







DESCRIPTION OF INSURANCE PACKAGES

Insurance package	 ECONOMY	 STANDARD	 BUSINESS	 SPORTS & ACTIVITIES	 Full Cover World Полное покрытие Мир	 Travel cancellation
Territory of insurance	Europe / World	Europe / World	Europe / World	Europe / World	Europe / World	Europe / World
Insurance period, (days)	1 — 365	1 — 365	90/180/365	1 — 365	1 — 365	180 — 7
Number of trips	One	One	Multi	One	One	One
Medical Expenses Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, EURO	30 000	30 000	30 000	30 000	30 000	Not included
Deductible	0	0	0	0	0	
1. First (emergency) aid at place of event;	100 %	100 %	100 %	100 %	100 %	
2. Out-patient treatment;	100 %	100 %	100 %	100 %	100 %	
3. In-patient treatment (hospitalization);	100 %	100 %	100 %	100 %	100 %	
4. payment of the cost of COVID-19 rapid testing, COVID-19 laboratory tests, prescribed by the doctor in the presence of signs of the disease, as evidenced by the relevant medical report, as well as outpatient and inpatient treatment of the Insured person with COVID-19 ;	100 %	100 %	100 %	100 %	100 %	
5. Payment for medicines used for emergency medical treatment or compensation of expenses in the event of self-purchase of medicines prescribed by the doctor;	100 %	100 %	100 %	100 %	100 %	
6. Urgent dental care;	1 %	1 %	1 %	1 %	1 %	
7. Payment for land transportation of the injured Insured person to the medical establishment in cases when the Insured person is unable to move by him/herself;	100 %	100 %	100 %	100 %	100 %	
8. Payment for in-patient treatment of the Insured in hospital after the expiration of the Insurance Contract;	15 days	15 days	15 days	15 days	15 days	
9. Transportation and medical accompaniment of the Insured person, which is on in-patient care, from abroad to the place of permanent residence;	100 %	100 %	100 %	100 %	100 %	

10.	transportation of the body (repatriation) of the Insured person to the customs border of the country of permanent residence;	100 %	100 %	100 %	100 %	100 %	
11.	Payment for burial of the Insured person in a country of place of death;	10 %	10 %	10 %	10 %	10 %	
12.	Compensation for expenditures for telephone contact with the Insurer in order to inform about the insured accident;	100 EURO/USD	100 EURO/USD	100 EURO/USD	100 EURO/USD	100 EURO/USD	
13.	Insurance of children without age limit (from birth) without additional charge (extra charge), payment of the costs of providing medical care with the involvement of, if it is necessary, highly specialized doctor pediatric doctors;				100 %	100 %	
14.	Payment of expenses for the further outpatient treatment of the Insured person with COVID-19 disease for up to 15 days after the expiration of the Insurance Contract;				100 %	100 %	
15.	Payment of medical care for sunburn, allergies;				1 %	1 %	
16.	Payment of medical care for an acute exacerbation of chronic diseases;				10 %	10 %	
17.	Payment of urgent gynecological care during the term of pregnancy, which does not exceed 31 weeks;				10 %	10 %	
18.	Medical expenses compensation for preterm labor;				10 %	10 %	
19.	Payment of the cost of medical care for a newborn at preterm birth;				10 %	10 %	
20.	Payment of medical care for diseases or injuries resulting from alcohol inebriation (excluding post-mortem repatriation);				10 % - 50 EUR/USD deductible for every event	10 % - 50 EUR/USD deductible for every event	
21.	Payment for medical assistance resulting from acts of terrorism and natural disasters, including post-mortem repatriation;				100 %	100 %	
22.	Payment for hyperbaric therapy (pressure chamber);				up to 10 000 EUR/USD	up to 10 000 EUR/USD	
23.	Compensation of expenses for payment of immobilization devices prescribed by a doctor for injuries. Within these insurance conditions, immobilization devices include crutches, orthoses, bandages and splints;				1 %	1 %	
24.	Payment for transportation of the Insured person by the economy class to the country of permanent residence after outpatient or inpatient treatment of COVID-19 after the expiration of the Insurance Contract;				up to 250 EUR/USD	up to 250 EUR/USD	

25. Payment for transportation of the Insured person in economy class to the country of permanent residence after in-patient treatment after the expiration of the insurance contract;				100 %	100 %	
26. Payment for the prolonged staying of the Insured person abroad after expiration of the Insurance contract for a period not exceeding 5 days if after being discharged from the hospital the Insured person cannot return to the country of permanent residence (payment of costs is carried out for 5 days of stay within only the first 15 days after the expiration of the Insurance Contract);				75 EURO/USD per day 375 EURO/USD total	75 EURO/USD per day 375 EURO/USD total	
27. Payment for the prolonged staying in a hotel abroad for a period not exceeding 5 days of one Insured person's travel companion after expiration of the Insurance contract if the Insured Person is in inpatient treatment;				75 EURO/USD per day 375 EURO/USD total	75 EURO/USD per day 375 EURO/USD total	
28. Compensation for economy class return ticket and staying in a hotel within the period up to 5 days for one of the adult close relatives of the Insured person, if the Insured person is in inpatient treatment in the country of temporary stay more than 5 days;				economy class 75 EURO/USD per day 375 EURO/USD total	economy class 75 EURO/USD per day 375 EURO/USD total	
29. Payment for travel costs connected with preschedule return to the country of permanent residence and, if it is necessary, accompaniment of the Insured person's children aged under 16 in the event of the Insured person's hospitalization or death;				economy class	economy class	
30. Payment for travel costs of the Insured person's attendant to the country of permanent residence in the event of the Insured person's hospitalization or death;				economy class	economy class	
31. Payment for costs of search and rescue of the Insured person in mountains, at sea, in desert, jungle or other remote places, including expenses for the evacuation by helicopter from the scene to the hospital.				10 %	10 %	
ACCIDENT Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, EURO	3000	3000	3000	3000	3000	Not included
Deductible	0	0	0	0	0	
32. Temporary deterioration of the Insured person's health;	30 %	30 %	30 %	30 %	30 %	
33. Primary disability as a result of an accident:						
III disability group	60 %	60 %	60 %	60 %	60 %	
II disability group	75 %	75 %	75 %	75 %	75 %	
I disability group	100 %	100 %	100 %	100 %	100 %	

34. Accidental death of the Insured person.	100 %	100 %	100 %	100 %	100 %	
LUGGAGE Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, EURO	Not included	500	Not included	Not included	500	Not included
Deductible, (in % of the amount of damage)		10 %			10 %	
35. Reimbursement for expenses caused by loss, destruction or partial damage of the insured luggage;		100 %			100 %	
36. Reimbursement of expenses for the purchase of essential goods due to the delay of luggage for a period of more than 6 hours;		10 %			10 %	
37. Reimbursement for the expenses connected with reissuance of the lost documents necessary for return to the country of permanent residence.		Reasonable costs			Reasonable costs	
PUBLIC LIABILITY Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, EURO	Not included	Not included	Not included	10 000	15 000	Not included
Deductible, (in % of the amount of damage)				10 %	10 %	
38. Compensation of damage unintentionally inflicted to life and health of the third person by the Insured person;				70 %	70 %	
39. Compensation to the affected third party for pain and suffering as a result of unintentional actions of the Insured person;				5 %	5 %	
40. Compensation of damage inflicted to the property of the third person as a result of unintentional actions of the Insured person;				30 %	30 %	
41. Compensation of damage unintentionally inflicted to the rented sport equipment during active rest;				1 %	1 %	
42. Payment of costs of services of a lawyer and interpreter relating to the protection of civil rights of the Insured person during legal proceedings.				10 %	10 %	
TRAVEL CANCELLATION Insurance	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits	Liability Limits
Insurance sum for each Insured Person, EURO	Not included	Not included	Not included	Not included	Not included	from 100 to 3000
Deductible, (in % of the amount of damage)						10 %
The insured accident shall be understood as the impossibility to make a trip as a result of a sudden, unforeseen and accidental event which happened before the departure date of the trip, namely:						

43.	death, trauma or sudden illness, including COVID-19 , of the Insured person, his/her family member or travel companion that requires out-patient treatment;					100 %
44.	trauma or sudden illness, including COVID-19 , of the Insured person, his/her family member or travel companion that requires in-patient treatment;					100 %
45.	destruction of the Insured person's real property as a result of fire, natural disasters or illegal actions of third persons;					100 %
46.	theft or damage to the vehicle, owned by the Insured person, his/her family member or travel companion;					100 %
47.	participation of the Insured person in legal action;					100 %
48.	failure to obtain an entry visa by the Insured person, his/her family member or travel companion, accompanying the Insured person during the trip;					100 %
49.	delay in issuing visa to the Insured person, his/her family member or travel companion accompanying the Insured person during the trip;					100 %
50.	issuance of visa for the term other than required to make a trip, thus it becomes impossible to make a booked trip;					100 %
51.	theft of the Insured person's, his/her family member's or travel companion's documents (tickets), passport, driving license or another documents, thus it becomes impossible to make a trip;					100 %
52.	dismissal of the Insured person by the initiative of the employer;					100 %
53.	failure or inaction in work of machinery and other unforeseen technical problems with water transport (liner, motor ship) intended for making a booked and paid trip (cruise);					100 %
54.	missed flight from Ukraine.					100 %
The insured accident also shall be understood as a sudden unforeseen interruption of the trip as the result of accidental, unpredicted and unintentional event which happened during the trip abroad, namely:						
55.	death, accident injury or sudden illness of the Insured person or Insured person's family member;					100 %
56.	destruction of the Insured person's property as the result of fire, natural disasters or illegal actions of third persons;					100 %
57.	refusal of entry into the country of destination to the Insured person, his/her family member or travel companion if such a					100 %

refusal is motivated by a suspicion of the authorities of the country of the travel in the illegal labor migration of such persons or a suspicion of having COVID-19 disease, if this diagnosis is laboratory confirmed by the conclusion of a PCR test in Ukraine, which, in its turn, must be passed no later than 3 (three) days after returning to the place of permanent residence;						
58. failure or inaction in work of machinery and other unforeseen technical problems with water transport (liner, motor ship) intended for making a booked and paid trip (cruise) that caused the interruption of the trip;						100 %
The insured accident also shall be understood as a sudden unforeseen and accidental event which inflicted losses to the Insured person, namely:						
59. missed flight from Ukraine;						200 EUR
60. delayed flight to Ukraine.						100 EUR

Comprehensive Travel Insurance Abroad



Provides comprehensive life, health and property insurance protection for travelers during their trips abroad. Travel insurance policy is one of the documents necessary to obtain the entry visa to the majority countries of the World and also includes obligatory types of insurance as demanded by the Law of Ukraine “On Tourism”.

Your insurance policy, issued online, may include various combinations of the following types of insurance:

- 1. Medical Expenses Insurance** — provides you with emergency medical aid abroad in case of a sudden disease or accident. When you take the insurance, please, pay attention to the **insurance sum**: Consulates of **Schengen countries** require insurance sum for medical expenses insurance to be **not less than 30 000 EUR** per each Insured person. If you are planning to do **any risky activities** during your trip, such as skiing, sleigh rides, ice skating, motorcycles, water skiing, diving, take part in competitions, e.g. beach volleyball, football, etc., these should be included in your insurance cover. In this case, additional charges will be used. Please note that the probability of sudden health problems during travel is always higher to older people, so a multiplying co-efficient is applied for insuring tourists from 65 to 80 years old. Tourists over 80 years old are subject to individual insurance.
- 2. Personal Accident Insurance** — gives you a right to receive financial compensation in case of personal accident, which has occurred during a trip abroad. Please, pay attention that the amount of compensation is set in % of the insured sum, so the higher insurance sum is the higher compensation you can receive
- 3. Public Liability Insurance** — provides civilized solution of conflict situations in a court, legal assistance to the Insured person and compensation for the damages caused to property or life and health of the third parties by unintentional actions of the Insured person. For example, if you are engaged in risky activities, e.g. as skiing, there is a high probability to get into situation (collision or fall) which will result in injury or property damage to the 3rd persons, incl. rented sports equipment. Making financial claim in these cases is a common practice, especially in European countries. This insurance coverage will provide you with legal assistance to protect your interests abroad
- 4. Luggage Insurance** — provides you with compensation for damaged, lost or stolen luggage
- 5. Trip Cancellation Insurance** — this type of insurance will help you avoid financial loss in case if you have to cancel or interrupt your trip due to a various reasons such as visa refusal, personal accident, health problems or illness of the close relatives, natural disasters, property problems, etc. To get the insurance compensation you need to submit us your insurance policy, **your travel contract with tour operator and the document confirming a payment for travel services.**

!!! Deductible

Please pay attention that some types of insurance include deductible. This is the part of loss, which will not be compensated by insurance company.