

# International student insurance

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For students, academics, interns and au pairs

Version Version SPI-17.01



MEDICAL ASSISTANCE	Standard	Comfort	Premium
	Maximum sum insured		
<b>Maximum sum per event</b>	<b>€ 250'000</b>	<b>€ 250'000</b>	<b>€ 250'000</b>
Emergency medical evacuation	€ 150'000	€ 150'000	€ 150'000
Medical repatriation	€ 50'000	€ 50'000	€ 50'000
Local ambulance	€ 5'000	€ 5'000	€ 5'000
Medical assistance during transportation	included	included	included
Sea and mountain search and rescue	€ 20'000	€ 20'000	€ 20'000
Indication of local medical specialists	included	included	included
Repatriation of mortal remains	€ 15'000	€ 15'000	€ 15'000
Expenses for accompanying relative of the repatriated	€ 80 per day for a maximum of 7 days	€ 80 per day for a maximum of 7 days	€ 80 per day for a maximum of 7 days
Accommodation costs for accompanying for next of kin staying at the hospital	€ 500	€ 1000	€ 2000
Flight ticket for relative visiting the insured in the hospital	included	included	included
Repatriation of accompanying person travelling with the insured	included	included	included
Advance of emergency funds to be reimbursed by the insured	€ 500	€ 500	€ 500
Dispatch of urgent messages	included	included	included
Long-distance medical advice	100%	100%	100%

MEDICAL EXPENSES	Standard	Comfort	Premium
	Maximum sum insured		
<b>Maximum sum per event</b>	<b>€ 30'000</b>	<b>€ 100'000</b>	<b>€ 500'000</b>
Inpatient treatment/Hospitalization	€ 25'000	€ 85'000	€ 450'000
Hospital accommodation	semi private room	semi private room	semi private room
Outpatient treatment / ambulatory	€ 5000	€ 15'000	€ 50'000
Prescription medication and material (inpatient and daycare)	incurred expenses	incurred expenses	incurred expenses
Surgical fees, anaesthesia, and operating theater charges	incurred expenses	incurred expenses	incurred expenses
Surgical appliances and prosthesis	incurred expenses	incurred expenses	incurred expenses
Rehabilitation services (immediately after or instead of hospital stay)	€ 1000	€ 2000	€ 3000
CT, MRI scan, PET and CT-PET scan (inpatient)	incurred expenses	incurred expenses	incurred expenses
Daycare services and outpatient surgery	incurred expenses	incurred expenses	incurred expenses
Practitioner fees and prescription medication	incurred expenses	incurred expenses	incurred expenses
Specialist fees	incurred expenses	incurred expenses	incurred expenses
Diagnostic fees	incurred expenses	incurred expenses	incurred expenses
Prescribed physiotherapy following hospitalization	Max. € 20 per day and max 15 days	Max. € 20 per day and max 15 days	Max. € 20 per day and max 15 days
Emergency dental treatment maximum sum per insurance period	€ 300	€ 500	€ 1000

LUGGAGE	Standard	Comfort	Premium
	Maximum sum insured		
<b>Max. sum per event</b>	<b>€ 2000</b>	<b>€ 2500</b>	<b>€ 3500</b>
Loss, damage, robbery or theft of luggage (limited € 50 per item)	€ 1000	€ 1500	€ 2500
Delayed luggage > 8h	Max. € 600	Max. € 600	Max. € 600
Delayed luggage > 48h	Max. € 250 minus compensation already paid for delay of > 8h	Max. € 250 minus compensation already paid for delay of > 8h	Max. € 250 minus compensation already paid for delay of > 8h

ACCIDENTAL DEATH OR DISABILITY	Standard	Comfort	Premium
	Maximum sum insured		
<b>Max. sum per event</b>	<b>€ 50'000</b>	<b>€ 50'000</b>	<b>€ 50'000</b>
In case of death	€ 25'000	€ 25'000	€ 25'000
In case of disability	€ 50'000	€ 50'000	€ 50'000

THIRD PARTY LIABILITY	Standard	Comfort	Premium
	Maximum sum insured		
<b>Max. sum per event</b>	<b>€ 500'000</b>	<b>€ 500'000</b>	<b>€ 500'000</b>
Bodily harm of a third party	€ 500'000	€ 500'000	€ 500'000
Material / Immaterial damage	€ 100'000	€ 100'000	€ 100'000

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