

ERGO IDIOMAS INSURANCE PROJECT

TABLE OF BENEFITS PER INSURED PERSON

SECTIONS OF COVER	LIMITS PER PERSON
1. LUGGAGE:	
1.1 MATERIAL LOSS	150.00€
3. ACCIDENTS	
The maximum indemnity for a loss will in no case exceed € 3,000,000.00, regardless of the number of affected INSURED.	
3.1. ACCIDENTS DURING THE TRIP	
▪ IN THE EVENT OF DEATH	6,000.00€
▪ IN THE EVENT OF PERMANENT DISABILITY	6,000.00€
4. ASSISTANCE	
4.1 MEDICAL, SURGICAL, PHARMACEUTICAL OR HOSPITALIZATION COSTS	
• Costs incurred in Spain as a result of an illness or accident occurring in Spain	600.00€
• Costs incurred abroad as a result of an illness or accident occurring abroad	60,000.00€
4.2 COSTS INCURRED IN THE CONTINUANCE OF A STAY IN A HOTEL with 61,00€/per day up to	600.00€
4.3 REPATRIATION OR MEDICAL TRANSPORT OF THE INJURED OR ILL	Unlimited
4.4 REPATRIATION OR TRANSPORT OF THE DECEASED	Unlimited
4.5 TRANSPORTATION OF A COMPANION IN THE EVENT OF HOSPITALISATION	Unlimited
4.6 ACCOMMODATION FOR THE COMPANION with 61,00€/per day up to	610.00€
4.7 REPATRIATION OF A COMPANION	Unlimited
4.9 RETURN OF THE INSURED DUE TO DEATH OF A NON-INSURED FAMILY MEMBER	Unlimited
4.14 TRANSMISSION OF MESSAGES	Unlimited
6. PERSONAL LIABILITY	
6.1 PRIVATE PERSONAL LIABILITY	30,000.00€
10. COURSE CANCELLATION EXPENSES	
10.1 FOR THE SUMMER COURSE	600.00€
10.2 FOR THE SCHOOL YEAR	1,800.00€

This summary does not describe all the Terms and Conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

SPECIAL CLAUSES

10 COURSE CANCELLATION EXPENSES

10.1 For the summer course

The Insured will be compensated for the travel cancellation expenses if, the student, at the end of the school year, has failed three or more subjects and due to it, the trip doesn't take place. This coverage will take effect provided that, during the school year, the student has not failed two or more subjects during three consecutive evaluations.

10.2 for the school year

The Insured will be compensated for the travel cancellation expenses if, the student, have to take the exams in September in, at least three subjects of the course, except: P.E. Religion, Ethics, Music, arts and crafts, or any other subject considered complementary of the basic subjects of the course. This coverage will take effect provided that, during the school year, the student has not failed two or more subjects during three consecutive evaluations