

Year-Long Travel Abroad Insurance Policy is available under a private health insurance plan as an additional option offered by Insurance Joint Stock Company “VSK” free of charge.

For issuing year-long travel abroad insurance policy please complete the attached travel abroad insurance application form and send it to: Berezhnaya@VSK.RU.

Travel abroad insurance policy is issued within 5 working days and will be sent to your e-mail address.

Terms of outside-of-Russia policy – VIP programme.

The policy and its programme DO NOT include additional options, risks or coverage.

PRODUCT DETAILS	VIP PROGRAMME
Insurance Amount for Each Insured Person	50, 000 EUR
Territory of Insurance	Whole world, except for the Russian Federation
Period of Insurance	1 year, Expiration date is the same as the end date of the medical insurance agreement
Duration of each trip	No more than 90 days
No. of trips	Unlimited
Franchising	No
Type of insurance	VIP-class
Additional Risks (Sports)	Not included
Coverage and Limits	VIP-class Insurance
Medical costs, except for dentistry	✓
Medical costs for treatment in case of exacerbation of a chronic illness	up to 5,000 EUR
Costs of emergency dental treatment	up to 400 EUR
Costs for medical transportation of insured person	up to 30,000 EUR
Cost for repatriation of insured person's body in case of his/her death	up to 15,000 EUR
Costs for dispatch of emergency alerts	up to 100 EUR
Cost for evacuating children accompanying an insured person	✓
Costs for early return of insured person to their home country in an emergency	✓
Costs incurred in light of lost/delayed baggage	up to 2,000 EUR
Cost for a third party to visit the insured persons in emergency situations	✓
Costs for legal assistance	up to 1,000 EUR
Administrative assistance: help with lost or missing documents	✓
Costs for airline or seaways delays	✓
Procedure for Receiving Assistance Overseas	

Service Company	Med Assist
Contact information, as indicated in insurance policy	Call Centre, 24/7 in Moscow Additional contacts: SMS, skype, e-mail