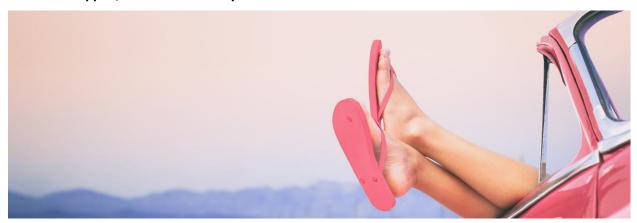


TRAVEL INSURANCE

Accidents happen, no matter where you travel in the world.



Getting ill or injured abroad can be more complicated and expensive than when you're in Romania.

Taking out travel insurance can give you peace of mind should the unexpected happen. The main benefit is emergency medical cover, which can be very expensive.

What does Travel Insurance cover?

Where you go, and what you do on your trip, makes a difference to the cover you need.

The covered risks include:

- expenses related to medical repatriation
- expenses related to repatriation in case of death
- emergency transport (provided by a specialized crew) to the nearest medical unit
- outpatient treatment
- diagnostic procedures, medical supplies and medications
- treatment performed under specialized hospital conditions
- emergency surgery
- transfer to a specialist clinic, if recommended by a doctor
- emergency phone calls

The policy is highly customizable and may be extended by including:

- flight delay, baggage delay, baggage loss, loss of documents, loss or theft of a mobile phone and civil liability to third parties.
- risks related to leisure sports: skiing, water skiing, snowboarding, skating, surfing, horse riding, carting, mountain biking, rafting, mountaineering, etc.

Why do you need a Travel Insurance?

Travel Insurance may be able to protect you against a range of unforeseen circumstances that can negatively impact your holiday.

The travel insurance has validity in most countries of the world covering the cost of emergency medical services. The travel insurance also includes risks that cannot be covered by the European Health Insurance Card.



What can we do for you?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
 - ✓ Minimise your exposure to risk
 - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

Why you should choose us?

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you both in terms of cover and price
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

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