

Insurance Product Information Document (IPID)

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

Product: Insurance package for Globetrotters

Nov. 2019

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 Globi Insurance of Nov. 2019.



General info

Type of Insurance: Modular Insurance package for Globetrotters

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,
Assesteenweg 65 - 1740 Ternat - BELGIUM

Insurers and Administrator together referred to as 'Underwriter'

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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 organizations.
[Not allowed are US-based companies and organizations.](#)

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



What can be covered?

- ✓ Module 1: Medical care
(Medically necessary Inpatient, Outpatient, Dental treatments, pregnancy & childbirth costs, preventative care)
 - ✓ Module 2: Assistance (Repatriation, early return, search & rescue, legal assistance ...)
 - ✓ Module 3: Accidents (death, disability by accident)
 - ✓ Module 4: Household content & Baggage: (theft/loss/damage, purchase first essentials)
 - ✓ Module 5: Private Liability (non-contractual liability), Tenant liability (incl. Legal defence).
 - ✓ Option 1: Travel Cancellation / Interruption
 - ✓ Option 2: Underwater sports, winter sports, speleology
- Pay attention: the cover can differ per version. Please see the Benefits Guide in our [GIC](#)



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. Dangerous sports, unless otherwise stated,
- ✗ In case of sanctions against the country of nationality of the insured person or customer.
- ✗ **Medical:** Treatments that can wait until return to the home country
- ✗ **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, sexual dysfunction,
- ✗ **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,
- ✗ **Assistance:** Pregnancies after the 6th month
- ✗ **Accidents:** intentional acts, (attempted) suicide
- ✗ **Accident:** as air crew member
- ✗ **Baggage** left unattended and/or confiscated
- ✗ **Baggage & Household content:** cash and values, animals, fragile items
- ✗ **Baggage & Household content:** wear and tear, vermin
- ✗ **Liability:** liability subject to a compulsory insurance
- ✗ **Liability:** aircrafts, motor vehicles, boats>200 kg, drones>5 kg
- ✗ **Liability:** hunting, horses
- ✗ **Travel cancellation:** changes in travel plans by the insured person
- ✗ For the full list of exclusions see our [GIC](#) (Art.5, 17, 27.1, 29, 33, 40, 44.1.2.,45, 48, 57, 59)



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.
- ! **Medical care:** free choice of doctor/hospital, except in USA where we have a network in place.
- ! **Cancellation insurance** is solely valid if concluded within 21 days of booking the travel arrangement.
Contrary to the inception date of the travel cancellation option is valid as from policy issue date.
- ! **Accidents:** reduction to 50% for insured persons over 70
- ! **Accidents:** reduction to 50% for drivers < 25 years of motorcycles > 50 cc
- ! **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)



Where am I insured?

We have two areas of cover, with different tariffs:

- Worldwide, excluding US/Canada
- Worldwide, including US/Canada



When does my cover start and end?

- 🕒 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 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:** single premiums, quarterly, semi-annual and annual premiums.
- ① **Acceptable payment methods:** Bank transfer, 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.