



**CAPITAL TRAVEL ASSISTANCE
MEDICAL EXPENSES \$\$ 100,000.-
Products Benefits & Limitations**

Benefits	Limitations
Medical Expenses & Assistance abroad & in the course of transportation.	US\$ 100,000.-annual & in the aggregate
Assistance to declared minor children of the insured & return to the country of residence.	1 Airline Ticket (Economy class) or Rail Ticket (1 st class) Qualified attendant free of charge
Appointment of local medical specialist	Actual Expenses
Long distance medical information services & advice	Actual Expenses
Emergency Dental Treatment	US\$ 1,000.-annual & in the aggregate
Transportation or Repatriation of the insured person further illness or accident.	US\$ 100,000.-annual & in the aggregate
Repatriation of mortal remains (corpse) in case of death of the insured person.	US\$ 100,000.-annual & in the aggregate
Local treatment of patient under the supervision of the Assistance Company.	US\$ 100,000.-annual & in the aggregate
Return ticket + accommodation expenses to one family member visiting the insured further to illness or accident occurring to the insured.	1 Airline Ticket (Economy class) or Rail Ticket (1 st class) + daily allowance of max.\$100.-with deductible of 5 days & maximum payment of 15 days.
Repatriation of family member or any declared person traveling with the insured in case of death of the insured or hospitalization exceeding 5 days	1 Airline Ticket (Economy class) or Rail Ticket (1 st class)
Emergency return home following death of a close family member	1 Airline Ticket (Economy class) or Rail Ticket (1 st class)
Winter sports including mountain ski, Summer sports including swimming, jet ski & ski nautique	This does not include rescues on the spot but this include possible medical expenses at hospital up to US\$100,000.-
Legal assistance (fees of attorney)	US\$ 5,000.-annual & in the aggregate
General information services (connection services)	Unlimited (some services are handled & paid by the insured himself)
Urgent dispatch of medications	Actual Expenses
Dispatch of urgent messages	Free of charge
Loss of registered luggage	US\$ 20/kg up to a maximum of US\$ 800.-
Delay in delivery of luggage (over 12 hours)	An amount of US\$ 300.-
Delay in flight departure (over 8 hours)	An amount of US\$ 150.-
Cancellation & Curtailment	An amount of US\$ 2,500.-
Delay in departure	An amount of US\$ 2,500.-
Baggage &/or personal effects	An amount of US\$ 2,500.-with deductible of US\$ 40.-however single item limit US\$ 300.- jewelry & valuable limits is US\$ 300.- maximum sum insured anyone even US\$ 3,000.- in all
Money Insurance	An amount of US\$ 1,000.-with deductible amount of US\$ 40.-cash limit US\$ 250.-cash advance only.
Personal liability	An amount of US\$ 10,000.-including legal expenses up to US\$ 5,000.-