

BENEFITS LIST	INSURED AMOUNTS
The information in this table is purely indicative and should be read together with the terms and conditions of insurance, with which it forms one indivisible ¹	
Health Care	
Hospitalisation following accident or illness (only costs for stay in a semi-private room)	real costs
Treatment costs following accident or illness (only costs for stay in a semi-private room)	real costs
Dental treatment costs after physical accident	real costs
Urgent dental treatment costs	400 EUR
Assistance to persons	
Repatriation / Evacuation	real costs
Repatriation of the mortal remains in case of accidental death	real costs
Repatriation of the mortal remains in case of suicide	5.000 EUR
Coffin (basic model) in case of accidental death	real costs
Coffin (basic model) in case of suicide	1.500 EUR
Early return in case of death, serious sickness or physical injury	real costs
Sending essential medications	real costs
Tracing & rescue	real costs
Legal assistance	12.500 EUR
Travel and accommodation expenses for family members (when insured is hospitalized in life threatening or critical condition)	7.500 EUR
Theft and loss of identification documents and travel tickets	250 EUR
Translation costs (for defence of insured's interests for a covered claim)	125 EUR
Terrorism - Natural Disasters - Epidemics	1.250 EUR
Extension of stay due to weather conditions	150 EUR
Hi-jack - Kidnap - Detention	200 EUR/24 hour period
Accident	
Permanent disability following an accident	75.000 EUR
Death by accident	10.000 EUR
Civil liability – private life (Belgian Royal Decree January 12 th , 1984)	
<ul style="list-style-type: none"> Physical damage 	12.500.000 EUR
<ul style="list-style-type: none"> Material damage 	1.250.000 EUR
Baggage Delay	
	6 hours/250 EUR 12 hours/500 EUR
Theft / Lost / Damaged Baggage	
Limited insured amount for: <ul style="list-style-type: none"> Purchase of articles of immediate necessity Special and valuable items such as jewellery, watches, furs, telescopes, photographic cameras, video equipment, GSMs, portable computers, iPod, ... Loss, damage, non-delivery of wheelchairs entrusted to a carrier 	1 st risk 2.500 EUR <ul style="list-style-type: none"> 500 EUR 1.250 EUR for total of items 2.000 EUR
Household furniture	
	5.000 EUR

¹ If any medical expenses covered by this policy are charged in a currency other than Euro the exchange rate to be used to calculate the Euro equivalent shall be the rate on the date of the incident that can be found on the website of the European Central Bank: <http://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>

This document, together with the “terms and conditions of insurance” accepted by the policyholder, forms the insurance contract. The full EMSP (Erasmus Mundus Student Protection) General Terms & Conditions are available on the website <http://www.marsh.be/emsp> and stipulate the respective rights and obligations of the parties concerned.