Insurance DOES NOT cover:

- health problems that were diagnosed before the exchange program
- injuries caused while driving a motorized vehicle, diving, climbing in mountains, jumping with a parachute or rubber (bungee jumping) and flying with paraglider
- Injuries caused while severe drinking alcohol
- teeth – except urgent cases
- purchase of glasses or contact lenses, preventive examination of the eye
- treatment of chronic health problems, preventive potions
- cosmetic procedures and operations
- psychotherapy

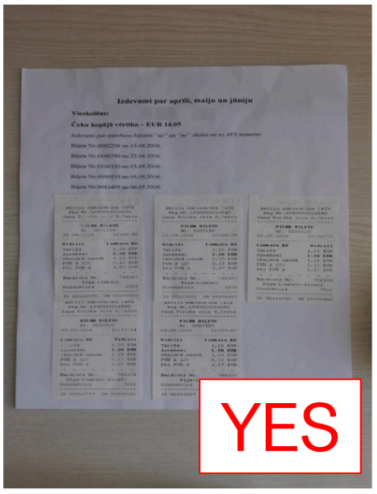
Insurance DOES cover:

- Expenses for medical examination if there is a suspicion of illness
- Surgeries
- Medicines for the treatment of diseases (including flu) with doctor's reference
- Expenses for medical emergency / first aid

<u>Visiting doctor:</u>

- **CHECKS** ARE COMPULSORY with name, surname and first part of personal code of the patient on it + **reference** on diagnosis or problem issued by doctor + **account number** (to which money should be transferred) submitted to AFS Latvia (form available)
- **Checks should be submitted 5 times a year:** October, January, April, June
    - till Oct 31, 2025 (Post-arrival camp / hostfam meeting);
    - till Jan 23, 2026 (Midstay camp);
    - till April 1, 2026 (delivering to AFS Latvia office or sending by post);
    - till June 13, 2026 (End of stay camp);
    - Till June 27, 2024 (end of programm).





AFS Latvia COVERS such expenses:

- Expenses on medical issues (see point “Insurance DOES cover”)
- Public transportation to and from school (during school days)
- Travel expenses to and from AFS Latvia organized camps (4 times during school year)
- Travel expenses to and from representation events for AFS Latvia needs (visits to schools, exhibitions, intercultural events etc.)
- Travel expenses to and from Latvian language lessons organized by AFS Latvia