

Medical expenses (1)	
Maximum benefit limits applicable to up to 12 months of cover, across one or more policies	
Maximum medical expenses per person per year in the WHV country	€ 150 000
Surgery and hospitalisation	100% of actual costs
Consultations, pharmacy, analyses, x-rays, paramedical procedures	100% of actual costs, deductible €50 per condition
Emergency dental treatment	100% up to € 300
Dental treatment following an accident	100% up to € 600
Pregnancy and maternity care	90% up to € 5 000
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
Objects entrusted during a period of internship	€ 11 500
Deductible for all three covers	€100 per case and per claim
Assistance benefits	
Medical transport	100% of actual costs
Repatriation for medical reasons	100% of actual costs
Repatriation of the body in case of death	Actual expenses (funeral expenses limited to €1,500)

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