



Cover description	Complete Cover	Start+ Cover	Start Cover
Section I Medical Expenses			
Reimbursement of doctors- and hospital expenses.	Actual costs	Secondary cover if these expenses are not covered by any other health care	Not covered
Special medical costs:			
Physiotherapy	12 treatments	12 treatments	Not covered
Acupuncture	12 treatments	12 treatments	Not covered
Expenses in connection with medically unnecessary delivery hospital or obstetric care in or at home.	Max. EUR 2,000	Not covered	Not covered
Medical aids	According to extensive medical aid regulation	Not covered	Not covered
Dental expenses caused by an accident.	Max. EUR 1,000 per event	Max. EUR 1,000 per event	Not covered
Dental expenses in case of an emergency.	Max. EUR 340 per year of insurance	Max. EUR 340 per year of insurance	Not covered
Section II Travel Accidents			
a. In case of accidental death.	EUR 10,000	EUR 10,000	EUR 10,000
b. Maximum in case of permanent disablement.	EUR 75,000	EUR 75,000	EUR 75,000
Section III Additional Costs/Emergency Assistance			
a. The costs of a return flight by the insured on being recalled to his or her country of origin in the event that a relative by blood or by affinity in the first and second degree should be in peril of death or have died. If the insured is in peril of death the costs for tickets and accommodation of 2 family members are covered.	Max. EUR 7,000	Max. EUR 7,000	Max. EUR 7,000
b. Repatriation of mortal remains to the country of origin or local burial/cremation, place of death, if the costs do not exceed the repatriation costs.	Actual costs	Actual costs	Actual costs
c. Telecommunication expenses p.p. per insured period.	Max. EUR 150	Max. EUR 150	Max. EUR 150
d. Additional costs in connection with repatriation/evacuation by ambulance airplane.	Actual costs	Actual costs	Actual costs
Section IV Liability insurance			
	Max. EUR 1,250,000 per insured event	Max. EUR 1,250,000 per insured event	Max. EUR 1,250,000 per insured event
Section V Legal Assistance (not valid during work)			
<ul style="list-style-type: none"> • Legal assistance in seeking redress • Legal assistance in penal cases • Legal assistance in contracts • Bail 			
Inside Europe	Actual costs	Actual costs	Actual costs
Outside Europe (max. p.p. per event)	max. EUR 5,000 per event	max. EUR 5,000 per event	max. EUR 5,000 per event
Section VI Personal Possessions			
Household contents	Max. EUR 6,000	Max. EUR 6,000	Max. EUR 6,000
Personal baggage	Max. EUR 1,500	Max. EUR 1,500	Max. EUR 1,500
Special inner limits apply a.o. to:	Max. EUR 750	Max. EUR 750	Max. EUR 750
Photo, film, video and computer equipment			
Contact lenses and spectacles	Max. EUR 200	Max. EUR 200	Max. EUR 200
Travel documents	Actual costs	Actual costs	Actual costs