



STS International Language School



Table of contents

This insurance is only applicable for students that are covered for medical treatment in insured's home country through public health system or other private insurance.

<u>CONTENTS</u>	<u>PAGE</u>
A. Illness and repatriation	3
B. Disability and Death	4
C. Personal liability	5
D. Legal assistance	5
E. Curtailment	6
F. Summoning	6
G. Travel documents	6
H. Luggage	6
I. Luggage delay	7
J. Personal delay	7
K. Evacuation	7
General terms of agreement	8
General exclusions	9
Definitions	10

<u>COVERAGE SUMMARY</u>	<u>LIMIT IN EUR</u>
A. Illness and repatriation	NO LIMIT
B. Disability and Death	
Disability	40 000
Death	5 000
Dental damage	3 000
C. Personal liability	600 000
D. Legal assistance	10 000
E. Curtailment	NO LIMIT
F. Summoning	NO LIMIT
G. Travel documents	400
H. Luggage	4 000
I. Luggage delay	300
J. Personal delay	300
K. Evacuation	1 500

Policy terms

A Illness

No limitation. The insurance covers for necessary and reasonable cost in event of acute illness or injury

- medical treatment and medication prescribed by a physician
- hospitalization, surgery and semiprivate ward and hospital treatment prescribed by a physician
- delivery of screened blood if insured is staying in a risk area
- on-the spot monitoring while the insured receives screened blood
- treatment by an officially licensed physiotherapist, chiropractor or other non medical treatment as prescribed by a physician, due to illness or injury (max 10 treatments for the total sum of EUR 2 000)
- acute dental treatment (max EUR 400)
- ambulance transportation from the scene of the illness or accident
- transportation to the nearest suitable place of treatment if local facilities cant provide treatment
- necessary costs to a change of accommodation or a prolongation of the stay (max 60 days from the first visit physician) required by a physician due to the illness/injury
- necessary documented expenses for phone calls during hospitalization (max EUR 150 per incident)
- necessary documented cost for taxi transportation (max EUR 150) to and from the place of treatment.

REPATRIATION

No limitation. The insurance covers for necessary and reasonable cost in event of repatriation.

- additional expenses for repatriation of the insured to home country
- necessary cost for transportation of deceased to home country
- necessary cost for return of personal belongings that insured was forced to leave behind as a result of repatriation
- return journey to the origin destination (economy class) if more than 30 days remain of the origin journey. The insured must be fully recovered before return journey can take place.

EXCLUSIONS

The insurance does not cover

- expenses caused by mental illness
- expenses for treatment or sojourn after return to the home country whether or not the return is a result of medical repatriation
- expenses for treatment or sojourn, if the insured refuses to be repatriated against the advice of Europ Assistance or of Europ Assistance appointed physician
- expenses for treatment or sojourn in event that Europ Assistance physician has decided that treatment can wait until insured has returned to home country
- expenses for repatriation that has not been approved by Europ Assistance
- expenses for transportation as a result of insured's fear of infection
- expenses caused by the insured's failure to follow the instructions given by treated physician or by Europ Assistance physician
- expenses for treatment that was required before departure
- expenses for routine medical check up and vaccination
- expenses for dental treatment if the insured has not seen a dentist on regular basis for examination and treatment
- expenses in connection with an induced abortion
- expenses in connection with a childbirth or any consequences of pregnancy that occur after the 32nd week of the pregnancy or treatment that was required before
- expenses for treatment of AIDS or complications and examination of symptoms
- expenses for glasses, contact lenses, hearing aids, dental braces, dental and other prostheses
- expenses for treatment or stays at spas or health resorts
- expenses incurred because means of transportation have to change route as a result of the insured's illness or injury
- expenses pertaining to occupational diseases or occupational hazards
- expenses for treatment of injuries sustained while the insured's participation in scientific expeditions or while engaging in professional sports activities
- expenses for treatment of illness or injury occurring in connection with a criminal act by the

insured or an act of aggressive violence by the insured.

LIMITATIONS

- expenses for treatment of a pre-existing illness if an acute and unforeseen deterioration change occurs will be covered up to max EUR 3 500
- claims arising from self inflicted illness or injury, attempted suicide or suicide will be covered up to max EUR 7 000.
- if you suffer from a chronic illness/disease Europ Assistance can evaluate your illness before your departure. If you choose not to have your illness evaluated the maximum compensation is EUR 3 500

B Disability and Death

Maximum compensation for disability EUR 40 000
 Maximum compensation for death EUR 5 000
 Maximum compensation for dental damage
 EUR 3 000

DISABILITY

- the insurance provides compensation in case of permanent loss or reduction of bodily function that is a consequence of an accident or assault. The insurance covers effects that manifest themselves up to 3 years from the time of the accident or assault
- a lump sum payment will be made corresponding to the degree of disability, where 100 % disability leads to a compensation of EUR 40 000
- the degree of disability is determined according to the service Company of the Swedish Insurance Industry (all expenses must be borne equally by the parts if insured will have the degree of disability finally determined by the Service Company of the Swedish Insurance Industry)
- the degree of disability is determined on a basis of the medical level of disability caused by the injury and without regard to the insured's occupation
- the degree of disability for the loss of several parts of the body cannot exceed 100% in total
- existing injury or disability cannot give rise to a higher compensation than if such injury or disability had not existed
- the insured must be alive at the time when compensation is paid
- any means of assistance in order to mitigate the consequences of the disability is covered up to EUR 2 500 if such assistance is prescribed by the attending physician and if compensation for such costs cannot be obtained elsewhere.

EXCLUSIONS

The insurance does not cover

- disability caused by illness
- disability caused by contamination through bacteria, virus or other contagious substance
- illness or the triggering of latent predisposition to illness, notwithstanding that such illness may have been caused or aggravated by the accident
- aggravation of the consequences of an accident as a result of a preexisting illness
- compensation for existing disability
- injury caused by occupational hazards
- accidents that happen in connection with the insured's participation in scientific expeditions or while engaging in professional sports activities
- accidents in connection with any kind of aviation, except when insured is a paying passenger using charter airline or regular commercial airline.

DEATH

- where an accident or an assault covered by these policy conditions causes the insured's death within 3 years after the accident or assault, the insurance amount of death will be paid less any previous payment of disability compensation
- unless otherwise agreed with Europ Assistance, the compensation for death is paid in the following rank of priority in such way that any succeeding person will be taken into consideration only if the preceding person does not exist/is not alive: spouse, children, cohabiter, the insured's heirs

EXCLUSIONS

- accidents that happen in connection with the insured's participation in scientific expeditions or while engaging in professional sports activities
- accidents in connection with any kind of aviation, except when insured is a paying passenger using charter airline or regular commercial airline.

DENTAL TREATMENT

- any dental damage occurring as an immediate consequence of an accident or an assault is covered up to EUR 3 000 subject to prior approval by Europ Assistance of the treatment and provided that treatment is initiated as soon as possible after the accident or assault

EXCLUSIONS

The insurance does not cover

- dental damage caused by chewing or eating
- expenses that are covered by any other public or private party.

- expenses for dental treatment performed more than 2 years after the accident.
- accidents that happen while the insured's participation in scientific expeditions or while engaging in professional sports activities.
- accidents in connection with any kind of aviation, except when insured is a paying passenger using charter airline or regular commercial airline.

C Personal liability

Maximum compensation EUR 600 000

- the insurance covers liability caused by the insured's activities during the insurance period
- the insurance covers liability to pay damages for bodily injury or damage to property incurred by the insured under the present law of tort
- covers damage to property in temporary lodgings such as hotel room or host family home
- the liability amount constitutes Europ Assistance's maximum liability in respect of a single insurance event
- expenses for settling liability issues are covered if agreed in advance with Europ Assistance

EXCLUSIONS

The insurance does not cover

- if insured admit liability or accept any claim or liability without Europ Assistance's approval. If the insured fails to comply with this requirement, the insured will risk being held personally liable for damages, also in case of incidents where the insured might not have been held liable at all
- liability emanating from contractual, professional and commercial relationships
- damage to or loss of own property
- liability occurring as a consequence of the insured's acceptance, by agreement or otherwise, of liability exceeding insured's general tort liability
- liability for damage to property borrowed, rented or otherwise in the custody or control of the insured
- liability emanating from the insured's deliberate use of aggressive violence against persons or otherwise
- claims as a result of the insured causing illness to others through contagion, infection or otherwise
- damage caused in connection with the ownership, use or control of a motor vehicle, camper or trailer, motor driven aircraft or vessel or any exceeding 3 meters in length
- damage caused to family or travelling companions

- damage caused by animals

D Legal assistance

Maximum compensation EUR 10 000

- necessary and reasonable costs for lawyers and litigation properly incurred by the insured as plaintiff or defendant in a legal action.

EXCLUSIONS

The insurance does not cover

- the insurance does not cover expenses for legal assistance in cases or disputes between:
 - the insured and the policyholder or the host family
 - the insured and the travel agency, travelling agent, travelling mediator or travelling companions
- emanating from the insured's pursuit of business, trade or profession
- concerning family or inheritance matters
- involving criminal prosecution
- emanating from the insured's ownership, use or control of motor driven vehicles, vessels or aircrafts
- emanating from surety bonds provided by the insured or from claims concerning rights or money assigned to the insured by a third party
- between the insured and Europ Assistance
- not serving any justifiable interest or purpose for the insured
- settled by arbitration
- the insured cannot obtain legal assistance for litigation and that a public, recognized complaints board, board of appeal, is not authorised to consider the dispute
- damages, fines and similar claims against the insured are not considered legal assistance and are not included in the legal assistance cover.

E Curtailment

No limitation. The insurance covers for necessary and reasonable cost

- for rebooking the insured's prepaid ticket home if the insured is summoned home to a relative who is in a life threatening condition or dies due to a sudden illness or accident.
- for a new return ticket to the starting point of the repatriation if more than 30 days remains of the travel and insurance period at the time of repatriation

Note

Transportation must be arranged and approved by Europ Assistance and the insured will be booked on the same class as the original ticket.

EXCLUSIONS

The insurance does not cover

- curtailment that will result in the insured arriving home less than 12 hours prior to insured's originally scheduled arrival
- any return journey made more than 90 days after repatriation

F **Summoning**

No limitation. The insurance cover for necessary and reasonable cost

- for the summoning of two relatives travel to insured if the insured is in a life threatening condition
 - transportation from relatives home address and back (max economy class)
 - transportation on the same ticket class as insured, with the exception of air ambulance, when the insured is transported to another place of treatment or were the insured is repatriated
 - accommodation in a hospital or hotel (max EUR 150/day)
 - documented expenses for meals and local transportation (max EUR 35/day)

EXCLUSIONS

The insurance does not cover

- for relatives travel to the insured if the insured is to be repatriated within 72 hours from relatives scheduled departure

G **Travel documents**

Maximum compensation EUR 400

- the insurance cover for any kind of theft or damage to tickets, passport and credit cards
- the insurance cover the insured's expenses for
 - replacement tickets, credit cards, - passport
 - necessary transportation, fees photos, etc

EXCLUSIONS

The insurance does not cover

- for left, lost or mislaid items
- losses suffered as a result of abuse of credit cards

- the time spent replacing such items

H **Luggage**

Maximum compensation EUR 4 000

- the insurance cover for loss of or damage to the insured's luggage due to theft, robbery, assault, fire, storm, catastrophe or traffic accident
- the insurance cover loss of or damage to luggage checked-in with a transport company

Note

It is a condition that original documentation of the loss or damaged from the travel agency and/or the airline are produced

LIMITATIONS

Maximum coverage for one item EUR 450

- cash, traveler's cheques, securities and similar valuables are only covered in case of theft and only when the insured carries the objects personally or keeps them in a safety box or in the hotel reception (max EUR 150)
- mobile phones, accessories, SIM card (max EUR 100)
- pc/-equipment, PDA/-equipment and GPS/-equipment, portable music players, mp3 players, CD's, VD's, Mini Discs and similar equipment (max EUR 200)
- in case of theft from the cabin in a locked motor vehicle, boat, camper or caravan (max EUR 2 250). The limitation does not apply, if the theft occurs from a permanently mounted, locked and separate (from the cabin) luggage compartment or locked box in a boat, motor vehicle or caravan
- in case of theft/loss of bags, suitcases, backpacks and the like, an individual object of this kind will be covered by a maximum amount (EUR 4 000), regardless that the loss is distributed among several insured people and/or covered by several policies.

EXCLUSIONS

The insurance does not cover

- forgotten, lost or mislaid effects. Left baggage, even for a brief period, is not being effectively supervised
- contact lenses, prostheses, TV sets, refrigerators, furniture and boats, all surfing equipment, caravans, bicycles, motor vehicles and other transport means and accessories to the above
- theft of baggage which is not effectively supervised

- PCs, jewellery, watches, glasses, sunglasses, cameras and camera equipment, video devices, GPS and mp3 players are only covered during flight, train and bus transport when carried in hand luggage.
- theft from locked holiday residence, hotel room, etc., where there are no visible signs of forced entry
- theft of, damage to or disappearance of objects used commercially
- theft from unlocked holiday residence, car, plane, bus, boat, camper, caravan, or from a deserted tent
- loss of or damage to baggage freighted separately irrespectively of the Insured's journey
- damage to baggage caused by poor packaging and ordinary wear and tear, scratches, etc. of suitcases and bags
- loss due to misuse of travelers cheques, credit and other payment cards
- loss for which compensation has already been paid under luggage delay
- tickets, passports and credit cards

LIMITATIONS

- if the age and purchase price of damaged/lost luggage can be documented (by receipt, warranty, etc.), its value will be fixed at the cost of a new similar item less an annual deduction of 20% for depreciation due to wear and tear from the second year of its acquisition
- if the age of the damaged/lost luggage cannot be verified, its value will be fixed at 50% of the price of a new similar item
- Europ Assistance is entitled but not obliged to indemnify in kind
- Europ Assistance is entitled to have the damaged item repaired or to indemnify the insured for the costs of repairing the item.
- where taped recordings (including videos), movies, manuscripts, drawings and the like are lost, only the value of the raw material is covered
- luggage lost while in the custody of the carrier is not considered to be lost until 30 days after the loss has been reported to the carrier (max EUR 400)

I Luggage delay

Maximum compensation EUR 300

- the insurance covers for necessary and reasonable cost in the event of the insured's checked-in luggage being delayed by more than 12 hours in relation to the insured's arrival at his/her destination outside insured's home country.
The insurance covers all reasonable, necessary and

documented additional expenses for purchasing new items that are similar to the missing items

Note

It is a condition that original documentation of the delay, receipts for the replacement purchases, and copies of tickets and check-in vouchers from the travel agency and/or the airline are produced.

J Personal delay

Maximum compensation EUR 300

- the insurance cover situations where public transport used by the insured is at least 12 hours behind schedule due to technical errors, weather conditions, strike, natural disaster or similar conditions
- the insurance cover all necessary documented additional expenses for hotel accommodation, meals and local transportation

EXCLUSIONS

The insurance does not cover

- for delay when the insured shows up too late for a flight connection where the itinerary did not allow the minimum transit time for such connection

K Evacuation

Maximum compensation EUR 1 500

- the insurance covers expenses for transportation to the nearest safe destination and additional expenses for room and board In cases where the authorities in the insured's home country recommend an evacuation due to war, warlike conditions or risk of war
- the evacuation must take place as soon as possible.

If the insured refuses to be evacuated at the time recommended, the cover will cease

- the insurance covers for expenses for return of suitcases, clothes etc that the insured has left behind as a result of the evacuation

General terms of agreement

FILING A CLAIM

- any claim shall be submitted to Europ Assistance without any delay and not later than within 3

years from the date of the damage. The claim shall be signed by the person who claims compensation and the person who claims shall notify Europ Assistance if any other insurance is valid for the same claim. If the insured omits to present a claim for compensation to Europ Assistance within 6 months from the date when insured has received knowledge of possibility of receiving compensation, no compensation shall be granted.

- a person who is not satisfied with Europ Assistance decision regarding compensation will lose right, if the person does not commence an action against Europ Assistance within 3 years from the date when the person was informed that the claim could be made, and at least within 10 years from the earliest date when the claim could be made. Europ Assistance may not however reject the claim for such reason, if it is presented before the time indicated in the first paragraph and if Europ Assistance commences an action in a court of law regarding the claim, within 6 months from insured's was informed of Europ Assistance standpoint.
- Europ Assistance physician is entitled to seek information about the insured's health condition and treatment by physicians or hospitals and, if necessary, discuss with them any circumstances revealed to Europ Assistance
- Europ Assistance may demand that the insured be examined by Europ Assistance's physician or an appointed physician. In the case of death, Europ Assistance may demand a postmortem autopsy at their own expense.
- the insured must produce original documentation of all claims for expenses or losses, including original purchase receipts, written guarantees, evidence of notification of the police, reports from carriers, etc.
- expenses for transportation not arranged by Europ Assistance will only be covered up to the amount which Europ Assistance would have paid if arranging similar transportation, such amount not to exceed the price of an economy class ticket on a scheduled flight.
- no rights under this policy may be pledged or transferred without Europ Assistance's written consent.
- compensation will be paid immediately after Europ Assistance has received any information deemed necessary to determine Europ Assistance's liabilities
- Europ Assistance shall be fully and completely subrogated to the rights of the insured against parties who may be liable to provide an indemnity or make a contribution with respect to any matter which is the sub-ject of a claim under this certificate. Europ Assistance may at their own

expense take over the insured's rights against third parties to the extent of his payment made. The insured shall cooperate with Europ Assistance and provide such information and documentation reasonably required by Europ Assistance in order to collect and enforce his rights of subrogation. Europ Assistance institute any proceedings at his own expense against such third parties in the name of the insured.

- this plan of insurance is secondary and provides benefits in accordance with all of its provisions only to the extent that benefits are not provided by any other valid and collectible insurance. If the insured is covered by other valid and collectible insurance, all benefits payable by such insurance will be determined before benefits will be paid by this plan. This plan is the second payor to any other insurance having primary status or no coordination or non-duplication of benefits provision. Benefits paid by this insurance will not exceed:
 - 1/ any applicable insurance sums
 - 2/ 100% of the compensable expenses incurred when combined with benefits paid by any other valid and collectible insurance.

RELEVANT LAW

- Swedish law applies to this insurance (FAL). Any dispute about this insurance agreement shall be dealt with in a Swedish court of law, with the application of Swedish law
- all personal contact information that is registered will not be transferred to any third part except with the following exclusions
 - to inform Europ Assistance and their appointed partners
 - to carry out claims handling
 - if there is any suspicion of crime, due to the insured's claim, information will be given to relevant authority or insurance company

UNDERWRITER

- this insurance is underwritten by Europ Assistance Holding SA (Irish Branch), Company Reg. No. 905036, 25-28 Adelaide Road, Dublin 2, Ireland.

REVIEW

- if you file a claim and do not agree with the outcome, you have 6 months to notify the claims handler in writing that you want to contest the claim.

FRAUDULENT INFORMATION

- if the insured fraudulently states, denies or conceals anything of importance for the assess-

ment of the damage, the compensation can be reduced or completely withdrawn.

GROSS NEGLIGENCE AND INTENT

- Europ Assistance is not liable towards the insured for any damage which was caused through gross negligence or in any part caused with intent.

RECLAIM

- to the extent that the insurer has paid compensation, Europ Assistance takes over the right of the insured to claim compensation from the person responsible for the damage. A claim against a private person may only be presented if
 - the insured has caused damage with intent or through gross negligence
 - the damage is connected with insured's employment.

WAR

- the insurance does not cover any damage, the origin and extent of which, directly or indirectly, is caused by or is related to war, a war-like event, terror, terrorist attack, civil war, revolution, rebellion or riot, and to areas which are classified as high risk areas owing to a risk for the health of the insured.

ATOMIC NUCLEAR PROCESS

- the insurance does not cover damage, the origin and extent of which is connected with an atomic nuclear process, e.g. nuclear fission, nuclear fusion or radioactive disintegration

FORCE MAJEURE

- Europ Assistance is not responsible for any loss which may arise if an investigation of claim, payment of compensation or reconditioning of damaged property is delayed due to war, a war-like event, terror, terrorist attack, civil war, revolution, rebellion or due to an industrial conflict, confiscation or nationalization, requisition, destruction or damage to property through an order from the a Government or an authority.

(economy class) if more than 30 days remain of the origin journey. The insured must be fully recovered before return journey can take place.

- losses suffered as a result of intent or gross negligence on the part of the insured, losses caused by the insured's self imposed intoxication or influence of drugs, medication or other intoxicants, unless no causal connection is established
- claims arising in connection with the insured's participation in scientific expeditions or while engaging in professional sports activities.
- indirect losses
- pilots and co-pilots during flights
- claims arising as a direct or indirect consequence of strikes, lockout, seizure or other interference by a public authority
- claims already covered by other insurance companies or by national or international social security or health care systems. This exclusion does not apply to compensation for disability or death.
- force majeure of any kind.
- claims made under these Policy Conditions more than 3 years after the time when the insured gained knowledge of the claim or 10 years at the latest after the time when the claim could have been made at the earliest.

General exclusions

The insurance does not cover

- costs occurring after the insured's arrival to home country, except
 - return of personal belongings that insured was forced to leave behind as a result of repatriation
 - return journey to the origin destination

Definitions

Accident

Physical injury to which the insured is subjected involuntarily through a sudden external event.

Acute illness

A sudden and unexpected illness which is not of a chronic nature during the insurance period.

Additional expenses

Expenses imposed in connection with a damage or incident.

Assault

Injury caused by intentional unprovoked physical violence to insured.

Deductible

A amount that insured has to pay before the insurance company pays any benefits covered by this policy.

Disability

A medical disability which may be the consequence of an accident.

Emergency center

A company within the travel assistance sector with an emergency service center open 24 hours.

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Illness

A medical condition diagnosed as an illness by legally qualified physician.

Insurance period

The period of time which the travel insurance has been taken out. The insurance period cannot extend beyond the time for which premium has been paid.

Insured

A person in the policyholder's program for whom the premium has been paid and name has been reported to the insurance company.

Liability

A negligently injury to another person or property.

Luggage

Property which belongs to the insured or which has been rented or borrowed and which is intended for the personal use of the insured during the trip.

Mental illness

depression, eating disorders, manic depressive, schizophrenia, other condition/illness that require treatment by a psychologist, psychiatrist or similar treatment.

Necessary and reasonable costs

Expenses that could not be avoided, and given two valid alternatives the less expensive must be chosen.

Physician

A legally qualified medical practitioner.

Relative

Parent, spouse, sibling, grandparent, legal guardian or person who has the care of a relative within the family of the insured.

Valuable documents

Coins, banknotes, credit cards, travel documents, petrol and restaurant vouchers, tickets, passport, lift tickets and travel cheques.

