

Cover and Benefits

The list of Cover and Benefits forms part of the Policy Conditions where the complete terms for the insurance policy are stated. For a detailed representation, including all restrictions and exemptions, please read the detailed insurance terms and conditions available in your Log-In area at www.eSecutive.com/myinsurance.

Health and Accident Insurance Coverage

Schedule of Benefits	EUR
Insured amount per person per trip	250.000
Co-payment per out-patient claim	0
Hospitalization	100%
Outpatient treatment by a doctor/specialist	100%
Prescribed medicines	100%
Prescribed treatment by a physiotherapist/chiropractor	2.000
Provisional pain-stilling dental treatment	165 (per case)
Ambulance transportation	100%
Medical Evacuation/Repatriation	100%
Return Trip	100%
Compassionate Emergency Repatriation	100%
Next-of-Kin Accompaniment	100%
Compassionate emergency visit	100%
Board, lodging & local transport for a person who is summoned or accompany the insured, per day	250
Statutory arrangements in case of death	100%
Home transportation of the deceased	100%
Personal accident - death and disability	12.000

Insurer:

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Please note: The insurance coverage meets the regulations stipulated by the Council of the European Union on 22.12.2003 (2004/17/EG).

Third Party Liability Insurance Coverage

Benefits	EUR
Personal injury / property damage each	500.000
Deductible per occurrence	150

The insurer grants coverage to the insured if a claim for damages is asserted against the insured by any third party for activities that have resulted in the death, the injury, or the health impairment of any person (injury to persons) or the damage to or destruction of property (property damage). The insurer will examine liability claims with respect to their validity, reject unjustified claims, and indemnify justified claims up to the maximum coverage as outlined in the policy.

Please note: Coverage does not include: the risks of the insured's own or a third-party business or trade, of a profession, service or official position (including honorary posts), of an activity entailing responsibility in an organization of any type, or of an unusual and perilous activity.

Insurer:

Generali Versicherung AG

