

SCHENGEN PASS

✈️ **Insurance for Schengen Visa**
with minimum 30,000 EUR coverage

✈️ **Covers Covid-19**

✈️ **Covers Europe, Schengen zone, the UK**
and also: Monaco, Liechtenstein, Andorra, San Marino, Vatican City

✈️ **Purchase online**
and receive instant certificate by email

PERIOD OF COVERAGE	Plan 1	Plan 2	Plan 3
1 to 7 days (1 week)	15 USD	25 USD	30 USD
8 to 14 days (2 weeks)	35 USD	40 USD	50 USD
15 to 21 days (3 weeks)	39 USD	45 USD	60 USD
22 to 30 days (1 month)	45 USD	55 USD	65 USD
31 to 60 days (2 months)	65 USD	70 USD	100 USD
61 to 90 days (3 months)	85 USD	110 USD	140 USD
91 to 120 days (4 months)	125 USD	170 USD	210 USD
121 to 150 days (5 months)	200 USD	240 USD	315 USD
151 to 180 days (6 months)	250 USD	300 USD	360 USD

BENEFITS (EUR)	Plan 1	Plan 2	Plan 3
I. MEDICAL EXPENSES AND EMERGENCY ASSISTANCE: Covers the cost of medical treatment arising from illness or accident injury for both Inpatient and Outpatient.	30,000 EUR	60,000 EUR	100,000 EUR
Medical Expenses: Fees for hospitalization, surgery, ambulance, medicine and tests with a maximum of 240 EUR per day for hospital room and board.	Up to limit	Up to limit	Up to limit
Follow-up Care: Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to home country.		3,000 EUR	5,000 EUR
Emergency Evacuation: Emergency evacuation to the nearest facility capable of providing adequate medical care.	Up to limit	Up to limit	Up to limit
Repatriation: Repatriation to the country of origin when the Company and attending physician determine that it is necessary.	Up to limit	Up to limit	Up to limit
Hospital Cash Allowance: 40 EUR for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability.			600 EUR
Additional Costs of Travel & Accommodation: Additional travelling costs of the Insured Person for returning to the country of origin and additional costs of accommodation incurred by the Insured Person or an insured immediate family member or traveling companion when such costs arise from hospitalization due to a covered disability necessitating medical treatment of the Insured Person.		500 EUR	800 EUR
Family Member Visit: Travelling costs for 1 immediate family member to join the Insured Person who is confined in hospital for more than 5 days or is dead abroad.		500 EUR	800 EUR
Return of Children: Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin.		500 EUR	800 EUR
Mortal Remains: Transportation charges for repatriation of the mortal remains to the country of origin.	1,800 EUR	1,800 EUR	1,800 EUR
II. PERSONAL ACCIDENT: Accidental death or permanent disability including loss of one or more limbs or loss of sight in one or both eyes. The limit of cover for children under 18 is 1,000 EUR.		1,000 EUR	3,000 EUR
III. INCIDENTAL COVER: Covers incidents during the trip.			
Baggage and Personal Effects: Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is 200 EUR per item and 300 EUR per pair or set. Loss of laptop is limited to 300 EUR.		300 EUR	700 EUR
Baggage Delay: Emergency purchases of essential items of toiletries and clothing up to a maximum of 53 EUR per article when the checked baggage is delayed for at least 6 hours from the time of arrival in the eligible countries within the zone of coverage.		100 EUR	300 EUR
Loss of Travel Document: Cost of obtaining replacements of passport, air tickets; travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Maximum limit per day for travel and accommodation expenses is 120 EUR for Plan 2 and 160 EUR for Plan 3.		300 EUR	500 EUR
Personal Money: Loss of cash, bank notes and travelers checks arising from theft, burglary or robbery.		100 EUR	200 EUR
Travel Delay Cash Allowance: If the Insured Person need not pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at 20 EUR for each full 6 hours delay.			100 EUR
Curtailment of Trip or Cancellation Charges: Reimbursement of irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members, close business partner or travel companion of the Insured Person; witness summons, jury service; natural disasters at the planned destination or complete destruction of the Insured Person's principal residence.			2,000 EUR
Personal Liability: Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motorized vehicles).		1,000 EUR	3,000 EUR
Rental Car Excess Cover: Reimbursement of excess which the Insured Person is liable to pay for accidental loss or damage to a rental car.			250 EUR

Terms and conditions:



- The earliest policy start date shall be the purchase date, not before.
- The maximum period of insurance for this Policy shall be 180 consecutive calendar days.
- Applicants must be aged from 4 weeks to 75 years old.
- Children under the age of 7 years old must be accompanied by an adult who is also insured under the same Policy.
- The sum insured for Personal Accident for children under 18 years old shall not exceed 1,000 EUR.
- Policy holders shall submit claims within 6 months after occurred date of the claims.
- There is no direct billing for medical expenses unless the arrangement is coordinated by the Insurer or its designated assistance company.
- This policy does not cover preexisting conditions, general exclusions nor medical expenses exclusions as stated in the Policy Wording.
- The zone of coverage of Luma Schengen Pass refers to the countries eligible for coverage as stated in the Certificate of Insurance. You will be covered during your insurance policy period for regional or multiple trips within countries included in the zone of coverage.
- This Policy is only valid for leisure travel or business travel (limited to administrative and non manual works only) and NOT cover for travel to any of the countries within the zone of coverage to seek for medical treatment.
- In case the Insured's country of origin is one country within eligible zone of coverage, the Policy does NOT cover for any losses or expenses arising from the country of origin of the Insured.
- In case the Insured would like to purchase another policy after first policy expires, there shall be no gap in coverage and total duration of coverage of all policies combined shall not exceed 180 days.
Policy holders reaching 76 years old during the policy are not eligible to purchase a new policy. Any event or condition that occurred before the new policy start date is considered pre-existing and the Insured is not able to claim for any of these conditions under the new policy. Should the Insured be actively treated or under the supervision of a Physician or Surgeon, the Insured is not eligible to purchase another policy.