

GLOBI INSURANCE

Our Globi Insurance is a comprehensive worldwide policy for globetrotters (world travel, working holiday, short-term expats, start insurance for emigration...). Make sure your safety is ensured with appropriate insurance coverage, from 1 month to a maximum of 5 years.

Your core plan consists of 5 modules

already covering: medical costs, assistance abroad, accidents, household goods and baggage (only in Comprehensive version), non-contractual liability in private life.

Optional coverage is available

On demand: travel cancellation, winter and underwater sports and speleology.

Go for Basic or Comprehensive, Full Cover or Top-Up

Basic means the most important coverage for all the necessities, including preventative care (required in some countries for family members joining their partners abroad). Comprehensive is the more complete coverage, including pregnancy.

Thanks to our time and money-saving Chameleon Principle, you enjoy a smart plan that adapts to every country's social security (Full coverage or Topping up the local social security).

365 days of coverage abroad

Most 'annual' travel policies limit their cover abroad to max. 90 or 180 days per year. We cover you all year long. Up to 5 years (max. 1 year in US).

Coverage per month

Choose maximum flexibility with a policy you can also conclude per month. Travelling for 7 months? Get a 7-month policy. It's as simple as that.

24/7

Our multilingual alarm centre is available 24 hours a day, 7 days a week. Whether it is a medical emergency or a problem with your home, our representatives give you all the support you need.

Easy online

Our Globi Insurance can easily be concluded online.

Who can apply?

Every traveller can apply (business or leisure), as long as the purpose is travelling (unless otherwise agreed). Stays in the same country can not be longer than 6 consecutive months to avoid that authorities consider you a resident. THIS INSURANCE IS ONLY VALID IF THE INSURED PERSON KEEPS HIS/HER DOMICILE (MAIN RESIDENCE) IN THE COUNTRY OF ORIGIN.

Travels in and to the US are limited to a total of 365 days during the whole 5-year period. As from 90 days in total in the US a different tariff applies.

This policy will automatically end at the age of 75.

Module 1: Medical treatment costs*

This part covers:

- * hospitalization or ambulatory treatments in case of accident / illness
- * dental care
- * vaccinations
- * and more...
- * medicines

* including winter sports, underwater sports and speleology (only in Comprehensive version)

Module 2: Assistance abroad

This module offers:

- * referral service for doctors / hospitals
- * linguistic assistance in case of a claim
- * medical repatriation / evacuation
- * repatriation of mortal remains
- * repatriation in case of natural disaster
- * early return in case of the death/critical illness of a family member
- * and more...

Module 3: Accidents*

This part offers you a lump sum in case of:

- * permanent disability due to an accident
- * death by accident

* including winter sports, underwater sports and speleology (only in Comprehensive version)

Module 4: Baggage & household goods

This module covers:

- * baggage and household contents
- * ID and travel documents

Module 5: Non-contractual and tenant liability

Our liability coverage is the final module. It covers the financial consequences of accidents you may have in your private life that cause damage or harm to a third party or their property. It also guarantees legal assistance against the third party if they have caused you damage.

Furthermore, we cover your contractual liability as a tenant towards your landlord for damage to the rental property (not in the US or Canada).

OPTION 1: Travel cancellation

This option will cover you in case your journey is cancelled or interrupted due to unforeseen circumstances.

OPTION 2: Underwater sports, winter sports, speleology

Diving, skiing or discovering caves during your journey abroad? These activities are already covered in the Comprehensive version, but if you want to add them to the Basic version, you need to choose this option 2.

