SECURITY PASS'PORT

Travel Insurance User's Guide





Your journey starts here



Your policy and the exclusive coverage we offer has been specifically designed by AVI International, an insurance broker specialized in travel insurance plans for youths and students for over 30 years.

E-mail: contact-en@avi-international.com Web: www.avi-international.com





30 years of experience in the travel insurance industry

+100.000 insured each year

> 450 partners in the world

24 hours emergency medical assistance **AVI International** is a travel insurance broker specialized in travel insurance since 1981. We provide assistance and process claims for more than 100,000 people each year.

Our products are sold all over the world and we have been working with most of our partners and insured for more than 10 years.

The **AVI** team is committed to offer you the best services and products on the market.

Our strengths:

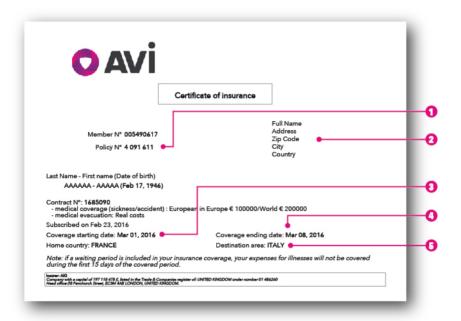
- Partner of the most important international insurance and assistance companies
- Large network of medical providers (hospitals and doctors)
- Comprehensive range of products tailored to every need
- Advanced online subscription system
- In-house claim processing
- Online claims filing and follow-up for the insured
- Multilingual team



Your insurance certificate

Before your program starts, you will receive your insurance certificate with the necessary information related to the medical assistance as well as the other benefits included in the Summary of Coverage (see page 7).

Hereafter, you will find some information about the certificate as well as the most important things you have to keep in mind:



- **1.** Policy number: to give to the operator when calling for assistance
- 2. Personal information: in your country of residence
- 3. Coverage starting date: the day when the journey begins
- 4. Coverage ending date: the day when the journey ends
- 5. Destination country: the country where the program takes place



Your insurance card

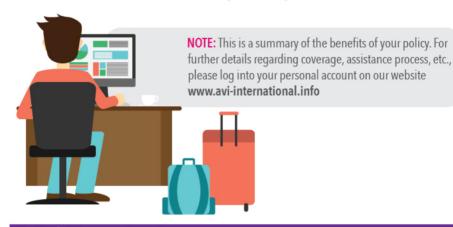
- Always carry the insurance card with you.
- When needing medical assistance, call the Assistance Center.
- When claiming reimbursement for medical expenses, please contact the claims department: claims@avi-international.com
- Scan the QR code on your insurance card to access to the details of your coverage via your smartphone or tablet:
 - **1.** Download (App Store / Google Play) an application that scans QR codes.
 - 2. Scan the code (Please try by using the QR code on this page).
 - 3. The information regarding your insurance will be displayed.





Summary of Benefits

See what is covered under your **SECURITY PASS'PORT**, an insurance that offers the highest coverage level on the market.



Hospitalization	0	•		Return of an accompanying policy holder	0		•
Out-patient treatment	0			Travel ticket for family member In the event of extended hospitalization or death			•
Psychiatric and psychological care Trip less than 3 months	8			Accommodation expenses	_	A	
Trip from 3 to 6 months Trip over 6 months	0	**		For family member. In the event of hospitalization or death. Payment of the extended trip costs for the policy holder Payment of the extended trip costs for the accompanying party	0	***	<!--</td-->
Physiotherapy, chiropractic: Trip less than 3 months . Trip from 3 to 6 months Trip over 6 months	3 ⊕	*		Death of the policy holder Repatriation of the remains Coffin costs Early return of the policy holder in the event of the hospitalization or death of a family member	0	*	•
Consequences of an accident				Legal assistance in a foreign country Advance of bail in a foreign country Advance of funds	0	*	
Emergency dental care: Trip less than 3 months Trip from 3 to 6 months	0			Transmission of urgent messages Search and rescue costs	0	**	•
Trip over 6 months Dental care (orthodontic treatment)	0			* All this cover has been calculated in euros and converted to USD u of $1 \in -1.115$ US. These amounts may vary depending of fluctua			
Optician expenses (spectacles/contact lenses) Dispatch of medication	0	*	•	rate during the cover period. Included. See contract. Not included. See contract. The limits regarding total, real and daily costs apply. See contract.	ract.		
Repatriación	0		•	Special conditions apply. See contract.			





Always call the Assistance Center when you need help.

You can find the telephone number on your insurance card.



Baggage and transport

Baggage loss, theft or damage Baggage delayed over 24 hours

Valuable items

Transport

Delay of more than 24 hours compared to the scheduled time 🛟 📀



Personal accident

Death benefit

Permanent accidental disability benefit

Private civil liability in a foreign country

Physical injury



Property liability ♠ ●

- Included. See contract.
- Not included. See contract.
- The limits regarding total, real and daily costs apply. See contract.
- Special conditions apply. See contract.



Some advice:

BEFORE TRAVELLING ABROAD

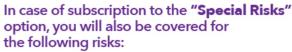
- If you are taking a treatment, make sure to take your medication with you and check on their transportation requirements depending on your means of transport and destination.
- As we cannot be a substitute for emergency services, and especially if you are going to take part in physical or motorized activities that have an element of risk, or if you are travelling to an isolated area, we recommend that you first make sure that an emergency rescue system has been set up by the appropriate authorities in the country to answer any possible rescue requests.
- If you lose your keys, or if they are stolen, it might be important to have their number to hand. Make sure you note these numbers down.
- Similarly, if your identification documents or your means of payment are lost or stolen, it is easier to replace them if you have made copies of them and noted down your passport, identity document and bank card numbers, and if you keep them separate from the originals.

^{*} All this cover has been calculated in euros and converted to USD using an exchange rate of 1 € = 1.11 \$ US. These amounts may vary depending of fluctuations in the exchange rate during the cover period.

Security Pass'Port®







MANUAL OR PHYSICAL ACTIVITY whether paid or not, in the context of a training course with a company or laboratory. Your injuries consecutive to an accident that occurred during this training course will be covered as subsidiary and complementary cover when the hosting company or training session tutor do not have insurance, or have insufficient insurance cover, especially an excess.

DANGEROUS SPORTS: Only the sports listed in the contract (see appendix) are covered. Damage consecutive to your participation in official competitions and their qualifying rounds, as well as attempts to break records remain excluded. In the event of an accident while practicing a sport in a club, the Insurer will intervene after your sports club coverage has been fully exhausted.









Sport activities or practice listed here are mentioned in a "declarative" way but is not limited to this list. For any sport activities or practice not listed here, please check your insurance contract or ask for details from AVI INTERNATIONAL.

- 🛟 Included. Read your contract.
- Only if the activity is supervised by professionals (club, association). Read your contract.
- 8 Not included. Read your contract.
- Except competitions or professional events. Read your contract.
- Special Conditions apply. Read your contract













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Sport	Covered	Terms
Water jousts	•	
Go-carting	8	O
Kitesurf	8	٥
Kneeboard	0	٥
Lacrosse	0	٥
Wrestling, boxing, judo, karate, kendo, martial arts, self defense	0	٥
Motorcycling, scooter, moped, dirt bike	8	•
Cross-country motorcycling	8	٥
Snowmobile	8	©
Mountain boarding	•	٥
Bungee Jumping	0	٥
Quad / Quadricycle	8	•
Whitewater Rafting	0	٥
Rugby	0	٥
Equestrian jumping	8	△ ⊚
Sandboarding	0	
Snowkite / kite skiing	•	△ 🅸
Diving	•	()
Surfing	0	
Crossbow archery	8	٥
Trekking	•	()
Amphibious Vehicles	8	△ 🏵 🍥
Gliding	8	٥
Wakeboarding	8	٥
Wakeskating	8	٥
Wakesurf	0	0



Emergency assistance while abroad



CALL THE ASSISTANCE CENTER

From the USA: +1 844 247 41 91.

From any country other than the USA: + 33 9 69 32 10 83.

You can find further information on your insurance card.



When calling the Assistance Center, please identify yourself as an insured, give your insurance policy (printed on your insurance card) and explain the nature of your emergency.

Failure to call the Assistance Center may lead to partial or complete coverage denial.



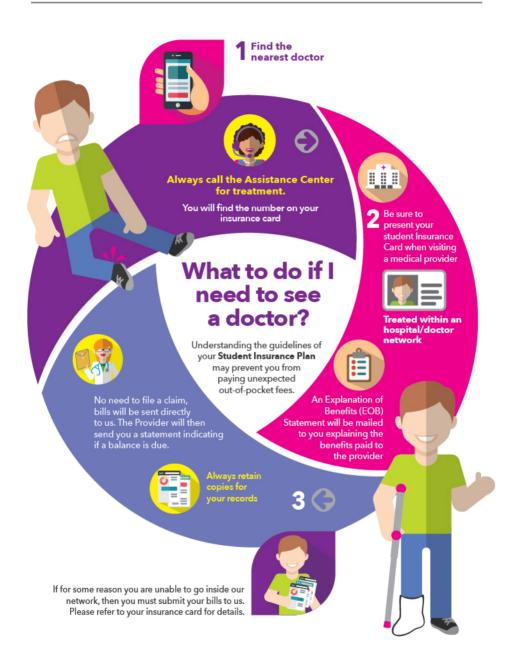
Medical providers network/ Doctor visits /Guarantee of payment:

This service is only available in the USA.

Please visit our website **www.avi-international.info** to find our nearest participating medical provider.







avi-international.info contact-en@avi-international.com

NOTES



www.avi-international.com

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