of damage unintentionally inflicted to life and health of the third person by the Insured person;			70 %	70 %	
35. Compensation of damage unintentionally inflicted to the property of the third person by the Insured person;			30 %	30 %	
36. Compensation of damage unintentionally inflicted to the rented sport equipment during active rest.			5 %	5 %	
TRAVEL CANCELLATION Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum under the insurance contract, UAH	Not included	Not included	Not included	Not included	from 3 000 to 150 000
Deductible, (in % of the amount of damage)					10%
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:					

37. death of the Insured person, Insured person's family member or travel companion;					100 %
38. trauma or sudden illness, including COVID-19, of the Insured person, his/her family member or travel companion that requires out-patient treatment;					100 %
39. trauma or sudden illness, including COVID-19, of the Insured person, his/her family member or travel companion that requires in-patient treatment;					100 %
40. destruction of the Insured person's property as a result of fire, natural disasters or illegal actions of third persons;					100 %
41. theft or damage to the vehicle on which the booked trip was planned to realize;					100 %
42. participation of the Insured person in legal process;					100 %
43. theft of the Insured person's, his/her family member's or travel companion's documents (tickets), passport, driving license or another documents;					100 %
44. dismissal of the Insured person by the initiative of the employer;					100 %
45. 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 event is also the fact of losses incurred by the Insured person due to a sudden unforeseen interruption of the trip because of:					100 %
46. death, accident injury or sudden illness, including COVID-19, of the Insured person or Insured person's family member;					100 %
47. destruction of the Insured person's property as the result of fire, natural disasters or illegal actions of third persons;					100 %
48. 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 %

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 are traveling in Ukraine. 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 during travel is always higher to older people, so a multiplying co-efficient is applied for insuring tourists from 65 to 80 years old. Tourists over 80 years old are subject to individual insurance.
- 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.
- 4. Luggage Insurance** provides you with compensation for damaged, lost or stolen luggage.
- 5. Trip Cancellation 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 personal accident, health problems or illness of the Insured person and his/her 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.