

Travel Insurance with AIL Madrid

Why buy travel insurance?

For peace of mind

Whether you travel for business or pleasure, international travel involves financial risk. A medical emergency may require hospitalization or a personal emergency may dictate your early return to your home country. So making sure you have the appropriate travel coverage will give you the peace of mind to know that you will not face large unexpected medical or travel costs.

To obtain a visa

For students who need to apply for study visa to come to Spain, a valid travel insurance policy is required for the duration of their stay. We recommend the “StudentSecure” travel insurance policy from Tokio Marine HCC Medical Insurance Services (HCCMIS) that is built to meet visa requirements and most university requirements. They have proven to have excellent customer service and their travel insurance is fully compliant with the Schengen visa requirements for Spain.

Why buy Travel Medical Insurance from AIL Madrid in conjunction with Tokio Marine HCC?

What is included in the Atlas Travel® Insurance Policy?

Top Travel Medical Benefits:

-) \$2 Million Maximum Coverage
-) Emergency Dental
-) \$500 for Lost Checked Luggage
-) 7 Deductible Choices
-) Emergency Medical Evacuation



TOKIO MARINE
HCC

An overview:

-) Unexpected injury or illness.
-) Ambulance and hospitalization.
-) Emergency room and urgent care centers.
-) Emergency dental treatment up to the benefit limit.
-) Outpatient care.
-) Complications of pregnancy during the first 26 weeks of gestation.
-) Injury or illness due to terrorism up to the benefit limit.
-) Prescription drugs for treatment of a covered injury or illness.
-) Emergency medical evacuation up to the benefit limit
-) Personal liability up to the benefit limit.

-) Accidental Death and Dismemberment up to the benefit limit.
-) Crisis response associated with kidnapping, such as ransom, crisis response expenses, and loss of personal belongings up to the benefit limit.
-) Emergency reunion and bedside visit up to the benefit limits.
-) Trip interruption up to the benefit limit.
-) Political evacuation up to the benefit limit.
-) Repatriation of remains or local burial or cremation up to the benefit limit.
-) Travel delay up to the benefit limit for 2 days.
-) Lost checked luggage up to the benefit limit.
-) Natural disaster up to the benefit limit for 5 days for replacement accommodations.
-) Medical provider referrals.
-) Translation and interpretation assistance.
-) Lost passport and travel document assistance.
-) Embassy and consulate referrals.
-) Emergency cash transfers.
-) Prescription drug replacement.
-) Medical monitoring.
-) Legal & accounting referrals.
-) Bail bond assistance.

Certain types of medical expenses are excluded from coverage under Atlas Travel insurance. Refer to the Description of Coverage for the complete list of exclusions and further detail on coverage including benefit limits.

[LINK TO ATLAS TRAVEL® - DESCRIPTION OF COVERAGE PDF](#)

What is included in the StudentSecure® Insurance Policy? – An overview

-) Unexpected injury or illness.
-) Ambulance and hospitalization.
-) Emergency room and urgent care centers.
-) Emergency dental treatment due to accident or acute onset of pain, up to the benefit limit.
-) Outpatient care.
-) Mental health disorders.
-) Prescription drugs for treatment of a covered injury or illness according to the payment schedule.
-) Emergency medical evacuation up to the benefit limit.
-) Emergency reunion up to the benefit limit.
-) Repatriation of remains.
-) Outpatient physical therapy and chiropractic care up to the benefit limit.
-) Injury or illness due to terrorism up to the benefit limit (no coverage under the StudentSecure Smart plan).

-) Maternity care for a covered pregnancy which begins after the effective date and newborn care up to the benefit limits (no coverage under the StudentSecure Smart plan).
-) School-sanctioned intercollegiate, interscholastic, intramural, or club sports up to the benefit limit (no coverage under the StudentSecure Smart plan).
-) **StudentSecure Select and Elite Only**
 - Accidental Death and Dismemberment up to the benefit limit.
 - Optional crisis response associated with kidnapping, such as ransom, crisis response expenses, and loss of personal belongings up to the benefit limit.
-) **StudentSecure Elite Only**
 - Personal liability up to the benefit limit.
 - Vaccinations up to \$150.

Certain types of medical expenses are excluded from coverage under StudentSecure Travel insurance. Refer to the Description of Coverage for the complete list of exclusions and further detail on coverage including benefit limits.

[LINK TO STUDENTSECURE® - DESCRIPTION OF COVERAGE PDF](#)

Please note: AIL Madrid is not responsible for any changes in the Tokio Marine HCC Medical Insurance Services' policy and you should always read the full insurance coverage before purchasing.

How can I purchase travel insurance?

Atlas Travel®

<https://quote.hccmis.com/atlastravel?language=english&referid=23684>

StudentSecure®

<https://quote.hccmis.com/studentsecure/?referid=23684&language=en-US>