

Medical expenses

Surgery and hospitalization A simple telephone call to engage	100% of expenses without deductible or waiting period
Consultations, pharmacy, x-ray analyses, paramedic care	100% of expenses
Urgent dental care	€ 300
Dental care following an accident	€ 600
Maximum benefit per person and per year	€ 150 000

Assistance

Medical Transportation	100% of expenses
Sanitary repatriation	100% of expenses
Presence of a relative if hospitalized for more than 7 days	Outward/return ticket + 80€ per night (max. 8 hotel nights)
Early return following the death of a member of the immediate family	Return ticket
Shipment of indispensable medicine that cannot be found on the spot	100% of expenses
Transmission of an urgent message	100% of expenses
Research fees	100% up to € 3 000
Advance loan in case of theft	up to € 700
Legal assistance	up to € 3 000
Advance on bail (legal case)	up to € 7 000
Transport of body in cases of death	100% of expenses (funeral expenses limited to € 1500)

Civil liability

Damages caused to others during the trip and stay

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

Individual accident / Accidental death and dismemberment benefits

Accidental death benefit	€ 8 000
Permanent disability benefit further to an accident	€ 30 000

Baggage insurance

During travel (initial departure and final return) Complementary to the transport company	€ 1 150
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