

TRAVEL GUARD

GROUP FORMULA & INDIVIDUAL MEMBER



PERSONAL ACCIDENT

	Expenses up to	
Accidental Death	Basic	10,000
	Option 1	100,000
	Option 2	200,000
	Permanent Disablement following an accident	20,000
Accident Survivor Living Benefits	Cosmetic Surgery	10,000
	Prosthesis	10,000
	Psychological treatment	10,000
	Wheelchair Benefit	1,500
	Domestic Help Benefit	5% of sum insured up to 10,000
	Home and Car alteration Benefit	10,000
	Hospitalisation Benefit	(F) 50/day
	Hospital Visitor Expense Benefit	250/visit with max 2,500 for all visits
	Coma Benefit	(F) 100/day
	Sexual and felonious Assault - Psychological Therapy Benefit	5,000
	Sexual and felonious Assault - Hospital Visitor Benefit	3,500
	Sexual and felonious Assault - Infectious Disease or Virus Testing Benefit	1,500
	Funeral expenses	7,500
	Dependant Child Additional Payment	5% of sum insured with min 5,000/child and max 50,000 for all children
Common Disaster Additional Payment	10% of sum insured with min 10,000/child and max 100,000 for all children	
Family Care Benefits	Childcare Expenses	2,750/Dependant child/month
	Tuition Benefit – Child	5,000/Dependant child
	Elder Survivor Benefit	2,100/month
	Tuition Benefit - Partner	2,500/year
	Executor Expenses	1,000
	Partner and/or Dependant Child Paralysis	Paraplegia/Hemiplegia: (F) 50,000/person Triplegia: (F) 75,000/person Quadriplegia: (F) 100,000/person
	Independent Financial Advice	2,000
	Retraining Expenses – Partners	7,500
	Temporary Personnel Replacement Costs	3,000
	Recruitment Costs	10,000
	Re-Training Costs	7,500
	Workplace Alteration Costs	10,000

MEDICAL EXPENSES

	Expenses up to
Guarantee	Real expenses
Hospitalisation Benefit	(F) 50/day
Post-Hospitalisation Convalescence	(F) 50/day
Ongoing Medical Treatment in Home country (Limited to CNS - Max 12 months after return)	25,000
Emergency Dental Expenses	500

REPATRIATION AND OTHER EMERGENCY TRAVEL EXPENSES

	Expenses up to
Guarantee	Real expenses
Funeral Expenses	7,500
Repatriation of remains and transportation of baggage upon death	Real expenses
Family Visit	10,000
Pet Care	300

PERSONAL LIABILITY

	Expenses up to
Guarantee (limit per policy per year)	5,000,000
Court Attendance Benefit	5,000

LEGAL EXPENSES

	Expenses up to
Guarantee	10,000
Legal Detention	10,000
Bail Bond (advance of funds)	50,000
Court Attendance	1,000

SPECIFIED INFECTIONS DISEASE

	Expenses up to
Guarantee	Real expenses
Quarantine in Home country upon return from business trip	(F) 500
Quarantine abroad	(F) 50/day
Repatriation by government	500
Bill protection – Deferment period 14 days	(F) 250/week during max. 12 weeks

TRAVEL MODIFICATIONS

	Expenses up to
Trip cancellation	10,000
Travel curtailment or rearrangement	10,000

TRAVEL INCONVENIENCE

	Expenses up to
Travel delay, reasonable costs up to 250 EUR/4h delay max. of	1,000
Overbooked Flight (deductible of 4h)	500
Termination of Employment	10,000

BAGGAGE

	Expenses up to
Guarantee	5,000
Lost Keys	250/set of keys with max 750/event
Replacement Travel Documents	1,000
Baggage delay (in excess of 4 hours)	1,500
Loss of Baggage following Bodily Injury	1,500

PERSONAL MONETARY LOSS

	Expenses up to
Guarantee	1,500
Theft of Foreign Currency	120 hours up to 250

OTHER INSURED RISKS

		Expenses up to
Rental vehicle deductible expenses	Guarantee - Limited to 25.000 EUR per policy per year	1,000
Hijack	Daily compensation of 500 EUR	20,000
Kidnap, ransom and extortion	Guarantee	500,000
Crisis containment management	Guarantee - Limited per policy per year	50,000
Search and rescue	Guarantee	Real expenses
Political risk and natural disaster evacuation	Guarantee (max 14 days)	Real expenses

Private trip:

Insured persons are covered for each private trip in accordance with the terms and conditions applicable to the extension Private trips (reference of the general conditions).

Are only covered for private trips, insured persons domiciled in the European Union.

Specific exclusions - Sports:

Sports, including training, practised for professional purposes within the framework of contractual remuneration • air sports with the exception of ballooning • alpinism • mountaineering • hiking beyond the passable and/or officially marked paths • big game hunting • ski jumping • alpine ski and/or snowboard and/or langlauf, all practised outside the passable and/or officially marked tracks • speleology • rafting • canyoning • bungee jumping • dives deeper than 18 meters as well as diving accidents related to the non-use of a depth gauge (from 5 meters depth) and / or the non-respect of the decompression stops • martial sports • competition with motorised vehicles with the exception of tourist rallies for which no time and/or speed standard is imposed whatsoever • participation and/or training and/or preparatory tests for speed contests.

The flat annual premium is based upon and takes into consideration the above-mentioned elements.

Unless mentioned otherwise, the limits are in EUR and applicable per Insured Person and per claim. In addition, the initials (F) indicate a lump sum amount. For the maximum period of indemnity please refer to the General Conditions.

Insured person are all WCA members listed. This plan have has been designed by WYCC and the insurance company for the memberships of WCA.

This insurance is offered by AIG Europe S.A.. The contents of this document are for information purposes only. This document cannot be relied upon, in any circumstances, to claim insurance coverage or any other rights. Products may vary from country to country and may not be available in each European country. Only the insurance policy's terms and conditions provide an accurate, binding, description of the cover. Policy conditions are available on request.

The following countries or regions are considered as countries at WAR: Afghanistan, Iraq, North Korea, Somalia, Chechnya and Syria. This means that trips towards and in those countries require prior approval from the COMPANY, which shall charge an additional premium (according to the chapter "General Policy Conditions" article 12 of the General Conditions).

Our brochures are the subject of the greatest attention. Nevertheless, there might be printing, date or price errors, etc. Should this eventuality happen, the final rates and amounts of cover applicable would be those confirmed at the subscription in the insurance certificate and appendices.



Protect you everywhere all along your life

For an INDIVIDUAL/GROUP quotation
contact your local/broker manager

or

email: info@wycc-insurance.com
phone: +352 274 454