

A word of explanation about your insurance coverage and assistance abroad

With your hospital insurance you also enjoy comprehensive cover abroad. In the event of an unexpected hospitalization abroad or a planned hospitalization in a foreign hospital (after approval by your health insurance) you are entitled to the following quarantees:

- + Reimbursement of medical expenses following a medical incident abroad (with third-party payment)
- + Medical assistance (including communication with the local treating physician)
- + Repatriation or transport following sickness or accident abroad
- + Search and rescue costs up to € 5,000
- + Sending out a doctor on site
- + Dispatch of medicines, prostheses and spectacles ahroad
- + Cost of repatriation of your insured family members in the event of a health evacuation or death of an insured abroad
- + Visit to an insured who is hospitalized abroad
- + Repatriation after death of an insured while travelling abroad

Practical tips

- Contact within 24 hours our assistance provider Touring on +32 (0) 2 664 01 70. They are 24h / 24 available and able to assist you with further advice and assistance.
- ► Always have the following information available :
 - The number on your My Healthcare Card
 - The phone number we can reach you on
 - The address where you are staying
- ▶ In the event of an unplanned hospitalization abroad you will be asked to present your European Health Insurance Card (EHIC). With this card you can be sure that you pay the same rate for treatment as in Belgium. Ask your sickness fund for this card before your departure abroad and keep it with you at all times!

Caution

In some countries (Spain, Portugal, Greece ...), certain hospitals **may refuse the EHIC**.

What should you do if this is the case?

- + First and foremost: pay nothing on the spot.
- + Contact your sickness fund in Belgium. Their specialists will contact the hospital which refused the EHIC.
- + Contact also Touring within 24 hours. Via your hospitalization insurance you benefit from a third-party payment system abroad.