

Information on health insurance in the Republic of Belarus for foreigners

Cost of treatment

Standard	Standart Plus	Optimum
10 000 €	20 000 €	30 000 €

If during the visit to Belarus the traveler falls ill or is injured and will be forced to seek help from a public medical institution, the Help Center will cover the costs of treatment in the amount specified in the insurance policy.

Insurance covers the costs of:

- **medical consultations** including travel of medical personnel to the patient, if the patient himself is unable to reach the doctor,
- **medicines**, used in the treatment prescribed by a doctor,
- **hospitalization**, including medical tests, injections and operations that were necessary immediately due to the patient's health condition and could not be postponed until the patient returned to the place of permanent residence,
- **dental treatment** in case of acute dental pain or incident trauma:
 - **80 €** insurance **Standard**
 - **100 €** insurance **Standart Plus**
 - **200 €** insurance **Optimum**

Emergency medical evacuation

Range	Standard	Standart Plus	Optimum
transportation from the scene of the disease or incident to the hospital	+	+	+
transportation between hospitals in Belarus	+	+	+
Transportation from hospital to the place of staying in Belarus <i>if the patient is unable to move independently</i>	+	+	+
transportation of a patient to a nearest hospital in the European Union (to Poland)	+	+	+
transportation of the body of the deceased to the EU (to Poland)	+	+	+
autopsy costs	+	+	+
medical information line	-	+	+
transportation of family members to the EU (to Poland) <i>in case of death of the insured person</i>	-	-	+
hiring a driver for transportation of passengers and a car to the EU (to Poland) <i>in case of death of the insured person</i>	-	-	+
include costs for the return of the children of the insured to the European Union (to Poland) <i>in case of hospitalization of the insured person</i>	-	-	+
organization of visits by a close relative <i>if the insured is a minor and during his trip to Belarus there are no adult relatives</i>	-	-	+
care for the insured by medical personnel <i>within 45 € per day</i>	-	-	+
lawyer consulting	-	-	+
delivery of orthopedic equipment and medicines	-	-	+

Accident insurance

Only for **Standart Plus** and **Optimum**

In the case of injury to the health or death while being in Belarus, the Insurer pays compensation

Type of injury	the compensation amount	
	Right	Left
Loss of arm	1 100 €	1 000 €
Loss of forearm	1 000 €	900 €
Loss of hand	900 €	800 €
Loss of finger without thumb	100 € for each finger	
Loss of thumb	300 €	
Loss of all fingers	800 €	
Loss of leg	1100 €	
loss of shin	900 €	
loss of foot	800 €	
Loss of the big toe	150 €	
Loss of foot finger, except the big toe	50 € for each finger	
Loss of all toes on the leg	400 €	
Complete loss of vision	1500 €	
Loss of vision in one eye	500 €	
Total speech loss	1500 €	
Complete hearing loss	1000 €	
Hearing loss in one ear	300 €	
Damage to ligaments in the arm	120 €	
Damage to ligaments in the leg	160 €	
Broken arm	60 €	
Broken leg	80 €	
Death of the person	1 500 € <i>Standart Plus</i>	2 000 € <i>Optimum</i>

Baggage insurance

Only for insurances **Standart Plus** and **Optimum**

	Standart Plus	Optimum
The compensation amount	300 €	500 €

The insurance covers the following situations of loss or damage of baggage in Belarus:

- documented **robbery**,
- documented **theft** from a closed place of staying (except for tents), from a closed cab or trunk of a car,
- **road incident**,
- **inability to control** baggage due to injury or severe deterioration of health,
- fire, hurricane, flooding, lightning and other **natural disasters**,
- loss of of luggage **in a paid storage** or in a luggage compartment at a railway station,
- loss of baggage **by the carrier** in the presence of documents confirming the fact of handing over the luggage of person.

Search and Rescue

Only for insurance **Optimum**

The cost of search works and rescue activities by emergency services in Belarus cannot exceed 4600 €

The subject of insurance is the costs of search activities conducted by specialized services to save the life or health of the insured person, during his stay in Belarus

** Information on health insurance in English is only for acquaintance with the terms of insurance, it is not an official document of the insurer and represents only a brief translation of information from the official document on the General Conditions of Insurance (OWU).*