

International medical & travel insurance



General Insurance Conditions

GIC2012IMT

www.swisscare-intl.com



CHAPTER 1 | GENERAL CONDITIONS

- 1.1 Insurance company and policy management
- 1.2 Eligibility & territoriality
- 1.3 Insured person
- 1.4 Insurance sum
- 1.5 Specific insurance conditions
- 1.6 Application and premium payment
- 1.7 Currency and payment method
- 1.8 Validity of the cover
- 1.9 Emergency cover
- 1.10 Cancellation of the insurance & refund of the premium
- 1.11 Additional conditions
- 1.12 Claims & reimbursements
- 1.13 Claims against third parties
- 1.14 Contacts & emergency assistance
- 1.15 General insurance exclusions

CHAPTER 2 | MEDICAL COVER

- 2.1 Hospitalisation/inpatient treatments
- 2.2 General practitioners/physicians
- 2.3 Physiotherapist, chiropractor, acupuncturist, reflexologist
- 2.4 Psychologist
- 2.5 Dental treatments
- 2.6 Medication
- 2.7 Ambulance & Transport
- 2.8 Medical summoning
- 2.9 Medical repatriation
- 2.10 Accidental death capital
- 2.11 General medical exclusion

CHAPTER 3 | TRAVEL COVER

- 3.1 Cancellation trip
- 3.2. Missed departure at any point of trip
- 3.2 Curtailment
- 3.3 Luggage
- 3.4 Tickets, passports, credit/debit cards
- 3.6 Search & rescue
- 3.7 Evacuation

CHAPTER 4 | GLOSSARY

- 4.1 Definitions

CHAPTER 1 | GENERAL CONDITIONS

1.1 Insurance company and policy management

The benefits of this insurance are covered by EUROPÄISCHE Reiseversicherungs AG, Margarethenstrasse 38, 4053 Basel in Switzerland, hereinafter “ERV”. The management of the product is delegated to Swisscare Insurance AG, Chemin de Beaulieu 8, 1752 Villars sur Glâne in Switzerland, hereinafter “Swisscare”.

1.2 Eligibility & territoriality

This insurance can be taken out by anyone irrespective of nationality and country of residence who stays temporarily abroad.

This insurance is valid worldwide excluding the risk area mentioned under art. 1.11 E.

1.3 Insured person

The person stated on the insurance policy, hereinafter referred to as “the insured”.

1.4 Insurance sum

The insurance sums and part sums stated in these general insurance conditions are the maximum sums payable by ERV for all insurance events and claims occurring during the period stated in the insurance policy.

The maximum general insurance sums for Medical cover (Chapter 2) and Travel cover (Chapter 3) are mentioned in the specific insurance conditions.

1.5 Specific insurance conditions

The specific insurance conditions are part of these general insurance conditions.

1.6 Application and premium payment

The insurance must be applied for and the premium paid no later than at the time of departure. This insurance policy is not renewed automatically. A new application is considered as a new insurance policy.

1.7 Currency & payment method



The currency used in the insurance is EUR (euro). The payment methods for the insurance premium are bank transfer or credit card. The possible taxes for bank transfer, credit cards or currency conversion are not supported by ERV. Cheques are not accepted by ERV.

1.8 Validity of the cover

- A The insurance cover shall enter into force, if ERV has accepted the application and informed the applicant on which terms the insurance will be issued, and the agreed premium has been paid to ERV in due time.
- B The period of the insurance cover is specified in the insurance policy. When the insured has paid the premium, the policy provides cover from the time he leaves his home/place of residence to commence his journey. The insurance policy expires when he returns to his home/place of residence (or when the policy expires, if that is earlier than the date of his return).

1.9 Emergency cover

All benefits stated in the present insurance conditions and in the specific insurance conditions are covered in case of emergency and / or medical emergency.

1.10 Cancellation of the insurance & refund of the premium

The insured has the right to cancel his insurance prior the start date mentioned on the insurance policy. To be eligible for a full refund, the request for cancellation must be received prior to the start date mentioned on the insurance policy. Cancellation requests received after the effective date will be subject to the following conditions:

- A cancellation fee can be applied
- Only members who have no claims are eligible for premium refund
- After 60 days, no refunds can be requested
- The currency is EUR

Refunding of the insurance premium will be made by ERV using the same payment method as that used by the insured. The possible taxes for bank transfer or credit cards are not supported by ERV. No cheques are established by ERV.

For all claims and medical reimbursement method, please refer to art. 1.12 D.

1.11 Additional conditions

- A The deadline for making a claim is as follows (from the date of the event) :
- for capital accident insurances after 5 years.
 - for other insurances after 2 years.

- B The person entitled to the payment may choose the domicile of ERV as place of jurisdiction.
- C Payments wrongly received from ERV must be returned within 30 days to the company, including any expenses incurred by ERV as a result.
- D The insurance contract shall be governed exclusively by Swiss law, in particular by the Swiss Federal Insurance Contract Act (VVG).
- E For the purpose of assessing whether a journey to a country is or is not reasonable because of strikes, unrest, war, terrorist attacks, epidemics, etc., the currently valid recommendations of the Swiss authorities shall as a matter of principle apply. These are in the first instance the Federal Department of Foreign Affairs (EDA) and the Federal Department of Health (BAG).

1.12 Claims & reimbursements

- A The insured person must take all steps which can help avert or mitigate the consequences and clarify the circumstances of events/claims.
- B The company approval is mandatory for the following types of claims
 - Psychologist treatments
 - Repatriation, medical evacuation, summoning/medical escort
 - Transport between two hospitals or medical centres

Exceptions are emergency transport by ground, air or sea which is medically necessary and if no other reasonable transport can be arranged.

- C In case of illness or accident, the insured/entitled person must release the physician who treated him from the duty of secrecy against ERV.
- D All expenses for claims must be paid in advance before ERV will proceed to the reimbursement except :
 - admission in a hospital for inpatient treatments
 - search and rescue

For the above two cases, ERV must be provided immediately with the complete contact details of the hospital or authorities in order to establish a guarantee of payment.

ERV claims are reimbursed only to bank accounts. The insured is required to mention on the claim form the bank details to which ERV is to reimburse.

- E For all other claims ERV must be notified immediately with a completed and signed claim form accompanied by all necessary original documents including the following :



- detailed medical certificate or medical report
- practitioner prescription
- police or authority report
- payment receipt, bank receipts...
- original booking/invoice
- original receipt for various covered costs
- certificate of death or other equivalent confirmation (e.g. local authority or police report)

F In case of culpable violation of the duties in connection with a claim, ERV has the right to reduce the compensation by the amount by which the compensation would have been reduced in case of a conduct in accordance with such duties.

- false representations are made,
- facts are concealed,
- the obligations (e.g. report on the facts of the case and receipts) are omitted, if ERV suffers any loss as a consequence.

1.13 Claims against third parties

A If the insured has been compensated by a liable third party or his insurance, any reimbursement on the basis of the present contract is cancelled. If ERV has intervened in place of the liable party, the insured party must assign his liability claims up to the amount of the outlays to ERV.

B In the case of multiple insurance (voluntary or compulsory insurance) ERV provides its benefits on a subsidiary basis.

C If the insured person has a claim on another insurance policy (voluntary or compulsory insurance), cover is limited to the part of the ERV benefits exceeding those of the other insurance agreement.

D Costs will only be reimbursed once, even where there is more than one insurance policy with licensed companies.

1.14 Contacts & emergency assistance

General information

SWISSCARE Insurance AG, Chemin de Beaulieu 8, CH-1752 Villars Sur Glâne, phone +41 840 001 001, fax +41 840 002 001, info@swisscare.ch. It will be available from Monday to Friday during office hours.

Claim services



EUROPÄISCHE Reiseversicherungs AG, Margarethenstrasse 38, P.O. Box, CH-4003 Basel, phone +41 58 275 27 27, fax +41 58 275 27 30, claims@erv.ch. It will be available from Monday to Friday during office hours.

24h emergency number

ASSISTANCE CENTRE with 24-hour service by dialling the number +41 840 001 001. It will be available to you day and night (including Sundays and public holidays). The ASSISTANCE CENTRE will offer advice to you concerning the steps to be taken and will organise the necessary assistance.

1.15 General insurance exclusions

Not insured are all claims, events or treatments :

- A where the assessor (expert, doctor etc) is a direct beneficiary of or is related by birth or by marriage to the insured person;
- B which are attributable to a consequence of acts of war or terrorism;
- C in connection with abduction;
- D which are a consequence of dispositions made by a public authority;
- E which occur on the occasion of participation in
 - competitions, races, rallies or trainings with motor vehicles or boats,
 - competitions and training sessions in connection with professional sport or an extreme sport,
 - acts of daring (reckless actions), in which the person concerned knowingly exposes himself to a particularly great risk;
- F which occur whilst driving a motor vehicle or a boat without the legally required driver's license or in the absence of a legally required accompanying person;
- G which are caused by deliberate or grossly negligent action or omission or are the result of disregard of the common duty of care;
- H which occur under the influence of alcohol, drugs, narcotics or pharmaceuticals;
- I which occur on the occasion of the wilful commitment or attempted commitment of crimes and misdemeanours;
- J which occur by participation in extreme sports

K in connection with suicide, self-mutilation and the attempt to do so;

L which are caused by ionising rays of any kind, in particular as a result of nuclear reactions.

CHAPTER 2 | MEDICAL COVER

2.1 Hospitalisation/inpatient treatments

Hospitalisation and/or inpatient treatment are covered if medically necessary and not excluded according to art. 2.11.

2.2 General practitioners/physicians

Treatment by a doctor authorised to practise in the country in which you are treated (attending physician).

2.3 Physiotherapist, chiropractor, acupuncturist, reflexologist

Seven consultations with an authorised physiotherapist, chiropractor, acupuncturist or reflexologist up to a maximum of EUR 2000.

2.4 Psychologist

The insurance covers claims resulting from you having been exposed to a natural disaster, direct and personal act of terrorism, war/war-like conditions or a life-threatening epidemic in the area in which you are staying. For treatment to be covered, you must be referred to treatment by a psychologist by your own general practitioner.

The insurance covers the number of consultations with a psychologist recommended by your general practitioner, however maximally up to EUR 2000.

Treatment by a psychologist must commence within 4 weeks of the event and must be completed within 3 months after the first consultation with the psychologist.

The insurance does not cover expenses incurred during the trip :

- if entering the area after the local authorities, the Federal Department of Foreign Affairs of Switzerland or the Federal Office of Public Health in Switzerland have advised against it or recommended returning home/evacuation,
- in connection with life-threatening epidemics against which there is a known vaccine.

2.5 Dental treatments

In case of toothaches or dental damage due to an accident, the insurance policy covers treatment by a dentist authorised in the country in which you are treated up to a maximum of EUR 500.

ERV is entitled to reduce or refuse to pay compensation for dental treatment expenses, if it must be assumed, based on an assessment by a dentist, that your teeth were in a considerably poorer condition than the teeth of persons of the same age who attend regular check-ups and any treatment recommended in connection with such check-ups, incidental to replacing, renewing or repairing dentures.

2.6 Medication

Medicine prescribed by the attending physician or ERV's doctor.

2.7 Ambulance & transport

Transport by air, sea or ground (ambulance, helicopter, ship, sled...) are covered in case of a serious injury, if medically necessary and if no other personal or public transport can be arranged.

Local transport by ambulance between hospitals must be prescribed by the attending physician or ERV's doctor.

Ambulance transport following failed treatment are covered to the nearest appropriate treatment facility. It is a condition that ERV's doctor, after contact with the attending physician finds that such ambulance transport is a necessary and responsible step.

2.8 Medical summoning

The insurance provides cover where the insured suffer a sudden medical emergency or injury which the attending physician and ERV's doctor expect to lead to hospitalisation for at least seven days, suffer a life-threatening illness/accident or require repatriation. In case of repatriation of body, summoning is not covered.

The insurance covers the necessary expenses incurred by the summoned person travelling from his or her residence to where the insured is and back, maximally travelling in economy class. The travel insurance does not cover summoning if the insured person requires repatriation within 3 days of the summoned person leaving his or her residence.

The insurance covers the necessary additional expenses incurred by the escort returning to his or her home or catching up with itinerary, maximally travelling in economy class, once escorting is no longer required either due to the discharge of the injured person from hospital at the

destination or due to the return of the injured person to his or her home/a hospital in country of residence.

The insurance covers travel expenses, maximally travelling in economy class, however not air ambulance, in cases where you must be transported to a suitable treatment centre or require repatriation.

The insurance covers additional expenses for staying in a hotel approved by ERV up to a maximum of EUR 200 a day per person, meals and local transport up to a maximum of EUR 40 a day per person.

2.9 Medical repatriation

Repatriation to your home/a hospital in your country of residence. It is a condition that ERV's doctor, after contact with the attending physician, finds that such transport is a necessary and responsible step. ERV decides, based on a medical assessment of your condition, whether you should be transported home by ambulance, ordinary means of transport, air ambulance etc.,

the return of ordinary suitcases, clothing, toiletries, photographic equipment etc. which you had to leave abroad due to repatriation,

in the event of death either repatriation of body to undertaker/crematorium, including costs of statutory measures, e.g. embalming and zinc coffin or...

expenses incidental to cremation and/or burial at the destination if so desired by your close relative(s). The travel insurance covers a maximum amount corresponding to the cost of repatriation of the body.

If, as a consequence of a medical emergency which is covered by the insurance, you have been unable to follow the itinerary or been unable to return home as planned, and if you have not been repatriated, the insurance policy covers additional cost for :

- travelling economy class to the destination where you should by this stage be according to your itinerary or return journey to your home country,
- accommodation at a hotel approved by ERV and meals totalling up to EUR 200 a day, however meals totalling a maximum of EUR 40 a day when it is deemed by the attending physician or by ERV's doctor that you can be treated as an outpatient rather than being hospitalised,
- accommodation at a hotel approved by ERV and meals totalling up to EUR 200 a day, however meals totalling a maximum of EUR 40 a day after completion of your treatment and until you can be repatriated, travel home or catch up in relation to your itinerary,



- moreover, the travel insurance covers additional costs in connection with the return journey of your own children/stepchildren aged under 18 and travelling with you in the same transport class as their parents/travel companions (not air ambulance) if parents and/or travel companions all travel home as a result of repatriation covered by the insurance.

2.10 Accidental death capital

In case of death of the insured person as a result of an accident in accordance with the coverage of the present general insurance conditions, the insurance covers up to the maximum insurance sum stated in the specific insurance conditions a capital amount that will be paid to the legal heirs; except for the treasury and estate creditors. The Swiss law is applicable to define who the heirs are.

2.11 General medical exclusion

Not insured are :

- A pre-existing conditions, meaning all treatments in relation to illness and accident that was known or prescribed prior to the start date of the insurance including chronic diseases,
- B general check-ups, routine verifications, preventive medicine.
- C pregnancy, abortion and birth, together with any complications, and the consequences of contraceptive or abortion measures,
- D treatment of patients diagnosed with AIDS, regardless of the reason for such treatment,
- E treatment or stays after returning to country of residence,
- F stays at recreational centres or health resorts,
- G treatment and hospitalisation when it is deemed by ERV's doctor that treatment can wait until your return to your country of residence,
- H continued treatment and hospitalisation if you refuse to be repatriated when repatriation has been decided by ERV's doctor,
- I repatriation organised by yourself which ERV would not have recommended, if repatriation had been arranged by ERV,
- J you not following the recommendations of the attending physician and/or ERV's doctor,
- K replacing, renewing or repairing artificial limbs, dentures, glasses, contact lenses, hearing aids or other aids

CHAPTER 3 | TRAVEL COVER

3.1 Cancellation trip

ERV grants insurance protection if the insured person is unable to start the booked travel service as a result of one of the occurrences listed below, provided such an occurrence begins after the journey has been booked :

- unforeseen severe illness, severe injury, severe pregnancy complication as well as death of an insured person, of a person travelling with the insured, of a person not travelling with the insured, who is very close to the insured, of the acting representative at the place of work, so that the presence of the insured person at that place is indispensable;
- strikes (except in the case of active participation) on the designated travel route abroad. Unrest of any kind, quarantine, epidemics or acts of God at the travel destination, should the life and property of the insured be at real risk;
- severe detriment to the insured's property at his place of residence as a consequence of fire, storm, theft or water damage, so that his presence at home is indispensable;
- non-functioning or delay caused by a technical defect of the public means of transport to be used to reach the official place of departure in the country of residence (airport, departure railway station, port or coach boarding place);
- if the insured person, within the last 30 days before departure, unexpectedly takes up a new job or has his employment contract terminated by the employer through no fault of his own;
- theft of tickets, passport or identity card.
- If an insured suffers from a chronic disease without this disease appearing to call into question the journey at the time the journey is booked, ERV will pay the incurred insured costs if the journey must be cancelled due to severe acute aggravation of this disease or if the person dies as a result of the chronic disease.

The insurance provides cover :

- A The extent of entitlement to benefits is determined by the nature of the event causing the cancellation of the trip. Previous or subsequent events are not taken into consideration.
- B ERV reimburses the actually incurred cancellation costs (excl. security fee and airport taxes) if the insured is unable to start the journey, as a result of the insured occurrence limited by the price of the arrangement or the insured value; where several ERV insurance policies exist, the benefits are limited to a maximum of EUR 20.000.



- C ERV reimburses the additional costs for the late start of the journey up to an amount of CHF 3,000.– if the journey cannot be started due to the insured event at the scheduled time. Should additional expenses be asserted, the entitlement to cancellation costs will lapse in accordance with par. 3.1 B.
- D For each indemnifiable event over EUR 10.000 per individual person, an excess of 10% payable by the insured person is deducted from the part which exceeds that sum.
- E The benefits for leisure activity cover (e.g. day trips, further education courses, concert tickets, ski passes, entry fee for a city run, etc.) are limited to EUR 500 per person per event.

The insurance does not cover :

- if the renderer of services (travel operator, etc.) cancels the journey;
- if the illness/complaint which gave rise to the annulment is a complication or consequence of an operation already planned prior to the commencement of insurance coverage or at the time the journey was booked;
- if an illness or the consequences of an accident, an operation or medical treatment already exist at the time of booking the trip and have not been resolved by the time of departure;
- in the event of cancellation without medical indication, and if the medical certificate was not made out as soon as the inability to travel could have been established;
- if the cancellation is the result of a mental or psychosomatic illness of persons in gainful employment which cannot be additionally substantiated by the presentation of a certificate of 100% absence issued by the employer for the duration of the inability to travel certified by a medical practitioner/of persons not in gainful employment which is not established and attested by a psychiatric medical practitioner.

3.2 Missed departure at any point of the trip

ERV provides cover if, through no fault of your own and without being able to foresee it, you arrive late for a public transport or a transport organised by the tour operator and therefore subsequently must catch up with your itinerary.

The insurance provides cover :

- additional travel expenses required to catch up with your itinerary, maximally travelling on the same class as on the original outward journey
- additional expenses for staying in a hotel approved by ERV up to a maximum of EUR 200 a day per person
- expenses for meals and local transport up to EUR 40 a day

In the event of a claim event occurring within 24 hours of your departure from your country of residence, and where ERV is unable to help you catch up with the planned itinerary before halfway through the planned duration of the trip (day of departure and return date being regarded as one day), the travel insurance covers,

- the price of the holiday per day for the number of days of holiday that are ruined.
- No compensation is paid for the day on which you catch up with your itinerary.

Cover is conditional upon the ticket(s) having been booked and paid for at least 24 hours prior to departure.

The insurance provides no cover :

- for the first 24 hours of the outward journey if travel insurance was not taken out until the day of departure,
- in connection with connecting flights where the official minimum transfer time, i.e. the minimum connecting time stated by the airlines in their timetables, has not been observed. If you are not checked in through to your final destination, 1 hour must be added to the official connecting time.

3.3 Curtailment

The insurance provides cover if you are forced to cut short a trip due to :

- a sudden medical emergency or injury affecting your spouse, co-habiting partner (must be registered at the same address as you), children, stepchildren, foster children, parents, step-parents, foster parents, siblings, stepbrothers and stepsisters or foster brothers and foster sisters in country of residence expected by the attending physician and ERV's doctor to lead to hospitalisation for at least 5 days,
- a life-threatening sudden medical emergency/deterioration of illness/injury or death affecting your spouse, co-habiting partner (must be registered at the same address as you), children, stepchildren, foster children, parents, step-parents, foster parents, siblings, stepbrothers or stepsisters, foster brothers or foster sisters, grandchildren, grandparents, parents-in-law, sons/daughters-in-law, brothers/sisters-in-law in country of residence or...
- material changes in your private or business circumstances which – for financial reasons – require your immediate presence (e.g. extensive fire, flooding or burglary).

The insurance covers additional travel expenses, maximally travelling economy class, incidental to your return to your residence in country of residence.



The travel insurance covers additional costs in connection with the return journey of your own children/stepchildren/foster children aged under 18 and travelling with the insured in the same transport class as their parents/travel companions (not air ambulance) if parents and/or travel companions all travel home as a result of repatriation covered by the insurance.

The insurance does not cover curtailment if you return home less than 24 hours before your planned return time.

3.4 Luggage

The insurance covers up to the maximum insurance sum of EUR 1000 :

- theft
- mugging
- damage
- loss
- delivery delay or loss during public transport

The insurance does not provide cover for cash, all documents of value, software, precious metals, precious stones and pearls, postal stamps, merchandise, samples and pieces of art, musical instruments, motor vehicles, trailers, boats, surfboards, sailing boat, caravans, aircrafts, accessories included; for objects bought or received during the trip (i.e. souvenirs), that do not form part of the personal items for the trip and for objects of value that are covered under a special insurance.

3.5 Tickets, passports, credit/debit cards

The travel insurance covers all types of theft, burglary and damage to tickets, passports and credit/debit cards up to a maximum insurance sum of EUR 500.

The travel insurance covers expenses incidental to obtaining new tickets, credit/cash cards and passports. Expenses include necessary transport, charges, photos etc., but no compensation for the time spent obtaining new tickets etc.

The insurance does not provide cover for

- items which have been left behind, lost or misplaced,
- losses in connection with the unauthorised use of credit/cash cards,
- theft of items not kept under effective surveillance. You must not leave items unattended, not even for short periods of time, if they are not locked inside your holiday home, motor vehicle, caravan etc.

3.6 Search & rescue

Maximum insurance sum : EUR 15.000 for search

Maximum insurance sum : EUR 20.000 for rescue

In case of a search action, the insurance cover if these 3 criteria are fulfilled :

- the missing person has been reported missing to the police or other public authority for at least 24 hours,
- the missing person has been seen within 120 hours (5 days),
- if the local authorities require that payment is made or a payment guarantee furnished before a search is launched.

The insurance covers all necessary costs of conducting a search for the missing person for up to 14 days and within a radius of 50 km of the place where the person was last seen.

In case of a rescue action, the insurance covers if these 2 criteria are fulfilled

- the missing person's whereabouts have been determined and...
- the local authorities require that payment is made or a payment guarantee furnished before a rescue operation is launched.

An excess of 10%, or at least EUR 500, applies to any claim under this cover.

The insurance does not provide cover for search and rescue in connection with kidnapping or capture/hijacking, which would not have been incurred if ERV had arranged the search or rescue operation or if the public authorities cover such costs for uninsured persons.

If a search or rescue operation is required, ERV must be contacted. ERV works with the Federal Department of Foreign Affairs of Switzerland and its international network when such cooperation is deemed appropriate for the operation.

3.7 Evacuation

The travel insurance provides cover in the event that :

- evacuation or returning home is recommended by the Federal Department of Foreign Affairs of Switzerland on the grounds of imminent danger of natural disasters, acts of terrorism, war or warlike conditions in the area in which the insured person is staying,
- evacuation is ordered by the local authorities or by the Federal Department of Foreign Affairs of Switzerland on the grounds of imminent danger of natural disasters in the area in which the insured person is staying,



- the Federal Office of Public Health in Switzerland advises against travel or recommends evacuation/returning home on the grounds of imminent danger of life-threatening epidemics in the area in which the insured person is staying,
- the insured person is directly and personally exposed to an act of terrorism.

The insurance covers expenses incidental to evaluation and/or additional expenses involved in travelling back to country of residence. You must travel at the earliest possible opportunity. Moreover, ERV offers advice, guidance and planning assistance in connection with an evacuation. ERV may in some cases be able to offer only limited assistance, e.g. in war zones.

The insurance does not provide cover

- if entering the area after the local authorities, the Federal Department of Foreign Affairs of Switzerland or the Federal Office of Public Health in Switzerland have advised against it or recommended returning home/evacuation,
- in connection with a risk of life-threatening epidemics against which there is a known vaccine.

CHAPTER 4 | GLOSSARY

4.1 Definition

For the purpose of this insurance, the following terms are defined as follows :

Abroad	Abroad is deemed to be not the country in which the insured person has their permanent residence.
Accident	Any bodily injury involuntarily sustained by the insured person (and attested by a doctor) as a result of sudden extraneous force is considered an accident. The term “accident” also includes the involuntary inhalation of gases or vapours and the inadvertent ingestion of poisons or acids, dislocation, sprained and torn ligaments or muscles caused by sudden exertion, frostbite, heat stroke, sunstroke, the impairment of health by ultraviolet rays (except sunburn), drowning.
Country of residence	The country of residence is the country in which the insured person has their permanent residence or last had their permanent residence before the commencement of the insured stay.
Cut short a trip	is if the insured has to cut short definitively the journey without returning back on the place of the journey.
Emergency	Is an unforeseen or sudden occurrence, esp. of a danger demanding immediate remedy or action

Epidemic	An epidemic is an infectious disease occurring at above-average levels and limited in time and space (e.g. influenza).
Extreme sport	The practice of unusual sporting disciplines, in which the person concerned is exposed to very great physical and psychological stresses (e.g. Ironman Hawaii distance, base jumping, extreme skiing or hiking...).
Gross negligence	Gross negligence is committed when a person breaks an elementary rule of caution which, under the same circumstances, would have been imposed on any reasonable person.
Illness	The term illness denotes a disorder of health not attributable to an accident which can be recognised by the physician and is beyond the control of the insured person.
Insured person	The insured person is the persons named in the insurance policy.
Medical emergency	A medical emergency is an injury or illness that is acute and poses an immediate risk to a person's life or long term health.
Robbery	Theft which is accompanied by threats or violence.
Terrorism	The term terrorism means any act of violence or threat of violence to attain political, religious, ethnic, ideological or similar ends. The act of violence or threat of violence is liable to spread fear or terror among the population or parts of it or to influence a government or state institutions.