

SCHEDULE OF BENEFITS - EMPLOYMENT PLAN- 18 YEARS AND ABOVE

Area of cover	Employment Plan Travel Product
Romania Rest of the World (Worldwide excluding Romania)	Romania and Rest of the World
Benefits	Amounts up to USD
SECTION 1: PERSONAL ASSISTANCE	
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, due to Accident / Sudden Illness including COVID19 until Stabilization	40,000 Excess: 100
Repatriation of Mortal Remains to the Country of Residence	5,000
Transport To a Properly Equipped Medical Facility/ Repatriation in Case of Accident / Sudden Illness (Medical Evacuation & Repatriation)	40,000
Emergency Dental Care Abroad	400 Excess: 50
Travel Assistance Services 24 Hours	Covered
SECTION 2: TRIP CANCELLATION & DELAY	
Trip Cancellation or Curtailment	750
Delayed departure abroad	Per hour 40 Max up to 200 Excess: 6 hours
SECTION 3: LUGGAGE ASSISTANCE	
Compensation For Loss of Checked-In Luggage	Per bag 200 Max up to 800
Compensation For Delay in The Arrival of Checked-In Luggage	Per hour 40 Max up to 200 Excess: 6 hours
Loss of Passport	300
Locating and Forwarding of Luggage and Personal Effects	Covered
SECTION 4: PERSONAL ACCIDENTS	
Accidental Death Abroad	5,000
Permanent total disability	100% of sum insured
Permanent partial disability	% of sum insured as per wording scale
SECTION 5: CIVIL LIABILITY BENEFITS	
Personal Liability	50,000