SoEasy Insurance
INSURANCE MADE EASY

Travel Insurance: Worldwide Traveler

Insurance Product Information Document

Broker and exclusive distributor: SoEasy Insurance Brokers Ltd - Registration No. HE371047, License No. E.A/B9434

Insurance Company: This policy was prepared by SoEasy Insurance Brokers Limited and underwritten by Ypera Insurance Co. Limited.

Administrated by: Swan Insurance Management Agency & Swan International Assistance

Complete pre-contractual and contractual information for the product is provided in the full Policy Documentation

What is this type of Insurance?

This document provides a summary of the main coverage and exclusions. Complete pre-contractual and contractual information about this product is provided in the certificate of insurance and policy terms and conditions.

What is insured under Worldwide Traveller?

Insurance Covers/ Benefits:	Limit of Indemnity The sum stated in the Schedule which applies in respect of all claims, inclusive of all costs and expenses including Legal Expenses (EUR)
1. Medical, Hospital, Pharmaceutical and Surgical Expenses abroad due to accident or sudden illness	50,000 (excess 100)
2. Medical Evacuation	10,000 (excess 100)
3.Emergency Dental Care abroad	Up to 200 (excess 100)
4. Transport to a properly equipped medical facility/ repatriation in case of accident / sudden illness (medical evacuation & repatriation).	10,000
5.Repatriation of mortal remains to the country of residence	10,000
6.Loss of Checked-in Baggage	100 per bag (max upto 200)
7.Delay of Checked-in Baggage	200 (excess 6hrs)
8. Personal Accident	25,000
9.Personal liability	25,000
10. Trip Cancellation	500
11. Trip Interruption or Curtailment	250
12. Delayed Departure abroad	Not Covered
13. Missed connecting common carrier	200 (excess 3hrs)
14. Compassionate visit	700 (excess 5 days)
15. Loss of Passport/International Driving License	250
16. Doctor on Call	Covered

Medical Deductibles: Age slabs (1) 71yrs – 75yrs : Euro 425 (2) 75yrs – 80 yrs : Euro 850 (3) 80yrs – 85yrs : Euro 1700

What is not insured?

- ✗ Ages above 85 years old
- ✗ Infants below 30 days old
- ✗ Insured persons who have conditions which may serious consequences or require Medical Supervision prior the trip such as the following cases
- ✗ Non-residents in the country of first departure
- ✗ Insured travelling for business reasons
- ✗ Cover once the trip has incepted
- ✗ Bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions
- ✗ Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms
- ✗ Events arising from terrorism, mutiny or crowd disturbances
- ✗ Wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type
- ✗ Illness or Injuries existing prior to the claim
- ✗ Mental Health diseases including stress, anxiety, depression and nervous disorder
- ✗ Venereal sexually transmitted diseases
- ✗ Gynecological diseases
- ✗ All pre-existing, congenital, psychiatric and/or Chronic Medical Conditions

The above and all other Exclusions are included in the Policy

Are there any restrictions in the cover?

- ! The Assistance Company will immediately provide the Insured, the assistance specified under the Benefits/Services/Covers clause of the General & Specific Policy Conditions of this Insurance Policy for mishaps that occur due to unforeseen incidents during travels outside his/her Usual Country of Residence, provided that this occurrence does not take place outside the specified geographical boundaries and does not take place out of the prescribed travel duration between the validity dates of this Policy
- ! The duration of cover per trip under this Policy shall not exceed 92 consecutive days each travel
- ! Cover for COVID 19 starts while abroad and 72 after diagnosed with the disease
- ! Policy period as stated in the Schedule

The above and all other Restrictions are included in the Policy

Where am I covered?

- ✓ Abroad: Outside the geographical boarders of the country of first departure

What are my obligations?

- You must answer and provide all the information required in the Insurance Proposal Form or any other form, inclusive during the submission of claim, with absolute accuracy, honesty and clarity
- The full compliance to all terms of the Policy
- You must take all reasonable precautions to prevent and/or limit loss or damage
- You must adhere to the terms and conditions of the Policy at all times
- You must advise us if there are any material changes in the Insured Risk
- You must pay the premium on the date(s) specified in the Schedule/Certificate/ Certification
- In case of loss or damage or an event which may lead to a claim, you must notify the Company in writing or by calling the 24/7 cell centre
- If you have a claim, this must be submitted to the Assistance Company in writing not later than fifteen (15) days from the date of loss

When and how do I pay?
Premiums are payable in advance

When does the cover start and end?
Starts on the date of acceptance of your Proposal by the Company, but not earlier than the start date shown in the Schedule/Certificate/ Certification and ends on the date agreed with the Company and shown to the Schedule/Certificate/ Certification

How do I cancel the contract?
- If your travel insurance last less than a month, there is no right to withdraw.
- If your travel insurance is longer than a month, you have a right to withdraw for 14 days.
- If you do not pay the agreed premium this contract will be null with no effect from the very beginning

How do I claim?
The call center is available 24 hours 7 days a week to assist you.
For USA & Canada you may call +1 514 448 4417
For Europe : +33 970 73 2247
International : +961 9 211 662
For written communications you may email the address : request@swanassistance.com