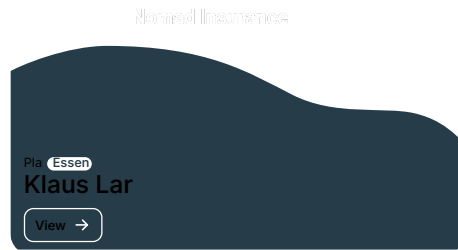




Klaus

My insurance card



Quick actions

[Submit a claim](#)[Generate visa letter](#)

New Switch to Complete: a full health insurance option with extra travel coverage

[See what's included](#)

Your plan has not started
Your coverage will start on 01 Nov, 2026

My coverage

[Read full plan details](#)

Policy ID	Type	Start date	End date
NI-0078587000	Fixed	01 Nov, 2026	20 Nov, 2026

Add-ons

Adventure sports and electronic theft are only available for subscription contracts which can be cancelled at anytime. Add-ons can only be chosen when you buy your plan. If you need to make changes later, just contact our Customer Care team and we can help you out.



Adventure sports Inactive
For higher risk sports like skydiving and snowmobiling



Electronics theft Inactive
For electronics up to \$1,000 USD per item for policies > 28 days

What's included

The information below applies to each member within your plan. As the summary has been simplified for easier reading, please read the [full plan details](#) or [talk to our customer care team](#) who are happy to help walk you through.

Policy overview

US\$250,000
Overall limit

We don't cover pre-existing conditions, high-risk or professional sport activity, cancer, or maternity. We don't cover flights, accommodations or excursions that were canceled or certain lost/stolen belongings.

Summary of coverage

Click on the different benefits to learn more about your coverage.



Travel medical



Emergency evacuation



Home country coverage



Sports



Driving accidents



Emergency dental



Trip delay or cancellation



Lost checked luggage



Trip interruption



Arrangements if you die

Travel medical

Description

Any medically necessary services, treatments, equipment or prescription drugs (inpatient or outpatient) for illness or injury that happened during your trip. Hospital charges including intensive care unit (ICU), nursing services, local ambulance & emergency transport.



Klaus

- Up to overall maximum limit.
- Prescription drugs for up to 60 days only.

What to submit

- Medical report (including symptoms, date of onset, diagnosis and treatment plan)
- Invoice and/ or receipt
- Prescription (if prescribed drugs)
- Proof of hospital admission for more than 23 hours (for local ambulance & emergency transport)
- Medical history from your GP for pre-existing conditions

Beneficiary

Beneficiary name
emily larsen