



INESLE Madrid
Instituto de Español

**HEALTH & TRAVEL INSURANCE
REQUIREMENTS
INESLE Madrid**

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HEALTH & TRAVEL INSURANCE REQUIREMENTS

INESLE Madrid requires all students to be adequately covered by its prearranged comprehensive international student health & travel insurance plan. Once the confirmation deposit for a program has been received, INESLE Madrid will automatically enroll the student and purchase the required international Health insurance. Please note that the “study plus student’s insurance plan” insurance plan is intended to cover all INESLE Madrid participants while in Spain, but certain limits apply. The plan is not intended to replace your domestic major medical plan. INESLE Madrid will provide host families with information on local hospitals and doctors during the program. The “study plus student’s insurance plan” health insurance coverage will begin on the first day of your program and expires on the last day of your program.

INESLE Madrid purchases insurance for all students that cover most medical expenses incurred outside the United States. If payment is required, INESLE pays for all medical visits or interventions and subsequently bills parents who then submit their claim(s) to the insurance company.

HEALTH INSURANCE

You are enrolled in the “study plus students insurance plan”, which offers insurance premiums paid by INESLE Madrid. You must accept responsibility for paying insurance deductibles and co-payments related to filling medical claims, and any fees not covered by the limits of the “study plus students insurance plan”. Prior to enrollment you may be screened to identify medical conditions which might limit your ability to complete the training program or might result in excessive costs for medical care for a preexisting condition.

The study plus students insurance plan covers the “usual, customary, and reasonable” charges for required medical services. The insurance plan coverage begins from the first day of the program and remains in effect until the last date of the program. Please refer to the year program. For example in 2016 you will be covered from June 24 to July 25.

Summary of coverages

1. Cost of care due to illness or accident.....	UNLIMITED	11. Costs of visit by family members (max. 2 members) in the case of hospitalisation (more than 5 days)	UNLIMITED
2. Psychological/Psychiatric illness:	NOT COVERED	• Trip cost	750 €
• Duration of stay: less than 3 months.....	275 €	• Subsistence cost (75 €/day).....	750 €
• Duration of stay: between 3 and 6 months.....	550 €	12. Convalescence at a Hotel (75 €/day).....	UNLIMITED
• Duration of stay: more than 6 months.....	200 €	13. Curtailment due to death of a family member.....	UNLIMITED
3. Physiotherapy costs/chiropractic:	200 €	14. Curtailment due to the hospitalisation of a family member.....	2.800 €
• Duration of stay: less than 3 months.....	200 €	• Personal effects.....	480 €
• Duration of stay: between 3 and 6 months.....	400 €	15. Searching for, locating and forwarding missing luggage.....	INCLUDED
• Duration of stay: more than 6 months.....	800 €	16. Costs incurred due to delay in the receiving of baggage (100 €/24 hours) up until a limit of	500 €
4. Emergency dental treatment	600 €	17. Costs incurred due to delay of journey/travel (75 € each 6 hours) up until a limit of.....	300 €
• - Duration of stay: less than 3 months.....	200 €	18. Compensation in the case of death as a result of accidents which befall the Insured during trips.....	15.000 €
• - Duration of stay: between 3 and 6 months.....	400 €	19. Compensation in the case of permanent disability as a result of accidents which befall the Insured during trips.....	85.000 €
• - Duration of stay: more than 6 months.....	800 €	20. Public liability.....	1.000.000 €
5. Dental care necessitated by an accident.....	17.000 €	21. Legal expenses	50.000 €
6. Disfigurement Compensation.....	UNLIMITED	22. Legal expenses	50.000 €
7. Ambulance Costs in connection with treatment.....	UNLIMITED		
8. Medical transfer or repatriation of injured or ill persons.....	UNLIMITED		
9. Repatriation or transportation of the deceased Insured.....	UNLIMITED		
10. Return ticket to host country (Duration stay: more than 6 months).....	UNLIMITED		