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Schedule of Coverage - SFT Basic

Coverages	SafeTravel Today Basic	Excess
Cancellation or Curtailment Charges	5.000 €	100 €
Emergency Medical, Repatriation & Other Expenses Including Dental Treatment	10.000.000€	100 €
Hospital Confinement Benefit	25 per day, maximum 100€	100 €
Personal Accident	100.000 €	100 €
Baggage (w/ proof)	1.000 € max: 250 € per single article, pair or set of articles and maximum 100 € for mobile phones	100 €
Baggage (older than 2 years w/o proof)	300 € max (suitcases regardless of content), + 100 € for each article or pair of items (only for computers, mobile phones and sunglasses) up to 600 € max (incl. suitcases)	-
Personal Money, Passport and Documents	500 € (adults), 300 € (minors)	100 €
Personal Liability	500.000 €	100 €
Travel Delay	65 € for 4-24h of delay, plus 25 € per additional 12h period, maximum 500 €	-
Legal Expenses & Assistance	12.000 €	100 €
Missed Departure	1.200 €	100 €
Baggage Delay	75 € for 4-24h delay, plus 50 € for every further 12h period of delay up until 500 €	-

Important Information

Safetravel.today[©] Travel Insurance Policy Single and Annual Multi Trip Coverage:

- Insured Person / You: This insurance is only available to persons who are currently legally resident in the European Union or European Economic Area (EEA) and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the European Union or EEA. If you are aged under 16 you are only insured when travelling with one or both of the hereunder co-insured adults (or accompanied by another responsible adult).
- Insurance Company / We: The Insurer for all sections of this insurance is SI Insurance (Europe), SA, a Luxembourg based insurance company with a registered address at 40 avenue Monterey, L 2163, Luxembourg and company registration number B221096. The Insurer is authorised by the Luxembourg Ministry of Finance and is supervised by the Luxembourg insurance regulator Commissariat aux Assurances. The Intermediary who arranged this insurance is: Safetravel.today (Greece) Private Limited Company (Safetravel.today) incorporated and established in Athens, Greece; Registered Number: 151591603000; Registered Address: Evripidou 12, Athens, Greece; P.C. 10559.
- 5 p.m. / Monday to Friday (excl. [greek] public holidays).

Period of Insurance:

- 1. If Annual Multi Trip coverage is selected: the period of insurance is identical to the estimate for which we have accepted the premium paid as stated in the Validation Certificate. During this period any Trip not exceeding thirty-one (31) days (or as otherwise shown in the Validation Certificate) is covered, but is limited to the number of days of premium paid for additional coverage for Winter sports during each Period of Insurance (provided that the appropriate premium for the Winter sports coverage is fully paid so that it can be included where required). Under these policies "Section A Cancellation" coverage will be operative from the date stated in the Validation Certificate or the time of booking any Trip (whichever is the latest date) and terminates on commencement of any Trip.
- 2. If Single Trip coverage is selected: the period of insurance is identical to the period of the trip and terminates upon its completion, but does not in any case exceed the period shown in the Validation Certificate. Under these policies "Section A Cancellation" coverage will be operative from the time pay the premium is fully paid.
- **3.** Regarding One-Way Trips, the coverage shall cease seventy-two (72) hours after the time the Insured Person firstly exits the immigrant control of the final destination country or if it occurs sooner at the expiry date of the insurance. The final destination country shall be treated as the Home area of the Insured Person and any coverage under this policy shall be accordingly applicable.

· Claims:

Emergency Assistance: HEALTHWATCH / **24 HOUR ASSISTANCE,** Emergency Assistance lines are open 24 hours a day. You must contact us as soon as possible in the case of a serious medical emergency abroad where you will or may need to stay in hospital, have hospital treatment or other emergencies, such as the need to change travel arrangements and return home because a close relative has become seriously ill. When calling us for help, please always identify that you have a Safetravel.today policy and provide the following information:

- The **policy number** (shown on the Validation Certificate) and the policyholder's name.
- Your **name** and the **address** you are staying at.
- The **phone number** you are calling from.
- The nature of the emergency.
- The name and phone number of the doctor and hospital where you were treated (if appropriate).

Not contacting us, or not following our instructions, **could affect** your claim. We must agree, beforehand, any emergency travel expenses involving air travel. If it is not possible for you to make contact with us before hospital admission or before medical expenses are incurred because emergency treatment is required, contact must be made as soon as possible.

Reporting all other claims: You must report any claim as soon as possible, preferably within 31 days of any incident which may lead to a claim under this insurance. Also, you must contact us as soon as you find out about any condition or circumstances which may cause a trip to be cancelled or cut short. If you need to make a claim, please contact us: HEALTHWATCH CLAIMS SERVICE Website: www.healthwatch.gr / Opening Hours Monday-Friday: 9am to 5pm (excluding [greek] public holidays).