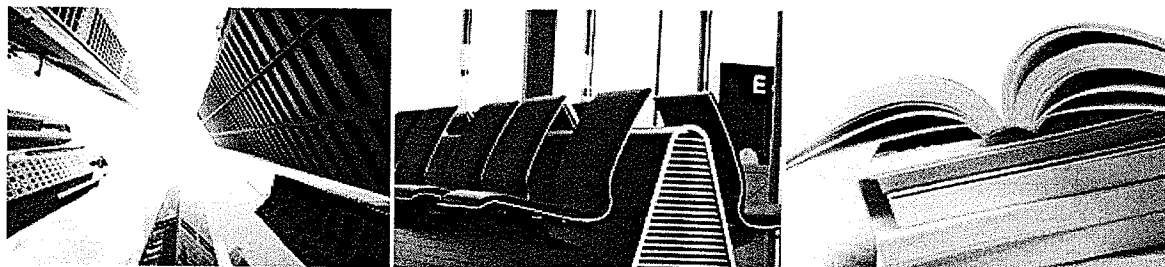


International Student Health Insurance

Annex of the general insurance conditions GIC2012IMT



Specific insurance conditions

SIC2012ISL

www.swisscare-intl.com

This specific insurance condition is part of the general insurance conditions GIC2012IMT and of the insurance policy.

The benefits of this specific insurance conditions 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".

Art. 1 Who is covered by the insurance

All people living abroad for educational reasons, traineeships and in order to gain work experience for example: students, researchers, interns, au pairs, doctorates, PhD's, postdocs, lecturers, language course participants... as well as their family members.

Art. 2 General insurance sum

The insurance sum is mentioned in the insurance policy.

The ISL plan offers 3 possibilities: EUR 30.000, EUR 100.000, EUR 500.000.

Art. 3 Deductible

The insurance contract is free of deductible.

Art. 4 Duration

The maximum duration of the contract is 365 days. This duration is not subjected to an automatic renewal. Every contract is considered to be a new conclusion; all conditions in connection with the conclusion of a new contract apply.

Art. 5 Territoriality

This insurance plan is valid worldwide excluding the country of permanent residence and high risk countries according to the Swiss foreign ministry.

Art. 6 Contacts

Policy management

SWISSCARE Insurance AG
Chemin de Beaulieu 9
CH-1752 Villars sur Glâne
P : +41 (0)840 001 001
F : +41 (0)840 002 000
info@swisscare.ch

Claim service & company

EUROPÄISCHE Reiseversicherungs AG (ERV)
Margarethenstrasse 38
P.O. Box
CH-4003 Basel
P : +41 (0)58 275 27 27
F : +41 (0)58 275 27 30
claims@erv.ch