

| TRAVEL INSURANCE (Accueil Plus Schengen) | | | |
|------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Benefits | Option 1 (Up to 50.000 USD) | Option 2 (Up to 75.000 USD) | Excess All Options |
| Medical, Medical Expenses | | | |
| Medical repatriation | Real cost | Real cost | |
| Additional hotel expenses for travelling companions in the event of medical repatriation | 80 USD per day per person. Maximum 5 days | 100 USD per day per person. Maximum 5 days | |
| Additional hotel expenses for Insured if medical repatriation is not necessary | 80 USD per day/per person. Maximum 5 days | 100 USD per day per person. Maximum 5 days | |
| If hospitalisation is more than 8 days: Expenses for 1 person to come and visit insured | 1 return ticket + 80 USD per day for hotel expenses (Max 800USD for hotel expenses) | 1 return ticket + 80 USD per day for hotel expenses (Max 800USD for hotel expenses) | |
| Additional transport expenses for relatives travelling with assisted person | Real cost | Real cost | |
| Return home of children under 18 travelling with insured | Real costs + Return ticket and hotel expenses (80 USD per day. Maximum 3 days) for a close relative to escort minor children | Real costs + Return ticket and hotel expenses (80 USD per day. Maximum 3 days) for a close relative to escort minor children | |
| Medical expenses abroad | 50,000 USD | 75,000 USD | 60 USD |
| Emergency dental care abroad | 200 USD | 300 USD | 60 USD |
| Repatriation in the event of death | Real cost | Real cost | |
| Funeral expenses (coffin) | Real cost | Real cost | |
| Additional Travel expenses for anticipated return home in the event of death of a relative in the country of residence | Real cost | Real cost | |
| BAGGAGE | | | |
| Baggage Loss, damage or theft (maximum) | 750 USD | 1,500 USD | 60 USD |
| -Single item limit | 300 USD | 500 USD | |
| -Valuables limit in total | 250 USD | 400 USD | |
| Baggage delay (More than 12 hours abroad) | 500 USD | 750 USD | |
| TRAVEL INCONVENIENCE | | | |
| Flight delayed (More than 4 hours) | 150 USD | 250 USD | |
| TRAVEL ACCIDENT | | | |
| Travel accident - maximum per person/event | | 20,000 USD per person per event | |
| - Loss of limb or sight (between 18 and 65) | | 20,000 USD per person per event | |
| - Total permanent disablement (between 18 and 65) | | 20,000 USD per person per event | |
| - Death benefit (between 18 and 65) | | 20,000 USD per person per event | |
| - All benefits for insured 66 and over | | 15,000 USD per person per event | |
| - Travel accident not covered under 18 and over 70 | | | |
| Maximum per family/event | | 100,000 USD | |
| Maximum per Group/event | | 500,000 USD | |
| Maximum per event | | No limit | |
| PERSONAL LIABILITY | | | |
| Personal liability - All damages (including legal expenses) | | 50,000 USD per event | 70 USD |
| TRAVEL ASSISTANCE | | | |
| Medical advice | Yes | Yes | |
| Travel advice, hotel booking, tickets, rental car | Yes | Yes | |
| Bail bond advance | 2,000 USD per person | 10,000 USD per person | |
| Legal assistance (advance of lawyers fees) | 2,000 USD per event | 5,000 USD per event | |
| Cash advance abroad | | 2,000 USD per person | |
| Necessary medicine dispatch | Real Cost | Real Cost | |
| Urgent message relay and change in planned meetings | Real Cost | Real Cost | |
| TRIP CANCELLATION/CURTALMENT | | | |
| Trip cancellation/Curtailment | | 1,000 USD | 60 USD |
| SKI - OPTION | | | |
| Search and rescue | 1,000 USD | 1,000 USD | |
| Ambulance in the event of a ski accident | Real Cost | Real Cost | |
| Repatriation in the event of a ski accident | Real Cost | Real Cost | |
| Ski lift pass reimbursement in the event of a ski accident (for passes over 3 days long) | 100 USD per day. Maximum 300 USD | 150 USD per day. Maximum 450 USD | |
| Broken skis | Rental skis for the remaining period. Maximum 10 days | Rental skis for the remaining period. Maximum 10 days | |

Middle East definition is: Algeria , Bahrain, Egypt, Ethiopia, Iraq, Jordan, Koweït, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Somalia, Syria, UAE, Tunisia.