

# INSURANCE INSTRUCTIONS IMPORTANT INFORMATION

To whom it may concern

We are pleased to confirm that STS participants holding a Europ Assistance Travel Insurance policy are covered by a comprehensive policy whilst participating in an official STS-program. Falck TravelCare is by Europ Assistance an appointed service provider. The medical insurance will cover necessary and reasonable expenses in connection with medical treatment for the participant due to acute illness or accidents for the duration of their stay.

Falck TravelCare **must** be contacted using the details listed below before any medical care is provided. Falck TravelCare will then provide referrals to clinics, hospitals, specialists, etc. Falck TravelCare have a large number of providers through their partner in USA as well as in many other countries. Falck TravelCare will also confirm whether the insurance covers all medical expenses that might occur in connection with the illness. Once Falck TravelCare has approved your treatment, the provider will be informed by them or their partner and payment will be settled with out involving the participant or the host family.

If Falck TravelCare is not contacted prior to treatment they cannot guarantee that resulting medical expenses will be covered, or that the provider you choose will cooperate with Falck TravelCare or their partner. If this is the case the participant will be directly responsible for any costs incurred.

In case of a non-urgent need for medical care, please contact Falck TravelCare instead of going to the local emergency room. The emergency room is only for serious emergencies. Falck TravelCare can help you find a doctor in your area that you can visit. Please note that you may be requested to cover smaller claims your self and be reimbursed Falck TravelCare after sending your receipt together with a claim form to Falck.

The insurance does not cover routine medical exams or medicine prescribed prior to commencement of the program. Likewise, the policy excludes costs incurred in order to obtain health certificates and in connection with treatment of mental illness or illness caused by misuse of alcohol, narcotics or other similar intoxicants.

## Contact details to be used before seeking medical attention;

Falck TravelCare 24-hour assistance

Telephone: +46 8 587 717 17

Toll free number from USA/Canada: 1 877 243 8735

Fax: +46 8 505 939 13 Fax; when dialing from USA or Canada: 011 46 8 505 939 13

E-mail: [assistance@falcktravelcare.com](mailto:assistance@falcktravelcare.com)

When contacting our 24-hour assistance service, please always have the following details ready:

- participant's full name
- date of birth and nationality
- participants policy number
- name and tel. no. of the doctor (if you already has been seen by a doctor)
- symptoms and possible diagnosis
- contact phone numbers for participant and the host family
- zip code (for locating a health care provider in your area)

## For reimbursement of claims and all other non-acute matters:

Falck TravelCare (open from 08.30 am to 05.00 pm Central European time) Box 44024,  
Mejerivägen 9 SE-100 73 Stockholm, Sweden

Tel: +46 8 579 379 00; when dialing from USA or Canada: 011 46 8 579 379 00

Fax: +46 8 505 939 19; when dialing from USA or Canada: 011 46 8 505 939 19

E-mail: [claims@falcktravelcare.com](mailto:claims@falcktravelcare.com)

More details of the insurance can be found in the policy conditions which were provided to you prior to departure. If necessary, the policy conditions can be requested from STS or Falck TravelCare.

We hope you will have a great experience during your stay.

Sincerely

Europ Assistance /Falck TravelCare