

IHI TRAVEL



YOUR HEALTH ABOVE ALL



FEEL SAFE WHEN TRAVELLING

IHI Travel offers the best possible protection if you have a sudden, unexpected illness or injury when travelling. In case you need to see a doctor, or if you are hospitalised, IHI will help you in any way possible.

You can choose a travel insurance which covers one single trip - **IHI Single Trip** - or you can choose to be covered all year round on all your trips abroad, for up to 1 month per trip, with **IHI Annual Travel**.

With an IHI Travel plan in your pocket, you are guaranteed the following advantages:

- IHI's 24-hour Emergency Service.
- Direct payment of all hospital bills.
- Access to IHI's medical consultants.
- Free choice of doctors and hospitals.
- Full cover with no deductible.
- Professional and efficient reimbursement service.
- Worldwide cover during all types of travel: leisure, study and business.
- No restrictions on hazardous sports or occupations.
- Free cover of children under the age of two.
- Even accidents resulting from terrorist acts are covered.

WE ARE WITH YOU EVERYWHERE...

If you are hospitalised, IHI must be notified immediately in order for us to send a guarantee of payment to the hospital. You only have to concentrate on getting better while we take care of all the administrative and financial details.

IHI Travel provides cover for medical evacuation and also repatriation if a close relative at home suddenly becomes seriously ill. Furthermore, IHI Travel covers for two relatives from your country of permanent residence to stay with you in case you get seriously ill or injured. In case you or your family need to be transported for medical reasons, IHI will arrange all details: organise plane tickets, hotel booking etc.

Outpatient treatment such as visits to a doctor or a dentist must be paid by yourself before claiming reimbursement. You will be reimbursed when we have received the original, itemised and receipted bills together with a completed Claim Form.



COVER AND BENEFITS

Maximum cover and benefits per person per trip:

	USD	EUR	CHF
Maximum cover per person per trip	300,000	250,000	400,000
Hospitalisation	100%	100%	100%
Outpatient treatment by a doctor/specialist	100%	100%	100%
Prescribed medicines	100%	100%	100%
Prescribed treatment by a physiotherapist/chiropractor	2,500	2,000	3,400
Provisional pain-stilling dental treatment	200	165	270
Ambulance transportation	100%	100%	100%
Medical evacuation	100%	100%	100%
Return Trip	100%	100%	100%
Compassionate emergency repatriation	100%	100%	100%
Next-of-kin accompaniment	100%	100%	100%
Compassionate emergency visit	100%	100%	100%
Board, lodging and local transport for a person summoned or accompanying the insured, per person per day	300	250	400
Statutory arrangements in case of death	100%	100%	100%
Home transportation of the deceased	100%	100%	100%

The complete terms and insurance sums are stated in the Policy Conditions.

PREMIUMS

IHI SINGLE TRIP

Each insured pays a basic premium and a premium per day for the number of days travelling.

CURRENCY	BASIC PREMIUM	PREMIUM PER DAY			
		2-16 years	17-36 years	37-59 years	60-79 years
USD	50	2.75	3.75	5.50	7.75
EUR	40	2.25	3.25	4.50	6.50
CHF	66	3.75	5.50	7.75	10.50

IHI ANNUAL TRAVEL

Each insured pays an annual premium. The insurance is automatically renewed each year, unless it is cancelled in writing. Please note that the renewal premium is lower than first year's premium.

CURRENCY	PREMIUM PER YEAR			
	2-16 years	17-36 years	37-59 years	60-79 years
	1ST YEAR'S PREMIUM			
USD	108	158	165	222
EUR	94	137	143	193
CHF	144	211	220	296
RENEWAL PREMIUM				
USD	78	114	119	160
EUR	68	99	103	139
CHF	104	152	159	214

DISCOUNTS

You are entitled to a premium discount in the following circumstances:

- When you take out IHI Travel on www.ihl.com, you will receive a 5% discount.
- If you already have an IHI medical insurance plan, you will receive a discount depending on the type of insurance plan you have with IHI.



HOW TO TAKE OUT THE INSURANCE

It is easy to take out IHI Travel. You only need to complete the Application Form and mail or fax it to us. You can also take out the insurance online and print your policy schedule directly from www.ihl.com. If you contact us by telephone, your policy schedule can be issued immediately.

Please remember that the premium must be paid before the insurance cover takes effect.

IF YOU HAVE A PRE-EXISTING CONDITION

A travel insurance is designed to cover acute illness and injury occurring after you have started your trip abroad. In order for an illness to be covered it must be unexpected. Therefore, if you suffer from a condition before you begin your trip, this will normally not be covered. If you have a pre-existing condition and if you are not sure whether the insurance provides coverage, you should send a medical report to IHI in order to get information about the cover in your particular situation.

CONTACT IHI

You are always welcome to contact IHI or your local representative if you have any questions regarding the insurance cover, or if you need information about other kinds of services:

- Travel insurance for groups.
- Business travel insurance.
- Health insurance for individuals or companies.

IHI TRAVEL

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RESPONSE CENTER

International Health Insurance danmark a/s
8, Palaegade, DK-1261 Copenhagen K
Denmark

Opening hours:
08:00 a.m. – 08:00 p.m. on weekdays.
Telephone: +45 70 23 23 13
Fax: +45 33 32 25 60
E-mail: response@ihi.com

*International Health Insurance danmark a/s
has insured people of all nationalities for more
than 30 years. The sound financial standing
of the Company and the strict standard
of regulations set by the Danish Insurance
Contracts Act and the European Supervision
Authorities guarantee the best possible
security for our clients.*

24-HOUR EMERGENCY SERVICE
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Reg. No. CVR 88076516

