



Multiassistance Plus



Table of benefits and limits

ASSISTANCE COVER

1. Medical and healthcare:

• Local.....	10.000 €
• Continental.....	250.000 €
• Worldwide.....	500.000 €
1.1.1. On board the cruise.....	10.000 €
1.1.2. Dental expenses.....	150 €
1.1.3. Costs incurred by the insured as a result of staying in hospital (10 €/day).....	100 €
1.2. Costs incurred by the insured as a result of having a covid-19 diagnostic test (PCR).....	200 €
1.3. Repatriation or medical transfer of injured or sick persons.....	Unlimited
1.4. Repatriation or transfer of companions (2 companions).....	Unlimited
1.5. Repatriation or transfer of minor children or dependent persons.....	Unlimited
1.6. Travel by another person in the event the insured is hospitalized for over 5 days.....	Unlimited
1.6.1. Accommodation costs of the person who has travelled (max. 100 €/day).....	1.000 €
1.7. Medical, surgical, pharmaceutical, and hospitalization costs of the companion who has travelled.....	500 €
1.8. Extended hotel stay on medical grounds (max. 100 €/day).....	1.000 €
1.9. Extended hotel stay by the companion on medical grounds (max. 85 €/day).....	850 €
1.10. Extended stay as a result of medical quarantine due to covid-19 (max. 270 €/day).....	4.050 €
1.11. Extended stay by the companion as a result of the medical quarantine of the insured due to covid-19 (max. 270 €/day).....	4.050 €
1.12. Repatriation or transport of the deceased insured.....	Unlimited
1.13. Early return due to the death of a family member.....	Unlimited
1.14. Early return due to hospitalisation of a family member for over 5 days.....	Unlimited
1.15. Early return due to serious incident at the insured's home or Professional premises.....	Unlimited
1.16. Early return as a result of borders being closed at the destination due to covid-19.....	Unlimited
1.17. Sending of urgent messages.....	Included
1.18. Dispatch of medicines to a foreign country.....	Included
1.19. Interpreter services in a foreign country.....	Included
1.20. Hijack costs.....	4.000 €
1.21. Cash advances while abroad.....	3.000 €
1.22. Opening and repair of safes and strongboxes.....	175 €
1.23. Loss of the keys to one's habitual residence.....	75 €
1.24. Cancellation of cards.....	Included
1.25. Legal advice provided remotely when travelling.....	Included

1.26. General information (embassies, vaccines, and entry requirements)**Included**

1.27. Assistance to family members at the home of the hospitalised insured person.....	120 €
1.28. Claiming on purchase contracts in a foreign country.....	3.000 €
1.29. Rejoining the travel itinerary following hospitalization.....	180 €
1.30. Repatriation or transfer of a pet animal	Included
1.31. Extended stay of a pet animal due to the hospitalization of the insured (60€/day).....	300 €

BAGGAGE COVER

2.1. Material losses

• Local.....	850 €
• Continental.....	1.500 €
• Worldwide	2.500 €
2.1.1. In the event of theft.....	500 €

2.2. Delays in reclaiming checked-in baggage (150 euros after 12 hours and 105 euros for every additional 24 hours).....	360 €
2.3. Dispatch of items left behind or stolen during the trip.....	125 €

2.4. Search for, location, and dispatch of lost baggage.....**Included**

2.5. Costs for replacing lost or stolen documents.....**250 €**

TRAVEL CANCELLATION AND HOLIDAY REFUND COVER

3.1. Trip cancellation costs:

• Local.....	1.750 €
• Continental.....	3.000 €
• Worldwide	5.000 €

3.2. Interruption of the trip:

• Local.....	1.000 €
• Continental.....	2.000 €
• Worldwide	4.000 €

COVER FOR DELAYS AND MISSED SERVICES

4.1. Late departure of the mode of transport (€50 after 6 hours and €100 for every additional 24 hours).....	350 €
4.2. Unavoidable extension of the trip (max. 70 €/day).....	350 €
4.3. Extension to the insurance cover (4 days).....	Included
4.4. Missed transport connections (minimum 4 hours delay).....	800 €
4.5. Alternative transport as a result of missed transport connections (minimum 4 hours delay).....	500 €
4.6. Costs incurred as a result of the loss of booked services due to the late arrival of the cruise.....	500 €
4.7. Missing a mode of transport due to an accident en route.....	350 €
4.8. Change to the services initially booked	



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4.8.1. Departure of alternative transport.....	360 €
4.8.2. Change of hotels/apartments.....	550 €
4.9. Loss of booked services	500 €
4.10. Loss of booked services as a result of medical quarantine due to a positive covid-19 test.....	500 €

COMPLEMENTARY PERSONAL ACCIDENT INSURANCE

24-hour personal accidents - death.....	6.500 €
Personal accidents on modes of transport - death.....	40.000 €

COMPLEMENTARY CIVIL LIABILITY INSURANCE

Private civil liability	65.000 €
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Prices per person and trip

Multiassistance Plus with cancellation

	LOCAL	CONTINENTAL	WORLDWIDE
Up to 5 days	14,25 €	22,50 €	42,00 €
Up to 9 days	26,25 €	38,00 €	63,50 €
Up to 16 days	38,25 €	54,25 €	86,00 €
Up to 22 days	44,50 €	65,25 €	117,00 €
Up to 34 days	65,50 €	89,75 €	155,00 €
Up to 49 days	81,50 €	125,00 €	219,00 €
Up to 64 days	97,00 €	153,00 €	260,00 €
Every 15 additional days (Up to 365 days)	Price on request		

Maximum of 12 consecutive months.



Do not forget...

- In all cases, the Trip Cancellation Expenses cover must be taken out at the time the trip subject to the insurance is booked, or within a maximum of 7 days after.
- The geographical scope of Europe includes: Algeria, Cyprus, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia and Turkey.
- The coverages of this product are guaranteed by the Arag Insurance Companies, whose complete information is included in the General Conditions..
- This document is a sales overview of a merely informative nature. It is not of a contractual nature nor does it substitute the general terms and specifics of the policy.
- The premiums are valid for cruise trips.
- Prices valid up to 29/02/2024.

Upgrades

Trip cancellation costs

Limit on cover	Increase in price of insurance
+1.000€	+ 25,50 €
+2.000€	+ 50,00 €
+3.000€	+ 71,75 €
+4.000€	+ 97,50 €
+5.000€	+ 109,00 €
+6.000€	+ 120,00 €



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