

Travel Insurance

Our TravelCare policy covers all nationalities, travelling almost anywhere in the world. You can cover a specific single trip or, for total flexibility, an annual policy that covers you for any trip you take abroad; regardless of how often you travel.

With a core policy, additional policy options and destination tailoring, you can adapt cover and premium to provide you with exactly the right product for you.

Worldwide Single trip and Annual Multi-trip travel insurance

Expatriate Group's TravelCare Insurance allows you the freedom to purchase either a single trip plan or an annual multi-trip travel product and travel as frequently as you like with complete peace of mind. The annual multi-trip plan allows you to select to be covered in either the EU or Worldwide; with maximum trip lengths of 42 or 90 days.

Basic Plan - This is the core policy option, which provides important cover against the high cost of medical treatment and emergency medical evacuation. It also provides you with 24 hour access to trained nurses to ensure that medical advice is only ever a phone call away.

Standard Plan - This level of protection also covers you against additional losses to property, liability and accidents that you may suffer whilst travelling abroad.

Comprehensive Plan - This level of cover provides you with additional protection in the event that your trip is unexpectedly cancelled or you are forced to return home early.

One-Way Trip Travel Insurance

Expatriate Group's One-Way trip travel insurance covers you from the moment you leave your country of departure until you pass through customs in your final destination country.

The policy is available for up to 180 days, giving you the freedom to visit other countries before reaching your home country.

Please review the policy wording for full details of the policy benefits and exclusions.

Benefit Schedule

Single, One-Way and Multi-trip Expat travel insurance. The Benefit Schedule is a summary of cover and must be read in conjunction with the Policy Wording.

Emergency Medical Evacuation

EUR 100,000

Air Ambulance	100% per Trip
Accompaniment	€300 per day up to €3,000 per Trip
Continuation	€5,000 per Trip
Repatriation for Medical Treatment	100% per Trip
Care Management	100% per Trip

Emergency and Accidental Medical Treatment

EUR 1,000,000

Acute/emergency Sickness and Injury	100% per Trip
Treatment by authorized physicians, nurses and specialists	100% per Trip
Hospitalization (semi-private rooms)	100% per Trip
Surgery, anesthesiologist	100% per Trip
Prescribed medicines, dressings	100% per Trip
Local transport to and from the place of treatment	100% per Trip
Treatment by physiotherapists and chiropractors	€2,500 per Trip
Medically Necessary required durable medical equipment	100% per Trip
Limited motorcycle and sports vehicle coverage for injuries only	€10,000 per Trip
Emergency dental treatment for immediate relief of pain	€500 per Trip
Non-Hazardous Sports Coverage	€150,000 per Trip
<i>Other Benefits</i>	
Repatriation of Mortal Remains	€25,000 per Trip
ATMSafe	€500 per Trip

Standard Plan: Further benefits included with this level of cover

Baggage Delay ¹	€100 per day up to €700 per Trip
Baggage Loss / Theft	€500 per Item up to €2,500 per Trip; subject to €100 Deductible per Trip
Personal Liability	€100,000 per Trip
Accidental Death & Disability / Permanent Total Disability	€100,000 per Trip
Additional Hospital Benefit (per day / total benefit)	€75 per day up to €600 per Trip
Physical Assault	€5,000 per Trip
Money and Documents (tickets, cash, banknotes)	€500 per Trip
Loss of Passport	€250 per Trip
Travel Delay ¹	€100 per day up to €1,000 per Trip
Missed Departure	€1,000 per Trip
Legal Expenses	€10,000 per Trip
Hijacking	€1,000 per Trip
Emergency evacuations for Non-Medical reasons, including War, Civil Unrest, or Natural Disasters	€1,500 per Trip

Comprehensive Plan: Further benefits included with this level of cover

Cancellation and Curtailment ²	€2,000 per Trip; subject to €100 Deductible per Trip
Compassionate Repatriation (Family Return)	€6,000 per Trip

Add On Option 1: Winter Sports Package - Limited to 21 days in aggregate per Policy Period

Ski Equipment	
Owned	Up to €300
Hired	Up to €300
Single Item Limit	€300
Unreceipted Items Limit	Up to €150
Unreceipted Single Item Limit	€50
Ski Hire	€25 per day up to €300
Ski Pack	€50 per day up to €300
Piste Closure	€25 per day up to €300
Delay Due to Avalanche	Up to €300

Add On Option 2: Business Equipment & Money

Business Equipment	Up to €1,500
Single Item Limit	€500
Computer Equipment Single Item Limit	€750
Samples Limit	€400
Unreceipted Items Limit	Up to €300
Unreceipted Single Item Limit	€50
Delayed Business Equipment	€100 per day up to €300
Emergency Courier of Essential Business Equipment	Up to €400
Business Equipment Hire	€100 per day up to €500
Business Money	Up to €500
Cash Limit	€200

Add On Option 3: Golf Cover - Limited to 21 days in aggregate per Policy Period

Golf Equipment	Up to €1,000
Single Item Limit	€200
Unreceipted Items Limit	Up to €300
Unreceipted Single Item Limit	€200
Golf Equipment Hire	€50 per day up to €250
Non Refundable Golfing Fees	€50 per day up to €250

All Coverages and Plan Costs listed in this Schedule of Benefits are in Euros amounts. All benefits will be reimbursed at Usual, Customary and Reasonable (UCR) charges where applicable. Amounts shown are the maximum per policy and period of cover, except where otherwise stated.

¹ Benefit does not apply to One Way Trips.

² Benefit not available to residents of the USA.