



COVERAGE	MAXIMUM COMPENSATION
Illness or accident injury (including assault) Treatment and care	UNLIMITED
Emergency room in US only	\$150.00 co-pay for all «emergency» visits, except particular cases detailed in Terms and Conditions.
Psychological / psychiatric Physiotherapy / chiropracty	up to \$ 550.00 / € 385.00 * up to \$ 400.00 / € 280.00 *
Dental (X-rays of tooth is needed) Emergency dental treatment Dental treatment necessitated by accident	Up to \$ 800.00 / € 560.00 * \$ 600.00 / € 420.00
Transport costs Ambulance in connection with treatment Medical evacuation to home country Repatriation of remains Family members traveling to the sickbed of a seriously ill participant, including cost of lodging	UNLIMITED UNLIMITED UNLIMITED 1 person if hospitalized > 3 days \$ 2,000.00 / € 1,400.00 2 persons if hospitalized > 7 days \$ 4,000.00 / € 2,800.00
Death resulting from accidental injury	\$15,000.00 / € 10,500.00
Disability resulting from accident (including assault)	up to \$ 75,000.00 / € 52,500.00
Emergency return transportation In case of death or sickness/injury / hospitalization threatening a family member Return ticket to host country (for academic year participants)	UNLIMITED UNLIMITED
Luggage Personal effects including «theft prone» property	\$ 3,000.00 / € 2,100.00 \$ 500.00 / € 350.00 per item Maximum \$1,000.00 / € 700.00
Luggage delay > 24h	\$ 250.00 / € 175.00
Personal / Transport delay > 24h	\$ 100.00 / € 70.00 per 24h Maximum \$ 600.00 / € 420.00
Private third party liability Personal injury Damage to property Legal expenses	\$ 100,000.00 / € 77,315.00 \$ 100,000.00 / € 77,315.00 Included
Disfigurement compensation	\$ 17,00.00 / € 11,900.00
<b>A COMPREHENSIVE PACKAGE:</b> Unlimited medical expenses and hospitalization costs(illness & accident) Discount pharmacy card on all medicines Unlimited medical evacuation No deductible Luggage covered up to \$3,000 Private third party liability up to \$100,000 Personal accident, including disfigurement compensation Leisure sport practice covered while included into the program	

\* maximum limits depending on the stay duration.

This table of benefits is a summary of coverage only, please refer to the Terms and Conditions for more details.

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