# ICYE/Volunteering Matters Program 保險內容摘要

- 台灣保險公司承保:意外身故、殘廢保險金 200 萬(新台幣)
- 德國保險公司承保(透過 ICYE 聯盟國際辦公室投保):保額內容摘要如下(歐元)

The insurance coverage meets all the requirements stipulated by the decision of the Council of the European Union on 22/12/2003 (2004/17/EG) and is valid in all Schengen countries. Health, emergency call, liability and accident insurance are subject to the General Conditions VB08 ICYE. Please see these insurance conditions for information on the exact benefits and exclusions.

#### **Benefits overview (abstract):**

#### 1. Travel Health Insurance:

Covers the costs of urgently necessary medical treatment in the area of validity agreed and according to the policy conditions. Benefits are provided without a deductible.

- · Outpatient treatment by a physician
- · Medical treatment and medication prescribed by a physician for the insured person
- · Inpatient hospital care, including operations that cannot be postponed
- · Transportation deemed medically advisable
- Pain-killing dental treatment, repairs to dentures and provisional measures up to 500 EUR
- Medically advisable repatriation
- · Repatriation of mortal remains case of death

#### 2. Emergency Call Insurance

- Trip interruption due to serious illness/ death of close relatives and back to hosting country if 2 months left of program ticket costs (but ONLY return to home country)
- Coverage of travel costs for a visit by a close relative in case of life-threatening illness or in case of inpatient treatment

### 3. Travel Accident Insurance

- · Death benefit 15,500 EUR
- Rescue costs up to 25,000 EUR
- · Cosmetic surgery up to 10,000 EUR

## 4. Travel Liability Insurance

- Bodily injury and property damage up to 3,000,000 EUR
- Damage caused to the host family/projects (movable property) up to 3,000,000 EUR
- 註1:ICYE Taiwan將依參加者所提供書面航班行程出發日期,作為保險生效日期(根據現行保險法規規定,投保時被保險人需人在台、澎、金、馬境內,保單使得生效,因此離開台灣後不得投保台灣的保險)。
- 註 2:上述保險之保險內容若有所變更,將依 ICYE Taiwan 所配合的保險公司之公告為準。若有理賠 情形產生,ICYE Taiwan 僅能協助申請理賠,但不涉入保險理賠與連帶賠償之責。