

# International Student Travel Insurance

## Insurance Product Information Document

Company: ERGO Insurance SE Latvian Branch

Product: Travel insurance

This Insurance Product Information Document provides a general overview of the insurance product. It does not reflect the specific terms of an offer tailored to an individual client.

This document is not marketing material. Its purpose is to provide the client with the most important information about the product.

Complete pre-contractual information and detailed information about the insurance product are provided in other documents, such as the International Student Travel Insurance Terms and Conditions No. 01.04.2026. Latvia, the insurance offer (if issued), and the insurance contract.

### What is this insurance type like?

International Student Travel Insurance is intended for foreign nationals to enable them to obtain a short-term or long-term visa, or a residence permit, in the destination country.



#### What is insured?

- ✓ Emergency Medical Assistance – inpatient and outpatient treatments, general practitioners  
Sum Insured – EUR 34 000
- ✓ Prescribed medication and used in the treatment  
Sum Insured – EUR 50
- ✓ Emergency dental care  
Sum Insured – EUR 200
- ✓ Transport to the nearest medical institution  
Sum Insured – EUR 5 000
- ✓ Repatriation to the Home country in case of serious illness or death  
Sum Insured – EUR 5 000
- ✓ Accidental death / disability  
Sum Insured – EUR 10 000
- ✓ Trauma  
Sum Insured – EUR 2 000
- ✓ Damaged clothing at the moment of the accident  
Sum Insured – EUR 200
- ✓ Damaged optical aids at the moment of the accident  
Sum Insured – EUR 200

#### Sum insured

- ✓ The insurance sums are determined separately for each insured risk and for each insured person in accordance with what is stated in the insurance policy.
- ✓ The insurance sums comply with the requirements for obtaining a residence permit in European Union countries.



#### What is not insured?

- ✗ War-related events (including war, invasions, civil unrest, riots, strikes, terrorism, or similar events).
- ✗ Natural disasters or Pandemics.
- ✗ Psychiatric or mental disorders, loss of memory, cramp or epilepsy attacks or an acute health disorder with the loss of consciousness.
- ✗ Medical costs not related to emergency treatment of a sudden illness or injury.
- ✗ Pregnancy-related care, including childbirth, miscarriage, and related diagnostics.
- ✗ Treatment of sexually transmitted diseases, including AIDS/HIV.
- ✗ Medical issues caused by alcohol, drugs, toxic substances, or non-prescribed medication.
- ✗ Pre-existing or chronic conditions existing before the policy start date.
- ✗ Planned dental treatment and prosthetics.
- ✗ Plastic and cosmetic surgeries, and the purchase or repair of medical aids.
- ✗ Death resulting from a car accident if the Insured was driving without a valid license, under the influence of alcohol, drugs, or toxic substances, or was a passenger knowingly travelling with such a driver.
- ✗ Injury sustained while committing or attempting to commit a crime or administrative offence.
- ✗ Any expenses incurred in the Insured's Home Country.
- ✗ Medical treatment that, in the opinion of a physician (including a dentist), could reasonably be postponed until return to the Home Country.



#### Are there any restrictions on cover?

- ! In the event of exacerbation of a chronic disease up to 7 days of hospitalization.
- ! Up to EUR 750 per claim case.



## Where am I covered?

- ✓ The insurance is valid in the Republic of Latvia and/or in the territory of the Member States of the Schengen Area, where the visa is valid.



## What are my obligations?

Before the contract starts:

- Provide complete and accurate information requested by the Insurer when taking out the policy.

During the contract:

- Inform the Insurer in writing within 3 days of any changes that may increase the insured risk.

In case of an insured event:

- Follow legal requirements and promptly seek medical help or contact the relevant authorities (e.g. police, emergency services) when an incident occurs.
- In the event of a claim, provide evidence of the insured event and submit all requested information and documents.
- Notify the Insurer (or its representative) of an insurable event as soon as possible, and no later than 3 business days after it becomes possible, and follow their instructions.
- To ensure a possibility for the Insurer or its authorized representative to establish and assess the causes and circumstances of the Insurable Event and the extent of losses thereof.



## When and how do I pay?

- The premium shall be paid within the term specified in the Contract by a bank transfer to the indicated bank account.



## When does the cover start and end?

Starts:

- as of the date and time specified in the Contract, if the premium is paid within the term and amount specified in the Contract.

Ends:

- upon the date and time specified in the Contract;
- in the event the Contract is terminated prior to its expiration;
- in the event of death of the Insured;
- in the event if as a result of occurrence of an Insurable Event the Insurance Indemnity is paid in full amount of the Sum Insured;
- if during the period of validity of the Insurance Contract, or upon occurrence of an Insurable Event, it is established that the Policyholder/ the Insured provides false information with a malicious intent or due to gross negligence.
- upon other conditions of termination of the Insurance Contract stipulated in the effectual laws and regulations of the Republic of Latvia.



## How do I cancel the contract?

- The Policyholder may cancel the contract by notifying the Insurer before the contract takes effect.
- The Policyholder may also cancel the contract after it has come into force if the Insured is unable to travel to the destination country due to reasons specified in the terms and conditions (e.g., visa rejection), provided that the Insurer is notified within 5 business days of the occurrence of such event. In such cases, a full refund of the premium may be granted.
- In other cases, once the policy came into force, any refund will be reduced by the used coverage period, and any claims already paid.
- For distance contracts, you have the right to withdraw within 14 days of conclusion of the contract, unless the policy term is less than one month.