

## ONCAMPUS ESTUDIA ACADEMIC YEAR 2022/2023

### GUARANTEES COVERED AND MAXIMUM LIMITS (1)

#### TRAVEL ASSISTANCE GUARANTEES

1. Transport or medical repatriation of injured and ill persons .....	REAL COST
2. Return to destination country in event of medical repatriation .....	INCLUDED
3. Medical, pharmaceutical and hospitalisation expenses abroad.....	€ 1.200,000 - \$ (3)
4. Advance of surety for hospitalisation .....	€ 1.200,000
5. Emergency dental expenses .....	€ 150
6. Psychological care in response to crisis situations during travel .....	€ 2,000
7. Tele-consultation and video-consultation.....	INCLUDED
8. Second medical opinion for those travelling.....	€ 2,500
9. Extended stay expenses (€200/day, max. 20 days).....	€ 4,000
10. Transfer or repatriation of mortal remains .....	REAL COST
11. Repatriation of belongings following death .....	€ 500
12. Dispatch of medication .....	INCLUDED
13. Travel expenses for up to two companions if the insured is hospitalised .....	INCLUDED
14. Accommodation expenses of companions if insured is hospitalised (€200/day, max. 10 days) .....	€ 4,000
15. Travel expenses for up to two companions for mortal remains .....	INCLUDED
16. Accommodation expenses of companions for mortal remains (€200/day, max. 10 days).....	€ 4,000
17. Premature return of the insured because of death of a relative .....	INCLUDED
18. Premature return because of extraordinary risks.....	INCLUDED

#### LUGGAGE GUARANTEES

19. Location of luggage and personal effects lost.....	INCLUDED
20. Loss or theft of personal documents abroad .....	€ 200
21. Robbery and material damage to luggage .....	€ 1,000
22. Delayed luggage checked in on collective means of transport (beyond 6 hours) .....	€ 300

#### DELAY AND LOSS OF SERVICE GUARANTEES

23. Delayed travel (150 euros every 6 hours) .....	€ 300
24. Lost connections .....	€ 150
25. Delayed travel because of overbooking beyond 6 hours .....	€ 150
26. Travel cancellation .....	€ 300
27. Cancelled departure of means of transport because of strike .....	€ 150

#### TRAVEL CANCELLATION GUARANTEES

28. Trip cancellation because of terrorism or natural disaster .....	€ 1,500
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#### OTHER GUARANTEES

29. Transmission of urgent messages .....	INCLUDED
30. Healthcare information service.....	INCLUDED
31. Interpreter service in case of illness/accident.....	INCLUDED

#### PERSONAL ACCIDENT GUARANTEES (2)

32. Death or permanent disability due to accident.....	€ 60,000
• Healthcare assistance following accident (only for Spanish residents in Spain) .....	REAL COST
33. Compensation for classes lost through accident.....	€ 1,200
34. Compensation for lost enrolment.....	€ 1,800
35. Family misfortune .....	€ 3,000

#### CIVIL LIABILITY GUARANTEES (2)

36. Private civil liability abroad .....	€ 1,000,000
37. Civil liability for work experience students .....	€ 200,000

#### LEGAL DEFENCE GUARANTEES

38. Legal defence travel assistance	
- Legal assistance abroad.....	Included
- Surety and procedural expenses abroad .....	€ 25,000
- Claim for personal damages occasioned by third parties .....	€ 25,000
- Criminal defence abroad .....	€ 25,000

**Cover applies to medical assistance, repatriation and premature return as a result of non-pre-existing illnesses or health problems occurring during travel outside the country of origin of the Insured, including Covid-19.**

(1) For travel originating at any location worldwide and with destination Spain, the guarantees will apply in Spain and the Schengen Territory, in accordance with the terms set out in the General Conditions. (2) If Spain is the origin and destination, the only guarantees applicable will be numbers 32, 33, 34, 35 and 37. (3) Taking into account that the policy limit of € 1.200,000 will always prevail, applying the relevant exchange rate at all times.

## ONCAMPUS ESTUDIA COVERAGE EXTENSION OPTIONS:

- **VACATION Pack**

Once you are in your country of destination, if you want to travel to any other country of the world, the VACATION PACK gives you the option to be covered by the same guarantees provided by OnCampus Estudia, so that you can travel with confidence. You can take it out now or at a later stage through your OnCampus customer account.

- **SPORTS Pack**

If during your stay abroad you will practice any risky sport, such as surfing, skiing,.... not included within those covered by your policy, you have the option of recruiting this pack to ensure you receive appropriate health care. You can take it out now or at a later stage through your OnCampus customer account.

- **MEDICAL EXPENSES Pack**

Are you travelling to a country where medical care is highly expensive, and you do not want to worry about receiving an insufficient health care? You have the option to recruit a wider health coverage so that your medical expenses are entirely covered. If you hire this pack, your medical expenses will be covered up to 5,000,000 euros.

The most important thing is to stay safe and secure.

This pack can only be recruited when you take out your OnCampus Estudia insurance. Once you complete your order, you will not be able to include this pack at a later stage..

**WEB:** [www.oncampus.es](http://www.oncampus.es)