

Travel health insurance with optional accident and third-party liability insurance, return trip emergency insurance and travel luggage insurance

International travel can be challenging, so it's best to be well insured! Chile Inside wants you to enjoy your stay abroad stress-free! Therefore, in cooperation with our international partner CareMed Insurance, Chile Inside offers comprehensive insurance protection, which has been adapted to the needs of our participants.

CareMed Traveler insurance includes:

- **Travel health insurance**
- **Travel Accident Insurance (optional)**
- **Return trip emergency insurance (optional)**
- **Insurance-Assistance**
- **Third party liability insurance (optional)**
- **Travel luggage insurance (optional)**

Benefits

Travel health insurance

- Costs of out-patient treatment according to physicians' scale of charges (treatments are refunded in the context of the local rates)
- Medically prescribed medicines and dressings
- Pregnancy check-ups and treatment (if pregnancy did not exist at the time of conclusion of contract or subsequent contract)
- Delivery – after a waiting period of 8 months at time of conclusion of contract
- Medically prescribed adjuvants following an accident
- Painkilling dental treatment at 100% per year up to 250 EUR
- Restoring function of dentures at 50% per year up to 1,000 EUR
- Transportation to in-patient treatment
- Cost of in-patient treatment in a shared room
- Medically required rehabilitation measures
- Cost of medically required patient's transportation home (medical repatriation)
- Repatriation of remains/funeral costs up to 10,000 EUR

Insurance assistance

Provides medical assistance during the journey. Information, consult and active support in case of personal emergencies during the journey like illness, accident or death as well as the coordination of return trips in case of emergency. The health assistance is available 24 hours a day.

Rates

Travel Period (min. 1 month)	Monthly premium / person (max. 39 years)
1 month to 2 years	34 EUR

(Source: CareMed)

Additional insurances

Travel accident insurance

Provides compensation in case of an insured accident while traveling, which causes a permanent disability or death of the insured person.

Sum insured:

- In the event of death 5,000 EUR
- In case of invalidity 40,000 EUR
- Rescue costs up to 2,500 EUR
- Progression in the event of complete invalidity (350%)

Travel liability insurance

Insurance against legal claims by third parties for personal injury and property damage.

Sum insured:

- Personal injuries and damage to property 2,500,000 EUR
- Damage to rented property 25,000 EUR
- Deportation costs 5,000 EUR (own share 10%, minimum of 100 EUR)

Return trip emergency insurance

Return trip due to an emergency 1,000 EUR

Family reunion benefit 100%

Travel luggage insurance

Theft/damage to insured person's luggage 2,000 EUR

Valuables (e.g. photographic equipment, laptops) 1,000 EUR

Glasses, hearing aids, mobile phones 250 EUR

Damage due to delay in delivery (necessary replacements) 500 EUR

Rates

Additional insurances (only in combination with Travel Health Insurance)	Monthly premium / person (max. 39 years)
Accident and third-party liability insurance	6.50 EUR
Return trip emergency insurance and travel luggage insurance	11.50 EUR

(Source: CareMed)

- > Fast & convenient enrollment online
- > Valid worldwide (except USA and Canada)
- > Deductible eligible between 0 and 50 EUR
- > 24h emergency assistance available
- > Flexible payment methods
- > Working abroad programs like Work & Travel, Au-Pair, internships and volunteering are covered
- > Policies accepted for your visa application (e.g. J-1 Visa, Schengen-Visa)
- > Insurance period can be extended on request subject to terms of insurance available at that time. At the moment of extension, preexisting illnesses won't be covered, therefore it's recommendable to take out the insurance for the whole period of travelling.
- > In case of conclusion of insurance of min. 12 months, insurance coverage in home county up to 6 weeks within 1 year.
- > Insurance premium refund for early return (service fee 12.80 EUR)
- > The insurance can be cancelled free of charge before the actual start of coverage



As of January 2018

Without guarantee! Please note that not all of the information related to the insurance coverage and conditions can be listed in this short overview. The full scope of the insurance is set out in the insurance policy, the product description and the terms and conditions of CareMed.