



POLICY NUMBER: KMD/T0444/24

**SCHEDULE OF BENEFITS - SCHENGEN**

Area of Cover	Travel Product	
Schengen States	Schengen Individual / Family	
Benefits	Amounts up to EUR	Excess
<b>Section 1: Personal Assistance</b>		
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, due to Accident / Sudden Illness including COVID19 until Stabilization	Up to € 40,000	100
Transport to a properly equipped medical facility/ repatriation in case of accident / sudden illness (medical evacuation & repatriation)	Up to € 40,000	-
Repatriation of mortal remains to the country of residence	Up to € 30,000	-
Emergency dental care abroad	Up to 250	50
Outpatient Visit/Treatment (Emergencies only)	Up to 2,500	-
Travel assistance services	Covered 24/7	-
<b>Section 2: Trip cancellation &amp; Delay</b>		
Trip cancellation & curtailment abroad	Up to 500	100
<b>Section 3: Luggage Assistance</b>		
Compensation for in-flight loss of checked-in luggage	Per bag 100 Per item 50 Max up to 400	-
Compensation for delay in the arrival of checked-in luggage abroad	Per hour 20 Max up to 400 For necessary items	6 hours