

# EXPAT INSURANCE

## Insurance Product Information Document (IPID)

Insurance company: INTER PARTNER ASSISTANCE, S.A. (Distributed by Expat & Co).

Product: Insurance package for Expats and International commuters

Jan. 2020

The information contained in this document is intended to help you understand the fundamental features and terms and conditions of the Insurance.

Complete information is given in the following documents: in the Insurance policy (policy schedule and/or personal certificate) and in the [General Insurance Conditions \(GIC\)](#) for Expat Insurance of Jan. 2020.



### General info

**Type of Insurance:** Modular Insurance package for Expats and International Commuters

**Insurer** **INTER PARTNER ASSISTANCE** (BE) - BE0 415 591 055,  
Avenue Louise 166 - 1050 Brussels - BELGIUM.  
I.P.A. is member of the AXA Partners Group.

**Administrator** Expat & Co (BE) - BE0 457 352 624,  
P. Cooremansstraat 3 - 1702 Groot-Bijgaarden - BELGIUM

Insurer and Administrator together referred to as 'Underwriter'

**Communication address:** P. Cooremansstraat 3 - 1702 Groot-Bijgaarden - BELGIUM  
+32 (0)2 463 04 04 - [info@expatinsurance.eu](mailto:info@expatinsurance.eu)

**Legislation** Slovak Insurance law, fully compliant with European Insurance Directives.  
US-legislation cannot be used.  
This plan is designed to cater for globally mobile persons. As such, it is possible it does not meet all the requirements for compulsory local insurances.

**Language:** Only the English version is valid. Other versions are free translations.

**Who can conclude?** The policy can be concluded by individuals and companies/organizations.  
[Not allowed are US-based companies and organizations.](#)

**Who can be insured?** Natural persons with a European link:  
- being a European, OR  
- persons working for an European organization who concludes the policy.



### What can be covered?

- ✓ Module 1: Health insurance  
(Inpatient, Outpatient, Dental/Optical costs as defined in the Benefits Guide in our [GIC](#))
- ✓ Module 2: Expat Assistance & Travel Assistance (Repatriation, early return, extended stay, legal assistance ...)  
Optional: Travel Cancellation/Interruption
- ✓ Module 3: Personal and Income protection (Accident insurance and illness insurance)
- ✓ Module 4: Personal belongings on the move (Household content, all risk valuables, baggage)
- ✓ Module 5: Private Liability (non-contractual liability), Tenant liability (contractual liability towards the landlord), legal assistance.



### What is not covered?

- ✗ Any illness/injury/event which occurred before the beginning of the insurance period,
- ✗ Direct/indirect involvement in war, invasions, riots, lock-outs, use of weapons, criminal acts,
- ✗ Alcohol and drugs abuse. Active engagement in fights,
- ✗ Recklessness, severe negligence. (Attempted) suicide. Dangerous sports, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** Treatments not consistent with diagnose, customary treatments, medical standards, or provided by non-licensed medical personnel or first degree relatives,
- ✗ **Medical:** costs that can be claimed on the strength of a Social Security scheme (if any),
- ✗ **Medical:** contraception, venereal diseases, sterilizations,
- ✗ **Medical:** Vaccinations that should be taken before leaving,
- ✗ **Dental:** set of teeth already in a bad condition at effective date, bleaching and other cosmetic treatments,
- ✗ **Travel Cancellation** following chronic diseases, natural disasters, traffic problems, bad condition of private car
- ✗ **Accident insurance:** children < 6 years (only for risk of death by accident)
- ✗ **Personal and Income protection:** drivers < 25 years of motorcycles > 50 cc, and
- ✗ **Death by Accident:** aviation risk, unless otherwise stated,
- ✗ **Goods** left unattended and/or confiscated, cash and values, motor vehicles, collections,
- ✗ **Goods** damaged by storm/water in non-standard build construction, wear and tear, vermin,
- ✗ **Private liability:** liability under contract, professional liability, liability subject to a compulsory insurance
- ✗ **Private Liability:** aircrafts, motor vehicles, boats>200 kg, drones>5 kg
- ✗ **Private Liability:** building/rebuilding activity, hunting, horses
- ✗ **Tenant Liability:** damage by vehicles or animals owned or under control of the Insured person
- ✗ **Tenant Liability:** wear and tear, vermin,
- ✗ **Legal Assistance:** claims < 250 €, conflicts between family members, fines, retributions,
- ✗ For the full list of exclusions see our [GIC](#) (Art. 6, 21, 27, 28.3, 31, 42, 49, 53, 56.3)



### What are the limitations?

- ! There is an overall annual limit and limits per cover depending the versions and options.
- ! There can be a deductible for some costs. Please consult the Benefits Guide in our [GIC](#).
- ! War zones limited to 14 days after break out, except for health and assistance.
- ! Mental disorders
- ! **Medical care:** free choice of doctor/hospital, except in USA where we have a network in place.
- ! **Medical:** under reserve of Medical Underwriting
- ! **Medical & Assistance:** Inpatient cover should always be combined with Assistance cover.
- ! **Cancellation insurance** is solely valid if concluded within 21 days of booking the travel arrangement.
- ! **Accidents:** reduction to 50% for insured persons over 70
- ! **Medical & Disability due to Pregnancy Complications:** Pregnancies < 10 month
- ! **Death and disability due to Illness:** under reserve of Medical and Financial Underwriting
- ! **Death and disability due to Illness:** Age of conclusion: 18 - 55 years. Max. insured sum can depend per age
- ! **Liability:** decreased limits for US



## Possible settings Health

- **Full cover:** health insurance from the first euro
- **Top-Up:** complementary insurance additional to Public Health Fund (reimbursement system)
- **Sleeper:** suspended health cover

Changing from 1 setting to another is possible, without new medical underwriting



## Where am I insured?

- **Health:** Full cover: chosen area of Cover + max. 90 days for urgencies outside area of cover  
Top-Up: host country, home country and country of social security + max. 90 days for urgencies outside area of cover
- **Other:** Worldwide, subject to legal limitations



## When does my cover starts and ends?

- ⌚ The policy starts at the inception date (at 00:00 h) mentioned in your policy schedule.
- ⌚ The policy ends on the end date (at 24:00h) mentioned in your policy schedule.
- ⌚ If there is no end date, the policy is open ended, tacit annually renewable, and will end upon:
  - cancellation by the customer or Underwriter.
  - death of the insured person.
- ⌚ The cover for collective insurances however starts and ends at the date mentioned on the personal certificates.



## Premium payment

- ① **Policy currency :** EUR
- ① **Premium adaptability:** Premiums Health, death and disability due to illness will be adapted following age of the Insured Person.
- ① **Charges, commissions:** The payable premium consists of risk premium, operational costs, marketing expenses, intermediary's commission and premium taxes, if applicable.
- ① **Possible Payment fractions:** monthly, quarterly, semi-annual and annual premiums.
- ① **Acceptable payment methods:** Bank transfer, and Bank card/Credit card (secured online payment: <https://www.expatinsurance.eu/en/Payment-Online.aspx>)
- ① **Payment charges**
  - Transfer: **All** payment costs (own bank **AND** corresponding bank) are **at charge of the paying party**.
  - Bank cards: A cost of 5% is charged for non-European cards. SEPA zone cards are always free of charge.
  - Credit cards A cost of 2% for European, 5% for non-European cards, is charged.



## How to cancel my contract?

- 👉 Closed end policies end automatically at end date. Open end policies can be cancelled by the client on annual due date, by written termination letter or email, with proof of receipt, and with at least 6 weeks' notice period.
- Policy can also be cancelled:
- 👉 within 2 months of conclusion, with 8 days' notice period
  - 👉 in connection with premium increase or alteration of conditions, with 8 days' notice period
  - 👉 all other means specified in Act N° 40/1964 Coll., Civil Code (SK).



## What are my obligations?

- 👉 Inform the Underwriter within 30 days of all changes that can be important for the Insurer (address, social security and other covers, new members to add or to cancel).
- 👉 Avoid occurrence of any damage, incident, event that could lead to a claim
- 👉 Send your claims timely, and in a correct and orderly way. Reminder costs from external providers will not be refunded.
- 👉 Follow the instructions and other duties of the Underwriter and/or Alarm Centre and cooperate effectively.