





BE COVERED ANYWHERE YOU GO

TravelCare 360 covers you anywhere in the world and provides you with peace of mind when traveling, whether you travel alone or accompanied. Our coverage includes emergency medical insurance, evacuation, repatriation and support services.

WE ARE AT YOUR SERVICE 24/7

Choosing one of our travel insurance options gives you access to our high quality customer service through GBG Assist. We provide support services 24/7 and arrange direct billing with the provider where available.

We are able to support you at any time a moment of distress arises while out of your country of residence.

CHOOSE ADDITIONAL BENEFITS

Additionally to our primary cover, we offer two options to choose from. The first option adds to your current coverage benefits for accidental death & disability or personal accident, lost and delayed baggage, travel delays, loss of passport, and legal expenses. The second option adds coverage for cancellation and curtailment and repatriation.

SCHENGEN REQUIREMENT

Our policy meets and exceeds all the European Schengen and visa requirements.





SCHEDULE OF BENEFITS

All Coverages and Plan Costs listed in this Schedule of Benefits are in U.S. Dollar amounts per person and per trip.

Plan benefits are paid at UCR – Usual, Customary and Reasonable.

PRIMARY COVER EMERGENCY MEDICAL EVACUATION USD 500,000 per Trip, no lifetime limit	
Air Ambulance	100% UCR per Trip
Accompaniment	USD 300 per day up to USD 3,000 per Trip
Continuation	USD 5,000 per Trip
Repatriation for Medical Treatment	100% UCR per Trip
EMERGENCY AND ACCIDENTAL MEDICAL TREATMENT USD 1,000,000 per Trip	
Acute/emergency Sickness and Injury	100% UCR per Trip
Treatment by authorized physicians, nurses and specialists	100% UCR per Trip
Hospitalization (semi-private rooms)	100% UCR per Trip
Surgery, anesthesiologist	100% UCR per Trip
Prescribed medicines, dressings	100% UCR per Trip
Local transport to and from the place of treatment	100% UCR per Trip
Treatment by physiotherapists and chiropractors	USD 2,500 per Trip
Medically Necessary required durable medical equipment	100% UCR per Trip
Emergency dental treatment for immediate relief of pain	USD 500 per Trip
Non-Hazardous Sports Coverage	USD 150,000 per Trip
Limited motorcycle and sports vehicle coverage for injuries only	USD 10,000 per Trip
OTHER BENEFITS	
Repatriation of Mortal Remains	USD 20,000
ATMSafe	USD 500 per Trip
OPTION 1: ENHANCED BENE	FITS
Baggage Delay	USD 100 per day up to USD 700 per Trip
Baggage Loss / Theft	USD 500 per Item up to USD 2,500 per Trip; subject to USD 100 deductible per Event
Personal Liability	USD 100,000 per Trip
Accidental Death & Disability / Permanent Total Disability	USD 100,000 per Trip
Additional Hospital Benefit (per day / total benefit)	USD 75 per day up to USD 600 per Trip
Physical Assault	USD 5,000 per Trip
Money and Documents (tickets, cash, banknotes)	USD 500 per Trip
Loss of Passport	USD 250 per Trip
Travel Delay after the first 24-hours	USD 100 per day up to USD 1,000 per Trip
Missed Departure	USD 1,000 per Trip
Legal Expenses	USD 10,000 per Trip
Emergency evacuations for Non-Medical reasons, including War, Civil Unrest, or Natural Disasters	USD 1,500 per Trip
OPTION 2: CANCELLATION AND CURTAILMENT	
Cancellation and Curtailment	USD 4,000 per Trip; subject to USD 100 deductible per Event

 $[\]hbox{* Please note this is a Sample Schedule of Benefits. See your Policy wording for final terms of cover.}$

HOW TO USE YOUR POLICY IN THE EVENT OF A MILD OR SERIOUS ILLNESS OR ACCIDENT

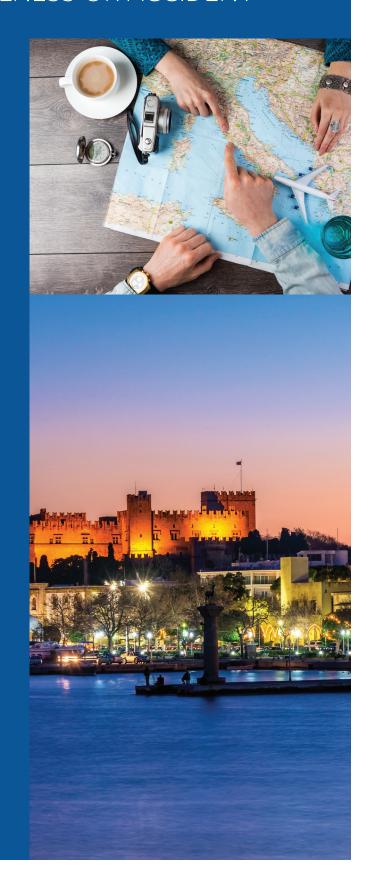
Non-urgent illness or accident, or cases in which a doctor or nurse can help you. For example: flu with fever, inflammation of the throat, sprained ankle, etc. In these cases you can contact GBG Assist or choose a doctor or hospital recommended by your family, friends or residents of the city where you are at the time. When you call GBG Assist, the multilingual operators will ask you for the name of the city, if possible the zip code or your full address. With this information GBG Assist will be able to help you select and receive the best possible care.

GBG ASSIST
WORLDWIDE, COLLECT CALLS:
+1.905.669.4920

US/CANADA, TOLL FREE: +1.866.914.5333

Accidents or illnesses with severe and serious symptoms requiring hospitalization.

In these cases it is important for you to call GBG Assist as soon as possible. Always have your travel insurance card with you. It is a good idea to tell your family members and friends traveling with you where you keep your travel insurance card. This way they will be able to contact GBG quickly, even if you are unable to contact us.





GBG maintains a Network of Preferred Service Providers both inside and outside the United States. We recommend you use the Preferred Service Provider Network to guarantee a high level of service and to facilitate payment of reimbursements. You are able to freely select doctors and hospitals and GBG Assist will simply help you choose the best service provider from the Preferred Service Provider Network according to your needs. The fact that GBG and the hospital have been cooperating for many years facilitates the sending and acceptance of assessments and payment guarantees for a hospitalization.



CLAIM PROCEDURE

When you return home and want to submit your claim form, go to the GBG web page at www.gbg.com to access the TRAVEL CLAIM FORM. You can file your claim electronically with the Insurer by following the instructions on the form.

Documentation needed for all claims:

- 1. With each claim you must submit the completed and signed claim form.
- 2. All claims must be submitted with documentation proving your trip, including records of your flights.
- 3. Medical records: medical certificates, invoices, receipts which include names and addresses.
- 4. Proof of the losses and a detailed description of the losses (when applicable).
- 5. Police reports (when applicable).
- 6. Loss/theft of equipment (when applicable) airline records MUST INCLUDE confirmation of the claim, including phone numbers and all applicable reports of the carrier.
- 7. Any additional documentation requested by the Insurer to support your claim.





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