

CHARTIS TRAVEL INSURANCE – information

Subject: Information concerning official travel by staff, experts or others whose travel is paid for by the Organisation

1. MAIN CHARACTERISTICS

The CHARTIS (previously AIG EUROPE) official-travel insurance contract covers the specific risks of journeys by staff, experts or others whose travel is paid for by the Organisation.

CHARTIS insurance policy number: **2.004.761**

CHARTIS round-the-clock helpline:

Tel +32 3 253 69 16

Fax +32 3 252 69 58

2. VALIDITY CONDITIONS

The policy operates regardless of the means of transport provided that the beneficiary is in possession of a mission order (with or without expenses) or an invitation letter **containing a reference to CHARTIS**. The reference in the mission order or invitation letter should read:

"Specific travel-related risks are covered by a CHARTIS insurance policy (number 2.004.761), which provides cover for persons up to their 76th birthday. The following help line CHARTIS Assistance 24 Hours can be called in case of need: + 32 3 253 69 16. It is not necessary to take out a supplementary insurance policy and such a policy will not be reimbursed by the Council of Europe"

No prior steps need be taken but it is essential that the mission order, invitation letter or service contract with a third party contain the above wording. You should check that the reference as worded above is on the documents provided to persons making official journeys on the Organisation's behalf.

3. THE MAIN CASES COVERED

3.1. Medical expenses / repatriation

Medical expenses due to unexpected illness or an accident during an official journey for the Council of Europe continue in most cases to be covered by the basic medical and social insurance scheme to which insured persons belong in their country of residence.

The CHARTIS policy is not intended to replace those basic medical schemes. It has been negotiated to provide supplementary travel-specific guarantees. Travellers must therefore always first obtain reimbursement from their basic scheme (Van Breda in the case of staff) and then, if necessary, claim further reimbursement from CHARTIS.

In the event of a serious medical problem and before committing themselves to substantial expenses, it is **essential** for travellers to contact the insurance company (telephone number **+32 3 253 69 16**) in order to clarify the assistance arrangements.

Any repatriation decision for medical reasons is solely a matter for the insurers. If staff or experts decide to return to their country of origin for medical care without the prior agreement of the CHARTIS round-the-clock helpdesk, the cost of their plane tickets will not be reimbursed to them.

3.2. Delayed luggage

If luggage is delayed for more than eight hours the insurance policy covers purchase of immediate essentials, but you must provide the airline's confirmation of the luggage delay and proof of any purchases.

3.3. Theft of luggage, valuables or personal belongings

The insurance policy covers theft in the cases laid down in the contract (see summary of guarantees at the end of the contract).

If personal items are lost or stolen, only loss or theft reported to the police or the transport company is covered.

3.4. Cancellation, curtailment or alteration of the journey

If the passenger cancels (for the reasons specified in the contract), the insurance policy covers the cost of cancellation.

In the event of a strike or a flight delay of over four hours the insurance policy covers additional expenditure on travel tickets, a night in a hotel or taxi fares.

3.5. Claim form

Claims (on the special form available from the Travel Office) must be made as soon as possible. They must be sent with the required documentation to the Travel Office, which will forward them to the insurer. Relevant documents (originals and translations of them, in English or French) must always be submitted with claims.

4. SPECIAL CASES

For persons whose travel and subsistence expenses are not being paid for by the Council of Europe but whose work is connected with activities in which the Organisation takes a close interest, cover by the CHARTIS insurance policy can be arranged.

The department concerned should e-mail the Travel Office (bureau-voyages@coe.int) with the number of persons (individual names not required) and the relevant dates (which must include travelling days as well as meeting days).

The invitation letter and/or service contract must include the standard paragraph "Specific travel-related risks are covered by an CHARTIS insurance policy (no.2.004.761) which provides cover for persons up to their 76th birthday. If the need arises, the CHARTIS round-the-clock helpdesk can be called on +32 3 253 69 16".

4.1. Zones not covered by the travel insurance policy

The following countries are not covered:

- Afghanistan,
- North Korea,
- Iraq
- Ivory Coast,
- Somalia,
- Sudan.

Consequently no official journey to these countries can be authorised.

In addition, official journeys to Chechnya are now covered only on prior declaration to the insurer. All official journeys to Chechnya therefore now require at least four working days' prior notice to the Travel Office (Bureau-voyage@coe.int) so that travellers' names can be sent to the insurer before departure. An additional premium of 50 \$ is charged per day and per traveller.

Please note that staff failing to give prior notice of an official journey to Chechnya will not be covered for damage or injury.

4.2. Persons over age 75

On a case by case basis CHARTIS cover can now be obtained for persons over age 75 provided that a medical certificate concerning their state of health is sent to the insurer before the journey.

On the basis of the medical certificate the insurer is entitled to refuse insurance, charge an additional premium or grant unconditional insurance.

4.3. Long official journeys (more than 6 months)

Any official travel for a period exceeding six months must be notified to the Travel Office **before** the first six months are over. The insurer will then charge an additional premium.

Family of a staff member on a long official journey are entitled to the same cover as the staff member. In such cases an additional premium is payable.

Departments' attention is particularly drawn to the case of persons on service contracts (consultants) whose official travel lasts more than six months. Departments must give the Travel Office notice of such long official journeys as indicated above.
Locally recruited consultants, who are not covered by the travel insurance are not affected.

4.4. Travel by private car

Staff or experts who use their own vehicles to make an official journey are covered by the CHARTIS travel policy, as are passengers accompanying them provided that they are taking part in the same official assignment and are in possession of an official invitation letter or a mission order.

In this particular case there is no insurance cover for civil liability or damage to the vehicle. Car owners are therefore advised to check that their car insurance covers them for work-related journeys.

4.5. Civil liability

Staff and experts are covered for civil liability concerning physical or material injury to third parties during official travel **except** injury caused in use of a vehicle (see special clause above).

The Travel Office should be contacted for any further information or clarification (e-mail : bureau-voyages@coe.int).

4.6. Certificate for travel Insurance :

In case of visas requests, some countries require the subscription of a specific insurance or the proof of a sufficient insurance coverage.

The Travel Office can deliver for that purpose an official insurance certificate (in English or in French).

The demand of certificate is made by email to bureau-voyages@coe.int by supplying the following information:

- First name and name of the traveler
- Quality (staff member or expert)
- Nationality
- Date of birth
- Type of passport (by default ordinary passport)
- Passport Number
- Place of the mission + country
- Date of the mission (days of journey including)

OFFICIAL-TRAVEL CHARTIS INSURANCE

SUMMARY OF BENEFITS

RISK	COVER PROVIDED BY CHARTIS
Repatriation, medical expenses ¹ and assistance (sending a medical attendant, transport to a medical centre)	CHARTIS will reimburse costs incurred: - up to 2 286 735€ for a repatriation to a Council of Europe member country (medical expenses in country of residence after repatriation are reimbursed up to 6098€) - up to 152 450€ for a repatriation to a country not a Council of Europe member.
	This insurance supplements any basic medical insurance covering the risk.
Death ²	Capital sum of 182 940€ in case of death due to an accident covered by the contract
Permanent total disability	Capital sum of 182 940€ in case of permanent total disability due to an accident covered by the contract
Permanent partial disability	Capital sum in case of permanent partial disability due to an accident covered by the contract, according to type of disability

Psychological counselling in case of disability	Up to 1 525€ for disablement greater than 10%
Physiotherapy in case of disability	Up to 6 098€ for disablement greater than 66 %
Travel and subsistence costs of: - family visiting a hospitalised beneficiary; - the beneficiary's attending the funeral of a family member	Up to 12 195€ as per the conditions in the contract
Costs of search and rescue	Up to 12 195€ as per the conditions in the contract

Excess charge of 38€ to be paid by the beneficiary.

² The name of the beneficiary can be sent to the Travel Office by sealed envelope marked "CHARTIS death insurance – designated beneficiary". The Travel Office will forward the envelope to the Human Resources Directorate.

RISK	COVER PROVIDED BY CHARTIS
Loss or theft of luggage or personal belongings ¹	Up to 3 050€ as per the conditions in the contract, with the following limits: 762€ per item of luggage, 1 524€ for negotiable instruments including 762€ for cash (purchase receipt required for any item worth more than 610€)
Loss or theft of a personal portable computer or mobile phone ¹	Up to 3 050€ per computer and 762€ per phone, as per the conditions in the contract (the limit is 762€ for a computer or mobile phone belonging to the Council of Europe)
Luggage delay (more than 8 hours) ¹	Reimbursement of reasonable expenditure on immediate essentials up to 610€
Loss, theft or destruction of identity documents or passport ¹	Travel and subsistence costs incurred for obtaining a visa / replacing documents, up to 762 €
Cancelled, curtailed or altered journey	Up to 3 050€ as per the conditions in the contract
Travel delay (more than 4 hours)	Travel and subsistence costs up to 610€ as per the conditions stipulated in the contract
Replacement (person appointed)	Travel and subsistence costs, up to 1 830€ as per the conditions in the contract
Legal assistance and advance on bail	In case of road accident and within certain limits (the bail money must be repaid)
Civil liability	Up to 121 960€ as per the conditions in the contract

¹Excess charge of 38€ to be paid by the beneficiary.

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