

# SECURITY PASS'PORT

Travel Insurance  
User's Guide



# AVI

Travel insurance  
and much more



Your  
journey  
starts  
here



**Y**our policy and the exclusive coverage we offer has been specifically designed by **AVI International**, an insurance broker specialized in travel insurance plans for youth and students for over 30 years.

E-mail: [contact-en@avi-international.com](mailto:contact-en@avi-international.com)

Web: [www.avi-international.net](http://www.avi-international.net)





**30 years**  
of experience in the  
travel insurance  
industry

**AVI International** is a travel insurance broker specialized in travel insurance since 1981. We provide assistance and process claims for more than 100,000 people each year.

**+100.000**  
insured  
each year

Our products are sold all over the world and we have been working with most of our partners and insured for more than 10 years.

**450**  
partners in  
the world

The **AVI** team is committed to offer you the best services and products on the market.

**24 hours**  
emergency  
medical  
assistance

#### **Our strengths:**

- ✔ Partner of the most important international insurance and assistance companies
- ✔ Large network of medical providers (hospitals and doctors)
- ✔ Comprehensive range of products tailored to every need
- ✔ Advanced online subscription system
- ✔ In-house claim processing
- ✔ Online claims filing and follow-up for the insured
- ✔ Multilingual team

## Your insurance certificate

Before your program starts, you will receive your insurance certificate with the necessary information related to the medical assistance as well as the other benefits included in the Summary of Coverage (see page 7).

Hereafter, you will find some information about the certificate as well as the most important things you have to keep in mind:

**AVI**

**Certificate of insurance**

Member N° **005490617**  
Policy N° **4 091 611**

Full Name  
Address  
Zip Code  
City  
Country

Last Name - First name (Date of birth)  
**AAAAAA - AAAAA (Feb 17, 1946)**

Contract N°: **1685090**  
- medical coverage (sickness/accident) : European in Europe € 100000/World € 200000  
- medical evacuation: Real costs

Subscribed on Feb 23, 2016

Coverage starting date: **Mar 01, 2016**  
Coverage ending date: **Mar 08, 2016**

Home country: **FRANCE**  
Destination area: **ITALY**

*Note: if a waiting period is included in your insurance coverage, your expenses for illnesses will not be covered during the first 15 days of the covered period.*

Insurer: **AVI**  
Company with a capital of 197 118 478 €. Listed in the Trade & Companies register of: UNITED KINGDOM under number 01 486260  
Head office: 58 Fenchurch Street, EC3M 4AB LONDON, UNITED KINGDOM.

- 1. Policy number:** to give to the operator when calling for assistance
- 2. Personal information:** in your country of residence
- 3. Coverage starting date:** the day when the journey begins
- 4. Coverage ending date:** the day when the journey ends
- 5. Destination country:** the country where the program takes place

## Your insurance card

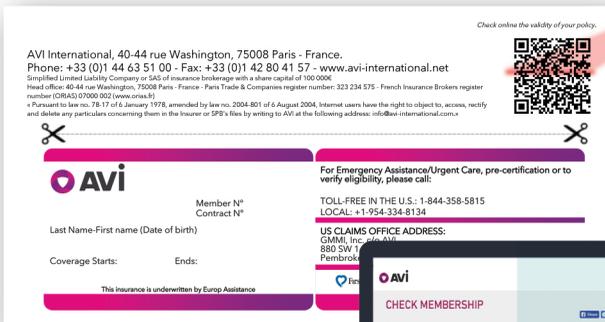
- Always carry the insurance card with you.
- When needing medical assistance, call the Assistance Center.
- When claiming reimbursement for medical expenses, please contact the claims department: [claims@avi-international.com](mailto:claims@avi-international.com)
- Scan the QR code on your insurance card to access to the details of your coverage via your smartphone or tablet:

1. Download (App Store / Google Play) an application that scans QR codes.
2. Scan the code (Please try by using the QR code on this page).
3. The information regarding your insurance will be displayed.

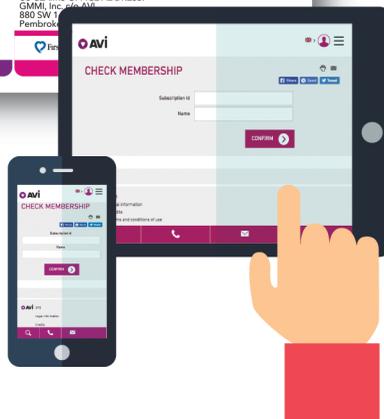


1

2



3



## Summary of Benefits

See what is covered under your **SECURITY PASS'PORT**, an insurance that offers the highest coverage level on the market.



**NOTE:** This is a summary of the benefits of your policy. For further details regarding coverage, assistance process, etc., please log into your personal account on our website [www.avi-international.info](http://www.avi-international.info)

### Medical expenses abroad

#### Hospitalization



#### Out-patient treatment



#### Psychiatric and psychological care

Trip less than 3 months



Trip from 3 to 6 months



Trip over 6 months



#### Physiotherapy, chiropractic:

Trip less than 3 months .



Trip from 3 to 6 months



Trip over 6 months



### Consequences of an accident

#### Emergency dental care:

Trip less than 3 months



Trip from 3 to 6 months



Trip over 6 months



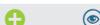
#### Dental care (orthodontic treatment)



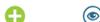
#### Optician expenses (spectacles/contact lenses)



#### Dispatch of medication



#### Repatriation



#### Return of an accompanying policy holder



#### Travel ticket for family member



In the event of extended hospitalization or death

#### Accommodation expenses

For family member. In the event of hospitalization or death.



Payment of the extended trip costs for the policy holder



Payment of the extended trip costs for the accompanying party



#### Death of the policy holder

Repatriation of the remains



Coffin costs



Early return of the policy holder in the event of the hospitalization or death of a family member



#### Legal assistance in a foreign country

Advance of bail in a foreign country



Advance of funds



Transmission of urgent messages



#### Search and rescue costs



\* All this cover has been calculated in euros and converted to USD using an exchange rate of 1 € = 1.11 \$ US. These amounts may vary depending of fluctuations in the exchange rate during the cover period.

Included. See contract.

Not included. See contract.

The limits regarding total, real and daily costs apply. See contract.

Special conditions apply. See contract.



## Always call the Assistance Center when you need help.

You can find the telephone number on your insurance card.



## Some advice:

### BEFORE TRAVELLING ABROAD

- If you are taking a treatment, make sure to take your medication with you and check on their transportation requirements depending on your means of transport and destination.
- As we cannot be a substitute for emergency services, and especially if you are going to take part in physical or motorized activities that have an element of risk, or if you are travelling to an isolated area, we recommend that you first make sure that an emergency rescue system has been set up by the appropriate authorities in the country to answer any possible rescue requests.
- If you lose your keys, or if they are stolen, it might be important to have their number to hand. Make sure you note these numbers down.
- Similarly, if your identification documents or your means of payment are lost or stolen, it is easier to replace them if you have made copies of them and noted down your passport, identity document and bank card numbers, and if you keep them separate from the originals.

### Baggage and transport

#### Baggage loss, theft or damage



Baggage delayed over 24 hours



Valuable items



#### Transport

Delay of more than 24 hours compared to the scheduled time

### Personal accident

Death benefit



Permanent accidental disability benefit



### Private civil liability in a foreign country

Physical injury



Property liability



\* All this cover has been calculated in euros and converted to USD using an exchange rate of 1 € = 1.11 \$ US. These amounts may vary depending of fluctuations in the exchange rate during the cover period.

Included. See contract.

Not included. See contract.

The limits regarding total, real and daily costs apply. See contract.

Special conditions apply. See contract.



## In case of subscription to the "Special Risks" option, you will also be covered for the following risks:

**MANUAL OR PHYSICAL ACTIVITY** whether paid or not, in the context of a training course with a company or laboratory. Your injuries consecutive to an accident that occurred during this training course will be covered as subsidiary and complementary cover when the hosting company or training session tutor do not have insurance, or have insufficient insurance cover, especially an excess.

**DANGEROUS SPORTS:** Only the sports listed in the contract (see appendix) are covered. Damage consecutive to your participation in official competitions and their qualifying rounds, as well as attempts to break records remain excluded. In the event of an accident while practicing a sport in a club, the Insurer will intervene after your sports club coverage has been fully exhausted.

Sport	Covered	Terms
Obstacle and racing on bicross	+	▲
Canyoning	+	▲
Downhill mountain cycling	+	▲
Cyclo-cross	+	▲
Climbing wall (indoor and outdoor) - repelling	+	▲
Zorbing	+	▲
Fencing	+	▲
Acrobatic skiing	+	▲ ★
Barefoot Skiing (barefoot)	+	▲
Water skiing	+	▲
Freeriding	+	▲
Football	+	▲
Weight lifting	+	▲
Ice / Roller / Field Hockey	+	▲ ★
Jet skiing / Jet Boating	×	▲

Sport activities or practice listed here are mentioned in a "declarative" way but is not limited to this list. For any sport activities or practice not listed here, please check your insurance contract or ask for details from AVI INTERNATIONAL.

- ⊕ Included. Read your contract.
- ▲ Only if the activity is supervised by professionals (club, association). Read your contract.
- ⊗ Not included. Read your contract.
- ★ Except competitions or professional events. Read your contract.
- 🌀 Special Conditions apply. Read your contract.

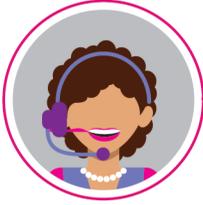


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Sport	Covered	Terms
Water jousts		
Go-carting		
Kitesurf		
Kneeboard		
Lacrosse		
Wrestling, boxing, judo, karate, kendo, martial arts, self defense		
Motorcycling, scooter, moped, dirt bike		
Cross-country motorcycling		
Snowmobile		
Mountain boarding		
Bungee Jumping		
Quad / Quadricycle		
Whitewater Rafting		
Rugby		
Equestrian jumping		
Sandboarding		
Snowkite / kite skiing		
Diving		
Surfing		
Crossbow archery		
Trekking		
Amphibious Vehicles		
Gliding		
Wakeboarding		
Wakeskating		
Wakesurf		

## Emergency assistance while abroad



### CALL THE ASSISTANCE CENTER

From the USA and Canada: + 1 855 840 4169 toll free

From any country other than the USA /Canada: + 33 (0)9 69 32 10 83

**You can find further information on your insurance card.**



When calling the Assistance Center, please identify yourself as an insured, give your insurance policy (printed on your insurance card) and explain the nature of your emergency.

**Failure to call the Assistance Center may lead to partial or complete coverage denial.**



### Medical providers network/ Doctor visits /Guarantee of payment:

This service is only available in the USA.

Please visit our website **[www.avi-international.info](http://www.avi-international.info)** to find our nearest participating medical provider.



**1 Find a doctor near you**



**Always call the Assistance Center, when you need help.**

You can find the telephone number on your insurance card.



**2 Do not forget to show your insurance card when you see a doctor.**



**When treatment in a hospital / by a doctor of our network.**



you may receive a **Statement of Account** as well as a summary of the medical services paid to the provider.

## What to do when consulting a doctor?

The correct understanding of your travel insurance's rules may avoid unnecessary payments and expenses.



The provider may send you a statement showing a balance due. In such a case, please contact our Claims department at [claims@avi-international.com](mailto:claims@avi-international.com)



**Always keep all the copies of the documents you will receive.**

**3**



If, for any reason, you cannot consult an in-network provider and pay a medical bill, please also contact the Claims department and do not forget to always indicate the information printed on your insurance card.



[www.avi-international.info](http://www.avi-international.info)  
[contact-en@avi-international.com](mailto:contact-en@avi-international.com)

