

## 2011 - 2012 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. (Not later than one year from the departure). \*

| Coverage/Benefits               | Limit (Euros)                      | Limit (USD) <sup>1</sup>             |
|---------------------------------|------------------------------------|--------------------------------------|
| Accident & Sickness Benefit*    | No upper limit*                    | No upper limit*                      |
| Accidental Death Benefit        | EUR 3400                           | USD 4,100                            |
| Disability Benefit              | EUR 25 000**                       | USD 30,100**                         |
| 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 1,000/trip***                    |
| Emergency Dental Care Benefit   | EUR 120                            | USD 145                              |
| Liability Insurance             | EUR 170.000, deductible 50         | UD 204,000, deductible 60            |
| Legal Expenses                  | EUR 8500, deductible %15, not< 151 | USD 10,200, deductible %15, not< 180 |

\*

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.

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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.

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Travelling outside the HF about 25 miles.

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<sup>1</sup> Euros converted to USD as of 6-18-2010



Youth For Understanding  
International Exchange

**YFU USA Hosting Program Offer  
Program Year 2010**

2011-06-13  
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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.