

European Voluntary Service (EVS) under Erasmus+ BENEFITS OVERVIEW

You are required to make use of your **European Health Insurance Card**. Simply show it to your health care provider at the time of your treatment. This will already cover part of your expenses. Your Cigna insurance will then cover the remaining expenses. In case you are not eligible for a European Health Insurance Card or the card is not accepted by the health care provider, your Cigna insurance will cover you for all your expenses according to the following overview:

A. Medical and dental care / pregnancy and childbirth / accident	Coverage
a) General Practitioners' and Specialists' fees	100%
b) Outpatient surgery	100%
c) Physical Therapists' and Registered Nurses' fees	100%
d) Laboratory and Diagnosis Tests	100%
e) X-Rays / Radiotherapy / Chemotherapy	100%
f) Prescription Drugs	100%
g) Outpatient medical treatment in a hospital	100%
h) Hospital charges	100%
i) Surgery charges	100%
j) Ambulance transportation	100%
k) Necessary medical care and tests in the event of pregnancy	100%
l) Hospital charges and accomodation, including midwife and doctor's fees for childbirth and caesarean section	100%
m) Necessary general dental care and treatment	100% up to maximum of 1,000 EUR
n) Repatriation in the event of serious disease or serious accident	100%
o) Accidents linked to sports and trips linked to the volunteering period abroad	100%
p) Follow-up of orthodontic treatment	100%
q) Replacement of a pair of prescription eyeglasses or contact lenses that is deteriorated, lost or stolen	100% up to maximum of 300 EUR

An aggregate ceiling of 250,000 EUR per person is applicable.

The purpose of the insurance plan is to indemnify the insured persons, within the limits of the contract, for **reasonable and customary** expenses applicable at the location of treatment.

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B. Life Insurance	Coverage
a) Transport of bodily remains to the place chosen by the family	Real expenses
b) Funeral costs	Real expenses
c) Burial costs	Real expenses
d) Lump-sum payment paid out to a nominated beneficiary or closest survivor	20,000 EUR
e) Travel costs of family members to the place of the event	Real expenses
f) Close family members visits in case of hospitalisation of a volunteer	Real expenses
g) Earlier return in case of death or emergency hospitalisation of a close family member lasting more than 5 days	Real expenses
h) Shipment of medications or replacement of eyeglasses and contact lenses abroad	Real expenses
i) Sending urgent messages	Real expenses
C. Permanent Disability	Coverage
Total or partial permanent disability, resulting for any event occurring during the period of insurance. Coverage provided 24 hours a day, even if the event that causes the permanent disability is not linked to the voluntary activities.	Total disability: 60,000 EUR Partial disability: x% of 60,000 EUR based on the percentage of disability (x) as established by the insurer's Medical Adviser.
D. Third Party Liability	Coverage
<ul style="list-style-type: none"> Financial consequences of the legal liability of a volunteer for bodily injury, property damage, and consequent financial loss to a third party occurring at any time during the period insured (24 hours a day). 	Maximum of 5,000,000 EUR per event, including the following Sub-Limits:
<ul style="list-style-type: none"> Personal injury 	5,000,000 EUR
<ul style="list-style-type: none"> Material damage and consequential financial loss 	500,000 EUR
<ul style="list-style-type: none"> Damage and costs resulting from fire, explosion and electrical damage for which the volunteer is liable as the tenant, occupant or neighbour of a building. 	75,000 EUR
<ul style="list-style-type: none"> Criminal defence (your defence against prosecution) and lawsuits (claims for damages by third parties for losses that you caused). 	15,000 EUR
E. Loss or theft of documents and travel ticket	Coverage
Loss and theft of travel ticket and identity documents (identity card, passport, etc.). Loss and theft of luggage on the way to/back from host country.	Real expenses

Please note that this overview is for informative purposes only, and does not legally commit the insurer in any way.