

SCHEDULE OF BENEFITS

Unless mentioned otherwise, the limits are in USD and applicable per INSURED PERSON and per claim. In addition, the initials (F) indicate a lump sum amount. For the maximum period of indemnity please refer to the General Conditions.

Please note that there is a policy excess (deductible) of USD 750 for all claims arising in Nepal. All services in Nepal need to be arranged by the local assistance partner exclusively and any services arranged without pre-notification and express cost approval by the insurer will not be covered.

1.	PERSONAL ACCIDENT	
1.1.	Accidental Death	10.000
1.1.	Permanent disablement following an accident	20.000
	Option 1	100.000
	Option 2	200.000
1.2.	Extensions	
1.2.1.	Wheelchair Benefit	
	Wheelchair Benefit	1.500
1.2.2.	Hospital Visitor Expense	
	Hospital Visitor Expense Benefit	250/visit with max 2.500 for all visits
1.2.3.	Funeral Expenses	7.500
2.	MEDICAL EXPENSES	
2.1.	Guarantee	Real expenses
2.2.	Extensions	
	Hospitalization Benefit	(F) 50/day
	Post-Hospitalization Convalescence	(F) 50/day
	Emergency Dental Expenses	500
	Covid-19 Related Expenses	10.000
3.	RESCUE, REPATRIATION AND OTHER EMERGENCY TRAVEL EXPENSES	
3.1.	Guarantee	Real expenses
3.2.	Extensions	
	Funeral Expenses	7.500
	Repatriation of remains and transportation of baggage upon Death	real expenses
	Family Visit	10.000
4.	TRAVEL CURTAILMENT OR REARRANGEMENT	
4.1.	Guarantee	10.000
5.	LEGAL EXPENSES	

5.1.	Guarantee	10.000
5.2.	Extensions	
	Court Attendance	1.000
6.	BAGGAGE	
6.1.	Guarantee	5.000
6.2.	Extensions	
	Replacement Travel Documents	1.000
	Loss of Baggage following Bodily Injury	1.500
7.	PERSONAL MONETARY LOSS	
7.1.	Guarantee	1.500
7.2.	Extensions	
	Theft of Foreign Currency	120 hours up to 250 USD
8.	TRAVEL INCONVENIENCE	
8.1.	Travel delay, reasonable costs	250 USD/4h delay with a max of 1.000
9.	SEARCH AND RESCUE	
9.1.	Guarantee	Real expenses
10.	POLITICAL RISK AND NATURAL DISASTER EVACUATION	
10.1.	Guarantee (max 14 days)	Real expenses