

FIRST NAME

LAST NAME

DATE OF BIRTH

PERIOD OF COVERAGE

This travel insurance group policy is underwritten by Erika Insurance Ltd., Reg. No. 516401-8581, domiciled at PO Box 55569, 102 04 Stockholm, Sweden.

PPO NAP
aetna
GROUP NO 884000
PAYOR ID 60054

MAXIMUM COMPENSATION

ILLNESS AND ACCIDENT	(USD)
Medical Expenses	unlimited
Emergency Home Evacuation	unlimited
Family Member Visit	unlimited
Home Repatriation	unlimited
Accidental Death	10,000
Accidental Disability	50,000

PROGRAM INTERRUPTION

Program Interruption	unused part of program fee
– flight extra cost	unlimited
– return to program	2,000

PERSONAL PROPERTY

Personal Belongings	4,000
Cash	500
Valuable Documents	2,000

DELAY

Baggage Delay	200
Personal Delay	900

LIABILITY AND LEGAL

Third Party Liability	100,000
Legal Expenses	15,000

Limitations and exclusions apply to the above.

DEDUCTIBLES

MEDICAL DEDUCTIBLES

- » USD 30 per condition.

For students in the USA

- » *In-network (Aetna) benefits:*
USD 20 per visit copayment.
Expenses are paid at 100% of negotiated rates.

- » *Out-of-network benefits:*
USD 70 per visit copayment.
Expenses are paid at 100% of reasonable and customary charges.

- » Emergency Room (ER) visits are subject to an additional USD 50 per visit deductible.

OTHER DEDUCTIBLES

- » Personal Property USD 30.
- » Third Party Liability USD 150.
- » Legal Expenses USD 50 + 10%.

WHO TO CONTACT

For Emergencies and Claims:

Falck Global Assistance

PO Box 90322, 120 25 Stockholm, Sweden

Tel: (+46) 8 501 001 60 (24 hrs)
1 800 871 9211 (24 hrs in USA/CA)

Mail: erika@falck.com

For Customer Service in the USA:

Aetna Student Health

PO Box 14101, Lexington, KY 40512, USA

Tel: (+1) 781 219 9100 (business hrs)
1 800 783 7447 (in USA/CA)

Mail: erika@aetna.com

To find a participating Aetna doctor and your Aetna ID number go to www.aetna.com/docfind/erika. Participating doctors and hospitals are independent providers and are neither agents nor employees of Aetna.

PERIOD OF COVERAGE

The insurance coverage is valid while you are participating in the EF program. Coverage starts with your international departure. Coverage terminates when you have ended the EF program, including one day in direct conjunction to cover the trip back to your country of residence. The coverage is valid worldwide, excluding your country of residence.

ILLNESS AND ACCIDENT

Should you have an accident or suddenly become ill, you can be compensated for the acute and necessary costs of treatment for the duration of your EF program. There is also compensation for the cost of home evacuation or for two family members to be at your side if your condition is life-threatening and you must remain hospitalised in the host country. All such arrangements must be pre-approved by the Claims Agent. Necessary dental treatment due to accident is compensated in full. Costs for other acute dental treatment are compensated up to a total maximum of USD 200, and for wisdom teeth up to USD 500. Expenses resulting from or relating to orthodontic treatment or check-ups are not covered. Mental or psychological health disorders, including eating disorders or treatment related to physical symptoms of such health disorders, are covered up to a total maximum of USD 1,000 (no coverage for interruption, evacuation or family member visit). Routine health examinations not due to illness or accident are not covered, neither are accidents due to risky sports and activities, unless these are organised by EF or you have Erika Sport. The policy excludes any costs related to a pre-existing condition, insofar as they can be reasonably expected. If your pre-existing condition deteriorates unexpectedly, medical costs are covered up to USD 10,000. The deductible is USD 30 per condition. Students in the USA have a per visit copayment instead (see Deductibles).

PROGRAM INTERRUPTION

If you have to return home because of a hospitalisation due to a sudden or unforeseen grave illness or injury or in the event of a serious illness, injury or death of an immediate family member, the cost of the trip is covered. The necessity to go home must be pre-approved by the Claims Agent. Your flight back to the program will be covered up to a maximum of USD 2,000. If you interrupt due to any of the above covered reasons you will be reimbursed the unused part of your program fee. If you are bedridden, as per doctor's orders, for more than two consecutive days, you will receive a pro-rata refund for the days missed. If you miss more than half of your program, you can instead be compensated for the cost of a replacement course with EF the same or next year, not exceeding the cost of the original course.

PERSONAL PROPERTY

This coverage includes damage to or loss of personal property due to theft, robbery, assault or other sudden and unforeseen external events. Personal belongings are reimbursed up to USD 4,000, whereof valuable property is limited to USD 2,000 (mobile phones up to USD 400 and cameras up to USD 500). Cash is reimbursed up to USD 500. Passports and other valuable documents are reimbursed up to USD 2,000. In order to be reimbursed, you have to show that you were careful with your property. Cash, jewellery, cameras, laptops and other valuable property must be kept in a locked device. Property forgotten, lost or mislaid is not covered. A police report is required. The deductible is USD 30.

DELAY

If your checked in baggage is delayed more than 24 hours on arrival to the host country airport, you can claim up to USD 100, against receipts, each 24 hours

up to a maximum of USD 200 for necessary expenses (toiletries etc.). If your means of transport is delayed more than 8 consecutive hours due to technical problems, strike, weather condition etc., you can claim, against receipts, USD 50 for each 8-hour period, up to a maximum of USD 900.

THIRD PARTY LIABILITY

If you are legally liable in a civil action to pay for property damage or bodily injury caused by you to a third party, you may be compensated up to a maximum of USD 100,000 for the damages payable by you, provided that no other insurance covers the same damage. The coverage does not include accidents due to operation of a motor vehicle. The deductible is USD 150.

LEGAL EXPENSES

If you need legal counsel in a court case in progress, the insurance company may refund your legal expenses up to a maximum of USD 15,000. Your deductible is USD 50 plus 10% of the balance.

GENERAL PROVISIONS

No coverage is provided for any losses resulting from a wilful act or gross negligence on your part, war, hostile acts of a foreign power, strike, riots or rebellion, nuclear radiation, radioactive contamination or nuclear accidents or explosions, however not including direct acts of terrorism. This coverage is secondary to any other insurance policy or government-sponsored program which may cover the same claim. This group insurance policy is governed by Swedish law except in countries where local legislation must prevail.

PRIVACY RULES

The data privacy rules are available on our website www.erikainsurance.com.

The above is a summary. Complete general conditions including all exclusions are available at www.erikainsurance.com.