

## TRAVELER'S ASSISTANCE INSURANCE

Program	STANDARD	STANDARD+SPORT	BUSINESS	ECONOM
Medical expenses	✓	✓	✓	✓
Medical transportation expenses	✓	✓	✓	✓
Posthumous repatriation expenses	✓	✓	✓	✓
Medical help organization expenses	✓	✓	✓	✓
Transportation expenses	✓	✓	✓	
Organization of juridical assistance	✓	✓	✓	
Expenses of injury treatment as a result of amateur sports activity		✓	✓	
Expenses in connection with loss or damage to luggage			✓	
Expenses in connection with civil liability			✓	

- ✓ Individual card of "EXPRESS ASSIST CENTER" is presented to the Insured person attached to insurance policy. In case of insurance accident occurrence the insured person should contact the Service Centre by the telephone numbers indicated on the individual card. The Service Centre will immediately organize first medical aid for which pays "INGO ARMENIA" ICJSC, in this way relieving the Insured person from additional financial problems.
- ✓ Luggage is considered insured for the first 30 days of travel. After expiration of 30 days, the Insurer is not liable for any loss or damage of the luggage. When insuring in accordance with BUSINESS program, sum insured equivalent to USD 300 for each (one) luggage is defined, and sum insured equivalent to USD 1000 is defined for the whole luggage. The program also foresees unconditional deductible to the amount of 15% of the sum insured.
- ✓ When insuring civil liability in accordance with BUSINESS program, sum insured equivalent to USD 10 000 is defined, and for one insurance accident – equivalent to USD 5 000.

Following traveler's assistance insurance rates are applicable

Coverage Quantity of days	STANDARD			STANDARD+SPORT	BUSINESS	
	30 000 Euros	USD 15 000	USD 50 000	30 000 Euros Or USD 50 000	USD 50 000	50 000 Euros
3-15	450	300	500	1000	1500	1800
16-30	420	270	470	900	1200	1500
31-60	370	250	430	800	800	1000
61-90	330	210	400	700	700	900
91-180	310	200	370	600	600	800
181-365	300	200	350	500	500	700

- ✓ Insurance agreement may foresee multiple times of travel. In this case a quantity of insured days is defined for the whole period of insurance. Insurance agreement is considered invalid upon expiration of the defined quantity of insured days, regardless the insurance agreement validity period has expired or not.
- ✓ Insurance premium is doubled for persons who are 65-75 years old.
- ✓ Insurance premium is tripled for persons who are more than 75 years old.

Following insurance rates are applicable by the **ECONOM** program

Coverage Quantity of days	ECONOM		Validity period of insurance agreement	Notice
	30 000 Euros	USD 50 000		
8	<b>2 000</b>	2 500	1 month	<b>Quantity of days</b> – Insurance coverage is valid during <b>8, 15, 30</b> and <b>90</b> days appropriately during the validity period of the insurance agreement. Quantity of travel is not limited. <b>ECONOM</b> – Liability of the Insurer for each insurance case does not exceed 1000 USD.
15	<b>3 400</b>	4 000	3 months	
30	<b>9 000</b>	10 000	6 months	
90	<b>12 500</b>	14 000	12 months	

In accordance with insurance agreement following sum insured is defined for the following countries.

Sum insured	List of the countries	Notice
<b>30 000 Euros</b>	Europe and countries of Shengen zone,	✓ Unconditional deductible for Turkey is defined to the amount equivalent of USD 200 in.
<b>50 000 Euros</b>	Europe and countries of Shengen zone,	✓ A limit of indemnity for one day to the amount of USD 1500 is defined for the USA.
<b>USD 15 000</b>	The whole world, except Europe, countries of Shengen zone, USA, Canada, Australia and Japan.	✓ Insurance policies are concluded for a period not less than 3 days.
<b>USD 50 000</b>	The whole world, except Europe and countries of Shengen zone	

For the Embassy of France in Armenia, following rates are applicable, in accordance with age category.

Quantity of days	Insurance premium			AMD
	For persons of 12-70 age	For children up to 12 years old	For persons of 71-85age	
1-5	7 000	4 000	14 000	
6-8	8 000	5 000	16 000	
9-10	14 000	7 000	28 000	
11-15	17 000	8 000	32 000	
16-20	19 000	9 000	33 000	
21-25	20 000	10 000	34 000	
26-31	22 000	11 000	36 000	
32-40	30 000	15 000	51 000	
41-45	32 000	16 000	54 000	
46-60	35 000	17 000	61 000	
61-70	37 000	18 000	70 000	
71-80	43 000	21 000	75 000	
81-90	46 000	23 000	79 000	
90-180	72 000	36 000	135 000	
181-365	115 000	57 000	220 000	

- ✓ Sum insured to the amount 50 000 Euros is defined
- ✓ Insurance Policy is valid in all countries of the **Shengen zone**,
- ✓ No deductible is applicable.