

Medical costs

Maximum benefit per person and per year	€300 000
Surgery and hospitalization	100% of actual costs*
Consultations, pharmacy, x-ray analyses, paramedic care	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 for emergencies only in your country of residence when you return on holiday, up to a maximum of €15 000.

Accidental death and dismemberment benefits

Non-accidental death benefit	€1 000
Accidental death benefit	€8 000
Permanent disability benefit further to an accident	€30 000

Legal liability

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

Deductible for the three guarantees	100 € per file and per claim
Personal injury	€4 500 000
Damage to property and consequential losses therefrom	€450 000
Objects entrusted during a period of traineeship	€11 500

Assistance

Medical transport	100% of actual costs
Repatriation	100% of actual costs
Presence of a relative if hospitalized for more than 7 days	Outward/return ticket + €80 per night (max. 8 nights)
Early return following the death of a member of the immediate family	Return ticket – actual costs
Extension of stay for medical reasons	Inbound ticket + €80 per night (max 15 nights)
Dispatch of essential medicines which cannot be found on site	100% of actual costs
Forwarding of urgent messages	100% of actual costs
Search costs	100% up to €3 000
Advance of funds in cases of theft	up to €700
Legal assistance	up to €3 000
Advance of bail money	up to €7 000
Transport of body in cases of death	Actual costs (funeral expenses limited to €1500)

Luggage insurance

During the outward / return journey	€1 150
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