



## What is covered by CareMed PREMIUM

### Medical expenses

**Unlimited medical coverage without deductible for medically necessary treatments**

- In- and out-patient treatment costs, rehabilitation measures, medication, bandages, remedies and medical aids are covered 100%
- Six sessions psychotherapy up to €1.000
- Pain-relieving dental treatment up to €1.000
- Medical transportation and repatriation are covered 100%
- Repatriation of remains /funeral costs up to €30.000

### Travel Assistance Insurance

- Organization and payment of transportation of a close person in case of a hospitalization of more than 14 days: 100% of outward and return trip (economy class)
- Return trip due to an emergency at home (e.g. serious illness, life-threatening consequences of an accident or death of a parent or sibling): €1.000

### Third Party Liability Insurance

- Personal injuries and damage to property up to €2.500.000
- Damage to rented property/household of host family up to €25.000 (deductible 20%, at least € 50 per claim)
- Loss of keys up to €250

### Accident Indemnity Insurance

Costs for search, rescue or recovery operations	<b>up to €2.500</b>
Death benefit	<b>€ 5.000</b>
Disability benefit	<b>Up to € 40.000</b>
Progression in the event of total invalidity	<b>350%</b>

### Baggage insurance

During the journey & the whole stay abroad	<b>€ 2.000</b>
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Trip cancellation and trip interruption insurance are not included in the travel insurance.

### Insurance duration

The insurance is only active if the full insurance premium has been paid. Insurance coverage automatically ends upon your return to your home country, at the latest on the last day of the insurance period as indicated on your confirmation.

**€15 / CHF 15 / £15**  
**per week**



**ALPADIA**  
LANGUAGE SCHOOLS  
by Kaplan International

# CareMed PREMIUM International Insurance



## What is NOT covered by CareMed PREMIUM

### General remarks

This flyer is a summary of benefits and exclusions. It has no contractual value. The coverage details are available in the CareMed PREMIUM Terms and Conditions 2025.

All expenses which may have been carried out upon return of the insured person in his/her country of residence are also excluded.

Medical expenses dispensed in the insured person's country of residence are not taken charge of.

### Medical insurance

#### The following is not covered:

- Foreseeable consequences of illnesses and injuries that existed prior to insurance application (e.g. regular medication usage)
- Routine visits, check ups, preventive treatments and immunization measures (e.g. vaccinations)
- Treatment and check-ups relating to pregnancy, if it already existed at the beginning of the insurance period
- Illnesses, accidents and their consequences resulting from foreseeable war or active participation in violence during civil unrest

### Additional insurance options

#### The following is not covered:

- For accident insurance: participation in races with motor vehicles
- For liability insurance: horse or bicycle races, use of motor vehicles, boxing, wrestling, martial arts, use of weapons
- For luggage insurance: cash, credit cards, tickets, certificates and documents of all kinds

### Contact

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**CareMed**<sup>®</sup>  
International Insurance

Please refer to CareMed PREMIUM terms and conditions 2025 for complete information.  
Valid for insurance applications starting between January 1, 2025 and December 31, 2025.