

Appendix 1 to Your Certificate of International Travel Insurance Schedule of Benefits

All amounts below are in EUR or USD, depending on the Benefits Currency specified in your Certificate.

Sum Insured (per insured person, across all sections below): 500.000

Section 1. Medical Expenses incurred during the Covered Trip in Case of Injury or Sudden Illness

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| Hospital Room & Board Benefit: Subject to Semi-private room rate | <p>Paid in full, however, the following additional limits shall apply:</p> <ul style="list-style-type: none"> • 100.000 for persons over 70 years old. • 100.000 for Treatment of body injuries resulted from using sports vehicles or any two or three wheeled motorized vehicles • 30.000 for Emergency Treatment of an acute exacerbation of a Pre-Existing Medical Condition (including 15.000 for Complications of Pregnancy up to the 20th week of pregnancy) |
| Intensive Care/Cardiac Care Unit Benefit | |
| Hospital or Day Surgery Miscellaneous Expense Benefit | |
| Surgeon (In or Outpatient) Benefits | |
| Anesthesia Benefit | |
| Diagnostic X-Ray and Lab Benefit | |
| Ambulance Benefit | |
| Inpatient or Outpatient Consultation Benefit | |
| Prescription Drugs Benefit | |
| Emergency Dental Coverage (in case of an accident) | |
| Palliative Dental | 250 |

Section 2. Medical Transportation Benefits

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| Emergency Medical Evacuation and Repatriation | paid in full |
| Repatriation or Burial locally | 25.000 |
| Emergency Medical Reunion | 5.000 |
| Continuation (Return to Host Country) | 5.000 |
| Compassionate Repatriation | 5.000 |

Section 3. Non-Medical Benefits

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| Trip Delay by 12 hours or more | 2.000 including accommodations (150/day) |
| Hospitalization Daily Allowance | 50 every 24 hours (from the third day of Hospitalization)/ up to 1.000 |
| Missed Connection | 1.000 |
| Loss of Luggage | 2.000 |
| Luggage Delay | 100 per day Up to 300 max |
| Lost or Stolen Passport | 100 |
| Third Party Liability incl. Bodily Injury and Property Damage | 500.000 |
| Legal Expenses | 10.000 |
| Accidental Death and Dismemberment | 25.000 |
| Trip Cancellation / Interruption | 5.000 |
| • Deductible | 100 |

Section 4. Coronavirus SARS CoV2 (COVID-19) Tests and Treatment

This insurance covers:

- medical evacuation related to COVID-19;
- PCR virus detecting test for COVID-19 if prescribed by the Doctor in case of confirmed symptoms;
- treatment of COVID-19 infection, including Hospitalization, medication, and local transportation costs; and
- any resulting complications.

Exclusions:

- rapid antibody testing;
- tests undergone by the Insured Person in order to meet the requirements of the authorities applicable to people entering a country from another country;
- tests undergone by the Insured Person without Doctor's prescription.

Subject to the relevant limits established in other sections of Schedule of Benefits, but not more than 100.000 in aggregate

- ✓ Paid in full means that relevant expenses shall be paid or reimbursed within the individual Sum Insured, under conditions that such expenses are Usual, Customary and Reasonable, and relevant Treatment is Medically Necessary.
- ✓ The amounts below mean limits of possible reimbursement of actual costs paid / expenses incurred under relevant items, under condition that such costs/expenses are Usual, Customary and Reasonable, and relevant Treatment is Medically Necessary.
- ✓ Explanation of definitions used in this Schedule of Benefits is provided in the International Travel Insurance Rules.

Maximum limit per Event

If several Insured Persons submit claims in connection with the same event (that resulted in expenses or damages covered by their insurance certificates issued by the Coverholder), then the total amount of benefits payable to the claimants shall not exceed the Accumulation Limits specified below:

| *Medical Benefits (Section 1, 2, 4) | Accumulation Limit |
|--|--|
| Medical Expenses in Case of Injury or Sudden Illness | An Accumulation Limit of €/\$1.000.000,00 applies for all losses arising from the same Event in any one Period of Insurance. |
| Medical Transportation Benefits | |
| Coronavirus SARS CoV2 (COVID-19) | |

| *Non-Medical Benefits (Section 3) | Accumulation Limit |
|--|---|
| Third Party Liability incl Bodily Injury and Property Damage | An Accumulation Limit of €/\$1.000.000,00 applies for all third party liability losses arising from the same Event in any one Period of Insurance. |
| Other Non-Medical Benefits | An Accumulation Limit of €/\$100.000,00 applies for all losses (other than third party liability) arising from the same Event in any one Period of Insurance. |

If the total amount of eligible benefits (in respect of all Insured Persons who suffered from the same event) exceeds the mentioned overall limits, then each of those Insured Persons (including You) will be compensated such portion of the relevant Accumulation Limit, that his/her eligible claim amount represents in the total amount of eligible benefits.