

## 13/ Schedule of benefits

### MEDICAL EXPENSES (1)

#### Maximum ceilings for 12 months of cover under one or more policies

Maximum medical expenses per person per year	€150,000 €300,000€ or €500,000€ as indicated on the certificate of insurance*
Surgery and hospitalisation	100% of actual costs*
Consultations, pharmacy, analyses, x-rays, paramedical procedures	100% of actual costs*
Emergency dental treatment	100% up to €300*
Dental treatment following an accident	100% up to €600*

\*For students: You maintain the same coverage in your **country of residence** for emergency only when you return on holiday, up to a **maximum of 15 000 €**

### ACCIDENTAL DEATH AND DISABILITY

Death lump sum benefit	€1,000
Accidental death lump sum benefit	€10,000
Permanent disability following and accident lump sum benefit	€50,000

### ASSISTANCE BENEFITS

Medical transport	100% of actual costs
Repatriation for medical reasons	100% of actual costs
Accompaniment during the transport of the insured	Return Ticket
Visit from a relative in case of hospitalisation longer than 6 days	Return ticket + €80 per night (max 8 nights)
Early return following the death of a member of the immediate family	In bound ticket – actual costs
Extension of stay for medical reasons	Inbound ticket + €80 per night (max 8 nights)
Evacuation in case of unstable political situation (acts of terrorism)	Inbound ticket
Sending of medicines abroad	100% of actual costs
Transmission of urgent messages	100% of actual costs
Search costs	100% up to €5,000
Cash advance in case of theft or loss	up to €700
Legal representative fees	up to €3,000
Advance of bail	up to €7,000
Repatriation of the body in case of death	Actual expenses (funeral expenses limited to €1,500)

### CIVIL LIABILITY

#### Damage that has been caused to someone else during the trip (travel incl.) is guaranteed

- Personal injury	€4,500,000
- Damage to property and consequential losses therefrom	€450,000
- Deductible	€100 per case and per claim

### LUGGAGE INSURANCE

In case of :	
- Theft	
- Total or partial destruction	€2,000 (deductible of €30)
- Loss during the transportation by a transport company	
- Late delivery of more than 24 hours	Basic necessities up to €150

### DELAY IN TRANSPORT

Charter flights and regular flights Delay exceeding 4 hours	Costs of meals, transfer and first night, up to €150 per person
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### CANCELLATION (option)

Maximum €9,000 / person and €30,000€ per event	
SNAV (travel agents union) scale:	
From 30 to 21 days before departure	25% of the price of the trip
From 20 to 8 days before departure	50% of the price of the trip
From 7 to 2 days before departure	75% of the price of the trip
Less than 2 days before departure	90% of the price of the trip
No show on the date of departure	100% of the price of the trip
Deductible per person	€30

**(1) If the member benefits from social security or any other supplementary body, our reimbursements are made for amounts in excess of theirs.**

