

## INTRODUCTION

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Our INCOMING is intended for foreigners staying temporarily in Belgium, one of the other Schengen or EU countries or Switzerland, as a tourist, student, au-pair, trainee or simply visiting family or friends. This unique product provides for reimbursement of expenses for medical and dental care and also offers full assistance and repatriation. In addition, a capital is paid out in case of death or permanent disablement caused by an accident. We also insure civil-law liability and luggage.

This coverage is applicable in all Schengen and EU Member States and in Switzerland. If the duration of the stay exceeds 6 months we cover medical expenses during one visit to the country of origin (15 days maximally) as well as the luggage during the round trip.

In case of an early return of the insured as a consequence of a serious illness or accident, we reimburse a proportional part of the costs of enrolment and/or course fees.

Remember: a well-insured stay is a carefree stay!