

POLICY SUMMARY

ALL-INCLUSIVE COVER

Section/Benefits	Limits	Excess per incident per person
A. TRAVEL ASSISTANCE	The maximum amounts specified are per Insured Party, per claim and per insurance period, subject to the agreed limits	None
a) Sending a doctor or an ambulance in the event of an emergency	YES in Italy	
b) Specialist referral	YES	
c) Repatriation of insured children	Travel tickets + a maximum of €100 per night (for a maximum of 5 nights) for food and accommodation	
d) Interpreter	YES	
e) Travel for a family member or friend in the event of hospitalisation	Travel costs + a maximum of €100 per day, with a maximum total of €500 (for 5 days)	
f) Extended stay (Insured Person(s))	Up to €100 per day (for a maximum of 5 days) for food and accommodation + ticket for return travel if the original ticket could no longer be used	
g) Extended stay (Travelling Companion)	Up to €100 per day (for a maximum of 5 days) for food and accommodation + ticket for return travel if the original ticket could no longer be used	
h) Repatriation of the deceased	€2,000	
i) Message relay	YES	
j) Credit card protection	YES	
k) Legal assistance (abroad)	€1,500	
l) Baggage and document assistance	YES	
m) Search and rescue costs	€5,000	
n) 24hr travel advice	YES	
o) Repatriation of insured family members and travelling companions	Return ticket if the original ticket cannot be used	
p) Assistance with hotel booking and car hire	YES	
q) Funeral expenses for the deceased	€2,000	
B. MEDICAL EXPENSES WHEN TRAVELLING	In Italy: €10.000 - Rest of the world: Unlimited	€75
a) Inpatient medical expenses	YES	
b) Transport for medical repatriation	YES	
c) Complications of pregnancy (abroad)	€75,000 (or €100,000 in USA, Canada or Caribbean)	
d) Outpatient medical expenses	In Italy: €550 - Rest of the world: €1,300	
e) Telephone calls refund	Up to a maximum of €250	
f) Dental treatment	€550	
C. PERSONAL ACCIDENT DURING TRAVEL	The maximum amounts specified are per Insured Party, per claim and per insurance period, subject to the agreed limits	None
a) Personal accident during travel (not air travel)	€50,000	
b) Personal accident during air travel	€100,000	
D. CIVIL LIABILITY TO THIRD PARTIES	€25,000	None
E. FAMILY AND HOME ASSISTANCE	The maximum amounts specified are per Insured Party, per claim and per insurance period, subject to the agreed limits	None
a) Medical consultation by telephone	YES	
b) Direct information by telephone	YES	
c) Medical assistance during the night and on national holidays	YES	
d) Ambulance service	YES	

Section/Benefits	Limits	Excess per incident for each insured person
e) Transfer to a specialised medical centre	YES	
Home protection: f) Electrician g) Locksmith/Carpenter h) Plummer	€150 each per incident	
F. ROADSIDE ASSISTANCE	The maximum amounts specified are per Insured Party, per claim and per insurance period, subject to the agreed limits	None
a) Roadside emergency and rescue assistance	YES	
b) Taxi service	YES	
c) Return home/resume trip	YES	
d) Driver replacement	YES	
e) Retrieval of repaired vehicle	YES	
f) Hotel expenses	Maximum €100 for 2 days (maximum of €200)	
G. BAGGAGE	€ 1,500	€75
a) Theft, bag snatching, mugging, fire and failure to deliver baggage.	€200 for a single item, pair or set, or €300 for valuable items	
b) Passport replacement	€300	
H. INTERRUPTION OF TRAVEL	In Italy: €500 Rest of the world: €2,000 (including a + b)	€75
a) Interruption of travel	YES	
b) Early repatriation	YES	