

Travel Insurance

The importance of travel insurance cannot be overstated. JSIS members could face high out-of-pocket expenses in case of an accident requiring rescue operations, hospitalization, and repatriation. To avoid finding yourself in situations as described above we kindly ask you to remember :Whether it is an illness or an accident, neither the JSIS nor the accident insurance covers or reimburses the costs of repatriation, travel costs of a relative, or search and rescue operations. Obtaining direct billing is not guaranteed, in the event of travel outside of the European Union, and particularly in countries with expensive medicine where the refundable level coefficient applies (Switzerland, United States, Norway). Please note that in some countries such as UK, and even within the European Union, where the cost of health care is particularly high (Greece, etc.), a substantial part of the medical expenses may remain at your expense (if considered excessive). In order to avoid any inconvenience, and having to pay substantial sums from your pocket, it is strongly advised to subscribe to a private travel insurance. Travel insurance can reimburse costs that are not covered by the JSIS depending on the formula chosen, the part of the medical expenses, which will remain at your charge after the reimbursement by the JSIS. Travel assistance insurance can also be useful in hospitals that do not accept direct billing and require immediate payment. We also advise all JSIS members to opt for **private complementary insurance to supplement the JSIS reimbursement** in the event of major medical expenses (hospitalization, etc.).