

Cancellation/Interruption & Travel/Medical Insurance



Our programs are in high demand, which means to guarantee your spot, it's often necessary to make your reservation far in advance. We understand that it's difficult to plan ahead and that life doesn't always go according to plan. That's why we offer all our clients the option to purchase Cancellation/Interruption Insurance and/or Travel/Medical Insurance so you can book your program with some peace of mind.

Check the brief guidelines below for more information about basic coverage for both Cancellation and Travel Insurance. Be sure to download and read the [Complete Cancellation Insurance Policy for 15 days](#) or the [Complete Cancellation Insurance Policy for 21 days](#) and the [Complete Travel/Medical Insurance Policy PDF](#) before purchasing.

Cancellation/Interruption Insurance

Ertheo works with a private insurance company to offer Cancellation/Interruption Insurance to all of their students and clients. This insurance guarantees a refund (**up to 3500€** for 2 weeks) for cancellation in the event of certain unforeseen circumstances that could occur *before the program* and a **partial refund** for each travel day lost (**up to 2500€** for 2 weeks) for interruption in the event of certain unforeseen circumstances that could occur *during the program*.

Duration	Up to 15 days	Up to 21 days
Cancellation	3500€	4500€
Trip interruption	2500€	3000€
Price per person	169€	249€
COMPLETE POLICY	Read complete 15-day policy	Read complete 21-day policy

COVERED

- ✓ If the participant (insured party) gets sick and/or suffers an unexpected injury **before the program** and cannot travel (subject to reimbursement for cancellation)
- ✓ If the participant (insured party) gets sick and/or suffers an unexpected injury **during the program and needs to return home** (subject to reimbursement for trip interruption)
- ✓ If the participant (insured party) is **unexpectedly not granted a visa** (subject to reimbursement for cancellation)
- ✓ If the contracting party has **lost their job, begun a new job, or changed their job**, or suffered considerable property damages affecting their ability to pay for the program (subject to reimbursement for cancellation)

NOT COVERED

- ✗ If the participant reports an injury (or reoccurring injury) that was **sustained before the program was purchased**
- ✗ If the participant suffers an **injury resulting from fights, crimes, bets, or contests** (except in cases of self-defense established by a Court)
- ✗ If the participant suffers an **injury resulting from participation in extreme/action/adventure sports**
- ✗ If the participant suffers an **injury from intentional acts of self-harm**
- ✗ The non-presentation for any reason of the indispensable documents in every trip, such as passport, visa, flight tickets or vaccination certificates (**not including unexpected non-granting of visas**)

Purchasing Cancellation/Interruption insurance

You can choose to purchase the Cancellation/Interruption Insurance up until **one week** before your trip. Please, contact one of our sales representatives to carry out your purchase.

This is only a summary of your coverage. Please, read the [Complete Cancellation Insurance Policy for 15 days](#) or the [Complete Cancellation Insurance Policy for 21 days](#) before purchasing.

Travel/Medical Insurance

Ertheo works with a private international insurance company to offer Travel/Medical Insurance to our clients. We recommend this insurance for participants who do not already have private Travel/Medical Insurance. Our Travel/Medical Insurance covers certain medical issues, accidents, or other unexpected incidences that might occur during the program or during the student's travel to and from the camp or academy.

Duration	2 weeks	3 weeks	4 weeks	5 weeks	6 weeks
Price per person EU	76€	90€	104€	118€	132€
Price per person USA	102€	103€	158€	186€	214€

COVERED

Benefits	Max. Coverage
✓ Costs of out-patient treatment according to physicians' scale of charges (treatments are refunded in the context of the local rates)	100%
✓ Medically prescribed medicines and dressings	100%
✓ Medically prescribed massages, medical packages and inhalations per year up to	100%
✓ Cost of inpatient treatment in a shared room	100%
✓ Transportation to in-patient treatment	100%
✓ Medically required rehabilitation measures	100%
✓ Cost of medically required patient transportation to home country	100%
✓ Family member to the bedside of insured person	100%
✓ Return trip due to emergency (severe illness, life-threatening accident injury, death of parent or sibling, etc.)	1000€
✓ Medical necessary return transport on doctor's advice to insured's home country	100%
✓ Repatriation of mortal remains or funeral abroad	100%

NOT COVERED

- ✗ For an injury (or reoccurring injury) that was sustained before or after traveling abroad
- ✗ If the policyholder or the insured person has willfully instigated the event covered by the insurance
- ✗ For damage to borrowed, leased, or rented items
- ✗ For accidents in which drunkenness or drug consumption played a role
- ✗ For accidents caused by participation in horse racing, bike racing and motor vehicle racing, boxing or wrestling matches, martial arts such as judo, kung-fu and the like, or any form of preparation (training) for such activities

Purchasing Travel/Medical Insurance

You can choose to purchase the Travel/Medical Insurance up until **48 hours** before your trip.

Please contact one of our sales representatives to carry out your purchase.

This is only a summary of your coverage.
Please, read the [Complete Travel/Medical Insurance Policy PDF](#) before purchasing.