

2008-2009 Insurance Plan Summary for YFU Students - Finland

Insurance Company: Eurooppalainen Insurance Company Ltd
 Lapinmäentie 1
 FIN-00013 Pohjola, domicile: Helsinki
 Phone: +358 10 253 1333

Emergency Assistance: Euro-Finland Claims Service
 Phone: +358 10 253 0011
 Euro-Center/North America
 Phone: + 1 800 844 3876
Serious and acute illnesses and accidents (24 hrs)
 • **Physicians on call duty by Eurooppalainen**
 Phone: +358-800-90707

Coverage: valid during the exchange program duration, which is from departure date from Finland until return to Finland by June 30, 2009 *

Coverage/Benefits	Limit (Euros)	Limit (USD) ¹
Accident & Sickness Benefit*	No upper limit*	No upper limit*
Accidental Death Benefit	EUR 3400	USD 5,300
Disability Benefit	EUR 25 000**	USD 38,950**
Medical Evacuation Benefit	Actual costs	Actual costs
Repatriation of Remains Benefit	No Upper Limit	No Upper Limit
Emergency Home Leave Benefit	Actual costs	Actual costs
Baggage Benefit***	EUR 850/trip***	USD 1,325/trip***
Emergency Dental Care Benefit	EUR 120	USD 185
Liability Insurance	EUR 170,000, deductible 50	UD 264,000 deductible 78
Legal Expenses	EUR 8500, deductible % 15, not < 151	USD 13,244, deductible % 15, not < 235

*The treatment expenses incurred through travel-time illness are indemnified during a maximum period of 120 days; those incurred as a result of an accident during three years as of the occurrence of the accident.

**Handicap benefit is to be paid to the insured for a permanent physical handicap caused by a travel-time accident. The benefit for full handicap is the agreed sum insured, and for partial handicap the corresponding proportion of the sum insured.

Lump-sum indemnity in case of 100 % disability due to accident, or that part of the agreed sum insured which corresponds to the degree of disability.

***Travelling outside the HF about 25 miles.

Please note: This insurance information is provided to local representatives and host families for illustrative purposes only and is not meant to replace insurance documents provided directly to the students by their national organization. Students should consult their full plan documents for benefits questions, or seek advice from their natural parents, the insurance company listed above, or the insurance company's US administrator, if applicable.

¹ Euros converted to USD as of 7-28-2008