

# International travel insurance - IGIS

Insurance product information document | IPID



**Company :** Anker Insurance Company n.v. **Product :** IGIS

Anker Insurance Company n.v. having its registered office at Paterswoldseweg 812 at 9728 BM Groningen. Anker is registered with the Autoriteit Financiële Markten (AFM) (The Dutch Authority for the Financial Markets) under number 12000661 and is authorized by De Nederlandsche Bank (DNB).

This document provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete information about this product is provided in the certificate of insurance and policy terms and conditions.

## What is this type of insurance?

This insurance is aimed for people who are travelling abroad for more than 6 months, but no longer than 60 months, which specifically to persons who do not have a registered residency country, for example globetrotters, backpackers, world tour travelers and etc. The insurance plan will cover acute sickness and accident, in and outpatient treatments, medical evacuation, search and rescue, repatriation of mortal remains, death and disability benefits.



## What is insured?

The primary value of the cover is for medical emergencies when abroad and with a range of secondary covers included too. 3 insurance levels are proposed under the level names : Standard, Comfort and Premium.

The insurance covers people who travel outside of their home country or permanent residency country for a maximum duration of 60 months (e.g. globetrotters),

The insurance is not available and does not provide any cover within the USA Territories and in Canada.

The insurance cover is also not available to persons who are subject to exchange controls or local insurance licensing regulations.

Max. insurance sum :

Level 1 : Standard plan = € 100'000  
Level 2 : Comfort plan = € 250'000  
Level 3 : Premium plan = € 500'000

The 3 insurance levels provide different individual limitations of cover in the following benefits.

- ✓ Emergency treatments only
- ✓ Sickness & accident
- ✓ In-patient treatments
- ✓ Out-patient treatments
- ✓ Prescribed medication
- ✓ Repatriation
- ✓ Search and rescue
- ✓ Ambulance transport
- ✓ Assistance 24/7
- ✓ Capital in the event of an accident

The complete benefits list with the limitations sums is available at the end of the terms and conditions.

The plan has no deductible.



## What is not insured?

- ✗ USA Territories and Canada
- ✗ Pre-existing conditions
- ✗ Maternity & delivery
- ✗ Non emergency treatments
- ✗ Events which are attributable to a consequence of acts of war or terrorism, crimes and misdemeanours
- ✗ Events in connection with abduction
- ✗ Participation in competitions, races, rallies or trainings with vehicles, 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
- ✗ Events which occur whilst driving a vehicle without the legally required driver's license or in the absence of a legally required accompanying person
- ✗ Events which are caused by deliberate or grossly negligent action or omission or are the result of disregard of the common duty of care
- ✗ Participation in extreme sports
- ✗ Suicide, self-mutilation and the attempt to do so
- ✗ Person who has been forced to leave their country in order to escape war, persecution, or natural disaster
- ✗ Any costs incurred outside the geographical area, except as defined in the certificate



## Are there restrictions on the cover?

- ! Children must travel with an adult
- ! Max. age of cover is 65 years old
- ! There are different individual limitations of cover for several benefits. The detailed benefit limits can be found in the terms and conditions.
- ! The insurance cover expires when the insured person becomes a permanent resident of a country or return to his home country



## Where am I covered?

- ✓ The insurance will cover persons who travelling abroad for more than 6 months, but no longer than 60 months, which specifically to persons who do not have a registered residency country, for example globetrotters, backpackers, world tour travelers.
- ✓ The insurance is not available and does not provide any cover within the USA Territories and in Canada.



## What are my obligations?

- You must pay your premium.
- You must provide any information we require to assess your claim.
- You must notify us if you have another insurance that covers the same risk.
- The Alarm Center from the insurer must be contacted immediately after an incident and prior to any consultation at this phone number +49 69 9778899-999.
- All documents that are to be provided must be translated into English (no legal translation is necessary).
- By accepting the general insurance conditions, you release all doctors and (para-) medical staff who have examined you before and after the claim from your obligation to maintain medical confidentiality towards the insurer.
- It is your responsibility to verify that the online purchase was successful, and that the certificate was issued and received by email, the paid amount is correctly charged and information accuracy on the certificate.



## When and how do I pay?

Receipt of the premium payment by the insurer is an essential part of the insurance contract, regardless of the payment method. The payment of the premiums must be made in its entirety, any transaction fees are at the expense of the insured.

- The payment must be done before the start date of the insurance policy.
- Payment can be made by credit card or bank transfer.



## When does the cover start and end?

The policy duration commences on midnight (12 pm) on the date specified in the insurance contract and ends at midnight (12 pm) on the final day mentioned in the insurance contract.



## How do I cancel the contract?

The insurer is willing to accept the cancellation in writing and reimburse the insurance premium in the event that the insured or a rightful person is able to prove with original medical certificates, death certificate of the insured party, certification that they have been summoned by the authorities (police, judiciary or administrative) or with other original documents that there is an objective impediment to travel or, the insured does not obtain a visa for the country of destination. A visa rejection letter from an embassy or consulate must be sent to the insurer in order to be eligible for a refund. The Insurer will refund 70% of the paid premium. All premiums under EUR 25 will not be refunded.

The policy can be cancelled and a refund can be claimed only prior to the starting date of the period of coverage stated on the insurance certificate. After the start date, the policy cannot be cancelled and no refund can be claimed.

Refunding of the insurance premium will be made by the insurer using the same payment method and currency as that used by the insured. Any charges for bank transfer or credit cards are not supported by the insurer.