

Module 1: Medical Treatment Costs		Comprehensive
Hospitalisation due to accident, illness or pregnancy < 6 months at moment of departure		100%
Ambulatory treatment costs due to accident, illness or pregnancy < 6 months at moment of departure		100%
Urgent dental care		€ 250 / claim
Annual dental check-up		€ 75
Dental surgery following an accident		100%
Psychological help after trauma		5 visits
Module 2: Assistance Abroad		Comprehensive
Referral service concerning hospitals/doctors in host country		YES
Linguistic assistance in case of a covered claim		yes
Repatriation or evacuation		100%
Forwarding essential medications / medical applications		100%
Tracing and rescue		100%
Telecommunication costs relating to the covered claim		€ 125
Assistance in case of theft or loss of travel / ID documents		100%
Juridical assistance		€ 10.000
Advance of security deposit		€ 25.000
Early return in case of death of a family member		round trip (economy)
In case of death, transport of the mortal remains to the place chosen by the deceased's family		€ 7.500
Funeral costs (incl. laying-out costs and coffin)		€ 3.000
In case the insured person is hospitalized in a critical medical condition: <ul style="list-style-type: none"> • accommodation expenses by family members • travel expenses for 1 family member 		max €75 per person per day max € 7.500 (economy)
Module 3: Accidents		Comprehensive
Permanent disability due to accident		€ 150.000
Death by accident		€ 5.000
Module 4: Baggage & Household Furniture		Comprehensive
Baggage		€ 1.500
Home content, household furniture		€ 5.000
Maxima:		
photo, film, video, sound and computer apparatus, per item and including accesories		€ 500
jewellery, watches, per item		€ 150
mobile telecommunication apparatus		€ 150
(sun)glasses including frame, contact lenses		€ 150
sports equipment (surfboards, skis, bicycles, etc) per item		€ 250
musical instrulents		€ 250
ID and travel documents		€ 150
study materials (documents, books, study tools ...)		€ 500
Purchase of essentila clothing and toiletries in case of a baggage delay of at least 1 night		€ 200
Deductible per claim (except for travel documents and baggage delay		€ 125
Module 5: Extra Contractual Liability - Private Life		Comprehensive
Physical damage to third party		€ 20.000.000
Material damage to third party		€ 1.000.000
<ul style="list-style-type: none"> • For the USA and Canada: physical and material damage (in all) 		€ 1.250.000
Tenant liability (not in USA or Canada)		included