

# EACEA - volunteers ERASMUS+ BENEFITS OVERVIEW

You are required to make use of your **European Health Insurance Card**. Simply show it to your health care provider at the time of your treatment. This will already cover part of your expenses. Your Cigna insurance will then cover the remaining expenses. In case you are not eligible for a European Health Insurance Card or the card is not accepted by the health care provider, your Cigna insurance will cover you for all your expenses according to the following overview:

A. Medical and dental care / pregnancy and childbirth / accident	Ceiling (person)
a) General Practitioners' and Specialists' fees	No
b) Outpatient surgery	No
c) Physical Therapists' and Registered Nurses' fees	No
d) Laboratory and Diagnosis Tests	No
e) X-Rays / Radiotherapy / Chemotherapy	No
f) Prescription Drugs	No
g) Outpatient medical treatment in a hospital	No
h) Hospital charges	No
i) Surgery charges	No
j) Ambulance transportation	No
k) Necessary medical care and tests in the event of pregnancy	No
l) Hospital charges and accomodation, including midwife and doctor's fees for childbirth and caesarean section	No
m) Necessary general dental care and treatment	€ 1.000
n) Repatriation in the event of serious disease or serious accident	No
o) Accidents linked to sports and trips linked to the volunteering period abroad	No
p) Follow-up of orthodontic treatment	No
q) Replacement of a pair of prescription eyeglasses or contact lenses that is deteriorated, lost or stolen	€ 300

An aggregate ceiling of € 250.000 per person is applicable.

The purpose of the insurance plan is to indemnify the insured persons, within the limits of the contract, for **reasonable and customary** expenses applicable at the location of treatment.

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B. Life Insurance	Coverage
a) Transport of bodily remains to the place chosen by the family	Real expenses
b) Funeral costs	Real expenses
c) Burial costs	Real expenses
d) Lump-sum payment paid out to a nominated beneficiary or closest survivor	€ 20.000
e) Travel costs of family members to the place of the event	Real expenses
f) Close family members visits in case of hospitalisation of a volunteer	Real expenses
g) Earlier return in case of death or emergency hospitalisation of a close family member lasting more than 5 days	Real expenses
h) Shipment of medications or replacement of eyeglasses and contact lenses abroad	Real expenses
i) Sending urgent messages	Real expenses
C. Permanent Disability	Coverage
Total or partial permanent disability, resulting for any event occurring during the period of insurance. Coverage provided 24 hours a day, even if the event that causes the permanent disability is not linked to the voluntary activities.	Total disability: € 60.000 Partial disability: x% of € 60.000 based on the percentage of disability (x) as established by the insurer's Medical Adviser.
D. Third Party Liability	Ceiling
<ul style="list-style-type: none"> <li>Financial consequences of the legal liability of a volunteer for bodily injury, property damage, and consequent financial loss to a third party occurring at any time during the period insured (24 hours a day).</li> </ul>	Maximum of € 5.000.000 per event, including the following Sub-Limits:
<ul style="list-style-type: none"> <li>Personal injury</li> </ul>	€ 5.000.000
<ul style="list-style-type: none"> <li>Material damage and consequential financial loss</li> </ul>	€ 500.000
<ul style="list-style-type: none"> <li>Damage and costs resulting from fire, explosion and electrical damage for which the volunteer is liable as the tenant, occupant or neighbour of a building.</li> </ul>	€ 75.000
<ul style="list-style-type: none"> <li>Criminal defence (your defence against prosecution) and lawsuits (claims for damages by third parties for losses that you caused).</li> </ul>	€ 15.000
E. Loss or theft of documents and travel ticket	Coverage
Loss and theft of travel ticket and identity documents (identity card, passport, etc.). Loss and theft of luggage on the way to/back from host country.	Real expenses

Please note that this overview is for informative purposes only, and does not legally commit the insurer in any way.