

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	
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	
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	
Trip Delay by 6 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

- ✓ 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.