CORIS Travel Insurance

Insurance Product Information Document

Insurance company: Helvetia Global Solutions Ltd, Äulestrasse 60, 9490 Vaduz, Principality of Liechtenstein, insurance company registered under Reg. No. FL-0002.191.766-9. In the Republic of Slovenia Helvetia Global Solutions Ltd operates within the framework of the freedom to provide services and is authorized to perform activities in the field of insurance on the Slovenian market. Our authorized representative in the Republic of Slovenia is the Assistance Company.

Company: Assistance CORIS d.o.o. **Product: CORIS insurance**

The information provided in this document is a summary of the key features of the policy and does not form part of the contract between us. The insurance contract consists of an insurance policy and insurance conditions, where all the details of the insurance are stated.

What is this type of Insurance?

The insurance covers urgent medical help, which occurs abroad as a result of illness or injury and some other unexpected costs, that can appear during a stay abroad. You can conclude insurance for 30.000€, 75.000€, 150.000€ or 1.000.000€. Some benefits have lower insurance cover, check the details in the Insurance conditions.

What is Insured?

- ✓ Urgent medical costs in case of illness or injury.
- ✓ Acute deterioration of chronic diseases (lower limit).
- ✓ Medications prescribed by a doctor.
- ✓ Urgent dental treatment (lower limit).
- ✓ Urgent transport to the nearest hospital.
- ✓ Transport to the homeland.
- ✓ Transport of a family member in case of hospitalization.
- ✓ Transport of mortal remains to the insured's homeland.
- ✓ Accompanying and transport of the minor child.
- ✓ Repatriation in case of a death of family member in home country.
- ✓ Costs of urgent telephone calls to the assistance company.

Additional coverage with lower limit:
Check the details in the Insurance conditions.

- Transport cancellation or missed connection
- Lost or stolen luggage
- Luggage delay
- Lost or stolen personal documents
- Rental car excess waiver protection
- Civil liability
- Accidental death
- Terrorism cover
- Indemnity for bone fracture in the amount of 500€ (for nose, finger, or toe fracture 200€)
- Medical expenses in home country due to an accident while staying abroad
- Indemnity for hospitalization (50€ per day)

What is not Insured?

For a more detailed description of restrictions and exclusions see the insurance terms and conditions.

- ✗ Deterioration of pre-existing medical condition
- ✗ Insured events that happen in a country with permanent residence
- ✗ Regular check-ups during pregnancy
- ✗ Medications that are not prescribed by a doctor.
- ✗ Any motor competitions, sport aviation, parachuting and hang-gliding or gliding
- ✗ Mountain climbing, speleology
- ✗ Excessive consumption of alcohol or drugs or other prohibited substances.

Are there any restrictions on cover?

- ! The insurance contract shall be concluded before going abroad; if the policy is concluded when you are abroad the insurance will be valid only after 3 days.
- ! In case of one year contract for multiple departures, the insured should not stay abroad for more than 90 days.
- ! Persons older than 75 years should pay additional premium.
- ! For trekking above 3000 m, diving and underwater fishing, kiting, free climbing, skiing outside of ski centres and downhill cycling, additional premium should be paid.
- ! The family are parents and their children up to the age of 26 living at the same address.
- ! Terrorism is not covered in Afghanistan, DR of Congo, Iraq, Iran, Israel (west bank and Gaza), Libya, Nigeria, Somalia, Sudan, Syria and Yemen or traveling to a country against the advice of the Government.
- ! Children under 14 are not covered for accidental death. (indemnity).
- ! Mental Health issues have limited coverage.
- ! For professional sports additional premium is required.
- ! Extended accidental package and SKI package do not cover injuries occurred during trainings or competitions.

Where am I covered?

✓ The insurance is valid all over the world except the country where the insured has permanent residence.

In specific cases the insurance is valid only in:
- Slovenia and bordering countries (Foreigners coming to Slovenia and applying for insurance in Slovenia),
- Croatia (annual multitrip insurance for Croatia),
- Croatia and Montenegro.

What are my obligations?

The insurance company or assistance company must be notified of the damage within three days and their consent obtained for coverage of the costs.

In case you pay the costs by yourself, you should keep all the original invoices and medical documentation on the basis of which we shall refund you the costs once back home.

In case of higher costs or hospitalisation you should inform us immediately on the number: + 386 1 519 20 20.

In case of delay, loss, or theft of luggage you should obtain an official certificate from the airline. In case of theft, you should immediately report the incident to the police.

When and how do I pay?

The premium must be paid in a lump sum before departure abroad. The coverage is valid when the premium is paid. If the premium is paid when the insured is already abroad, the insurance in valid only after 3 days.

You can pay the premium in various ways available to the insurance provider.

When does the cover start and end?

The insurance cover starts at 00.00 hrs on the day stated in the policy as the insurance commencement date if the premium has been paid. If the premium has not been paid the cover will start at 00.00 hrs of the next day when the premium is paid. The insurance cover will cease at 24.00 hrs of the date stated in the policy as the insurance termination day.

How do I cancel the contract?

The insurance contract can be cancelled only because of illness, injury or death of the insured person or an immediate family member.

Cancellation is not possible under any circumstances after the start of insurance coverage.