Gjensidige

FOREIGNER INSURANCE FOR RESIDENCE PERMIT PURPOSES IN LATVIA

Insurable risks are included pursuant to Cabinet Regulation No. 591 "Regulations for the Health Insurance of Foreigners" and insurance contract is valid in the Republic of Latvia and/or in the territory of other Schengen area countries.

Sum Insured risks Insured, EUR				
Medical expenses (incl. dental and medication)	34 000 EUR			
Transportation to a Medical Institution	5 000 EUR			
Repatriation to Home Country in Case of Serious Illness	5 000 EUR			
Repatriation to Home Country in Case of Death	5 000 EUR			

Insurance premium per one year, EUR*

Age	Up to 1	1-7	8-16	17-25	26-60	61-74	75-79	80 years
	year	years	years	years	years	years	years	and older
Insurance premium	63.00	33.00	28.00	32.00	33.00	63.00	311.00	Upon individual agreement

*The insurance premium may vary depending on the purpose of the trip (leisure, study, business, light or heavy physical work)

Medical Expenses

Include medical expenses in case of acute illness, accident, or sudden flare-up of a chronic disease that requires emergency medical assistance. Insurance contract covers expenses for subscription medication required for medical treatment and expenses for dental treatment in case of acute pain.

Repatriation to Home Country in Case of Serious Illness

Transportation expenses confirmed as medically necessary and approved by the Insurer for medical repatriation of the Insured, as well as transportation costs for an accompanying person qualified healthcare specialist or one family member if their presence is required during transportation of the Insured.

Transportation to a Medical Institution

Expenses for transportation to a medical insitution by ambulance, private transport or taxi.

Repatriation to Home Country in Case of Death

Expenses for transportation of human remains to the Republic of Latvia or to the Home Country.

The **limit of indemnity for medical expenses** per one insured event is 750 EUR. The **Deductible** is 50 EUR per each insured event, 100 EUR for persons aged up to one year and over 75 years.

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