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# Schengen Impatriate Insurance

**Health, Assistance and Civil Liability cover  
for Schengen impatriates.**

**2021 Conditions**



**assur-travel**  
Partenaire de votre mobilité

04/03/2021



**You, your clients, your friends of foreign nationalities come to France or to a country in the Schengen Area, and you are looking for an insurance policy that is suitable for your needs:**

ASSUR TRAVEL has designed, for foreigners staying in France, for durations of a few days to one year maximum, the **PREMIUM** and **COMFORT** pack, of products suitable for your needs, guaranteeing repatriation assistance to the country of origin, taking care of medical costs in the Schengen Area and private civil liability insurance.

## OUR STRONG POINTS

- Clear and complete contracts, suitable for your needs and your budget, very competitive prices,
- An insurance certificate, necessary to obtain the Schengen visa, will be issued to you immediately by return email on receiving the payment of the contribution,
- Taking care of your hospital costs on one single telephone call,
- A range of medical assistance available to you 24/7, across the whole world,
- Quick reimbursements of your medical costs, reduced membership formalities,
- A team there to listen to you, to advise you on the products.





## HOW DO I SIGN UP?

### Definitions and scope of application

#### BENEFICIARIES

Natural persons who have their main or usual residence outside of France.

#### RESIDENCE

Your main and usual place of residence outside of France..

#### TRIPS COVERED

Any trip outside of the beneficiary's country of residence into the countries of the Schengen Area for a maximum duration of 12 months.

#### EVENTS COVERED

Illness, injury or death during a covered trip.

#### TERRITORIALITY

The cover applies in countries in the Schengen Area.

**Generally, countries in a state of civil or foreign war, reputed political instability, suffering from popular movements, riots, acts of terrorism, reprisals, restriction of the free movement of people and goods are excluded (whatever the reason, particularly health-related, security-related, weather-related, etc.).**

### Online subscription

The subscription can be made online with payment by debit card with an immediate issuing of the cover certificate and general conditions. Or by paper subscription, by returning the enclosed membership statement with the payment of the contribution by cheque. Upon receipt of the document, we will send you your cover certificate..

## CONTRIBUTIONS

#### CALCULATING CONTRIBUTIONS

Contributions are expressed in euros according to the duration of the stay.

#### PAYMENT OF CONTRIBUTIONS

Contributions are payable in advance on taking out the contract.



### Prices in Euros, including tax and VAT (of which insurance tax is 9%)

We propose 2 offers to you: see table on page 4)

**PREMIUM pack:** Medical costs + repatriation assistance cover.

**COMFORT pack:** Medical costs + repatriation assistance + Private Civil Liability cover.

	PREMIUM	CONFORT
1 week	17	20
2 weeks	26	30
3 weeks	37	41
1 month	45	51
2 months	56	64
3 months	74	83
4 months	150	160
5 months	175	187
6 months	206	220
7 months	245	261
8 months	278	296
9 months	310	330
10 months	339	361
11 months	382	407
12 months	423	448





## BENEFITS / REIMBURSEMENTS

## COVER

Health, Assistance  
and Civil Liability

	AMOUNTS in €, including tax and VAT	PREMIUM	CONFORT
<b>H ASSISTANCE AND HOSPITALISATION COVER</b>		✓	✓
Assistance for persons if ill or injured		✓	✓
Medical contact		✓	✓
Transport/Repatriation	Actual costs	✓	✓
Stay extension costs (10 days maximum)	€60/night	✓	✓
Return of a companion or family members	(1)	✓	✓
Visit of a close friend/relative	(1) and €60/night for 7 nights maximum	✓	✓
Extension of stay	€60/night for 10 nights maximum	✓	✓
Anticipated return in the event of hospitalisation	(1)	✓	✓
<b>Medical Costs</b>		✓	✓
Taking care of medical and hospitalisation costs Excess	€30,000	✓	✓
Reimbursement of medical costs, of which:	€30		
- medical fees	€30,000	✓	✓
- medication costs			
- ambulance costs			
- hospitalisation costs			
Hospitalisation costs advance payment	€30,000	✓	✓
Taking care of emergency dental treatment in the event of an accident	€150	✓	✓
<b>ASSISTANCE IN THE EVENT OF DEATH</b>		✓	✓
Transport of the deceased		✓	✓
Coffin costs necessary for transport	Actual costs	✓	✓
Anticipated return in the event of the death of a family member	Actual costs (1)	✓	✓
<b>TRAVEL ASSISTANCE</b>		✓	✓
Loan for bail	€15,000	✓	✓
Taking care of legal fees	€3,000	✓	✓
Travel/health information		✓	✓
<b>CIVIL LIABILITY (private)</b>			✓
Personal injury and consequential material damage	€3,500,000 (per incident)		✓
of which are solely material damages	€350,000 (per incident)		✓
	€150		

(1) Transport by economic class aeroplane or 1st class train.



## DESCRIPTION OF ASSISTANCE COVER FOR PERSONS

**You are ill, injured or you die during a covered trip, we intervene under the following conditions:**

### MEDICAL REPATRIATION



You are ill or injured during a covered trip. We organise and take care of your repatriation home or to a hospital close to where you live.

On stipulation from our medical advisor, we organise and take care of the transport of a companion to be by your side.

Only medical order requirements are taken into consideration to establish the date of repatriation, the choice of transport means or place of hospitalisation.

The repatriation decision is made by our medical advisor, after an occasional attending doctor's opinion, or possibly the family doctor's opinion.

**Any refusal of the solution proposed by our medical team leads to the persons' assistance over being cancelled.**

### REPATRIATION OF ACCOMPANYING PERSONS AND MINORS



You are repatriated medically, or you die during a covered trip.

We organise and take care of, if they cannot go back home using the means initially provided, the transport home of minors accompanying you, beneficiary members of your family or a person with no family tie accompanying you at the time of the event occurring.

### VISIT OF A CLOSE FRIEND OR FAMILY MEMBER



You are hospitalised where you are currently located on our medical team's decision, before your medical repatriation. We organise and take care of the return transport of a member of your family, as well as the costs of their stay (room, breakfast), so that they remain with you.

Us taking care of their accommodation is done at a rate of €60, including tax and VAT, per day and per event, for 7 days maximum.

**Food and drink costs or other expenses, in any case, remain the beneficiary's responsibility.**

### EXTENSION OF THE STAY



You are hospitalised during the covered trip and our doctors decide that this hospitalisation is necessary beyond your initial date of return.

We take care of the accommodation costs (room and breakfast) of a beneficiary companion to remain at your bedside, at a rate of €60 per day, including tax and VAT, for 10 days maximum.

Only medical order requirements are taken into consideration to agree this cover.

**Food and drink costs or other expenses, in any case, remain this person's responsibility.**

**This cover cannot be accumulated with "Visit of a close friend/relative" cover.**

### BODY REPATRIATION



You die during a covered trip. We organise the repatriation of your body to the place of funeral in your country of residence.

As part of this, we take care of:

- The costs of transporting the body,
- The costs connected to conserving the body imposed by applicable legislation,
- The costs directly required by transporting the body (handling, specific arrangements regarding transport, processing).

**All other costs remain the beneficiary's family's responsibility.**

### ANTICIPATED RETURN



You are obligated to interrupt your trip because:

- of the death of a member of your family.
- of hospitalisation for serious illness or serious physical accident, involving the vital, short-term prognosis on the opinion of our medical department of your spouse, partner, ascendants and descendants in the first degree.

We organise and take care of your return home.

**And in any case, one single person can claim the benefit of this cover, and therefore the transport ticket to go back to their home, and possibly return to their place they are staying at.**

### ASSISTANCE DEFENSE



During a covered trip, you are punishable for legal proceedings, incarceration for not adhering or involuntarily breaching local laws and regulations.



## BENEFITS / REIMBURSEMENTS

- We pay the advance payment for bail required by the local authorities to enable you to be provisionally freed, at a rate of **€15,000**, including tax and VAT.

The reimbursement of this advance payment must be made within a timeframe of one month following the presentation of our reimbursement request. If the bail is reimbursed to you before this timeframe by the country's Authorities, it must be returned to us immediately.

- We can reimburse you for **€3,000** for fees for legal representatives to whom you could be led to freely call upon, if proceedings are established against you, subject to the alleged acts are not liable to criminal sanction according to the country's legislation.

**This cover is not exercised for acts related to your professional activity or keeping a land motor vehicle.**

## MEDICAL FEES



**(outside of the country of residence)**

agreement, we reimburse you for the portion of these costs which have not been taken care of by possible insurance bodies that you are a member of:

We only intervene once the reimbursements made by the above-mentioned insurance bodies, with a deduction made of absolute excess of **€30** per case, and subject to communicating original supporting reimbursement documents coming from your insurance body.

This reimbursement covers the costs defined below, on the condition that they concern the treatment received by you outside of your home country following an illness or an accident that occurred outside of your home country.

In this case, we reimburse the amount of the costs initiated up to a maximum of **€30,000, including tax and VAT** per beneficiary, per event, per year.

In the event where the insurance body to which you pay contributions does not take care of the medical costs initiated, we will reimburse the costs initiated within a limit of the amount indicated above, subject to you sending the original invoices for medical costs and a certificate of your insurance body, outlining it is not taking care of the costs.

This provision ceases from the date of the day where Mutuaide Assistance is able to carry out your repatriation.

Type of costs qualifying for reimbursement (subject to prior agreement):

- medical fees,
- cost of medication prescribed by a doctor or a surgeon,
- ambulance costs prescribed by a doctor for transport to the closest hospital, and this only in the event of refusal of taking care of these costs by insurance bodies,
- hospitalisation costs, on the condition that the beneficiary is deemed to be intransportable by Mutuaide Assistance

doctors' decision, made after collecting information from the local doctor (hospitalisation costs initiated from the day where MUTUAIDE Assistance is able to carry out your repatriation are not taken care of),

- emergency dental costs (up to €150, including tax and VAT per event, without applying excess).

EXTENSION OF THE SERVICE :  
ADVANCE OF HOSPITALIZATION COSTS

**(outside of the country of residence)**

We can, within a limit of the amounts taken care of provided above, proceed with the advance payment of hospitalisation costs that you must commit to outside of your home country, under the following accumulative conditions:

- Mutuaide Assistance doctors must decide, after collecting information from the local doctor, that it is impossible to repatriate you immediately to your home country,
- the treatment to which the advance payment applies must be prescribed in agreement with Mutuaide Assistance doctors,
- you or any person authorised by you must commit formally by signing a specific document, supplied by Mutuaide Assistance at the time of implementing this provision:

- to initiate the processes of taking care of the costs from insurance bodies within a timeframe of 15 days from the date of sending the necessary elements for these processes by Mutuaide Assistance,

- to make reimbursements to Mutuaide Assistance for the sums received in this regard from insurance bodies in the week which follows the receipt of these sums.

Will remain solely Mutuaide Assistance's responsibility, and within the limit of the amount for taking care of costs provided by the "medical costs" provision, the costs not taken care of by insurance bodies. You must send Mutuaide Assistance the certificate outlining that these insurance bodies are not taking care of the costs, in the week which follows its receipt.

**In order to preserve later rights, we reserve the right to request to photocopy (or take a copy) of yours or your beneficiaries' bank card, or a security cheque, or an acknowledgement of debt limited to the amount of the advance payment.**

**Failing having carried out the processes for taking care of costs with insurance bodies within the timeframe, or failing presenting to Mutuaide Assistance within the timeframe, the certificate outlining that these insurance bodies are not taking care of the costs, you cannot, in any case, claim the "medical costs" provision, and must fully reimburse the hospitalisation costs paid in advance by Mutuaide Assistance, which will initiate, if necessary, any recovery procedure deemed useful, of which the cost will be covered by you.**



### USEFUL INFORMATION



Information communicated is documentary information outlined by article 66.1 of the modified law of 31st December 1971. It does not constitute legal nor medical consultations.

MUTUAIDE ASSISTANCE searches for useful documentary information intended to inform the beneficiary, in particular in the following areas:

#### Travel "information"

- Medical precautions to take before undertaking a trip (vaccinations, medication, etc.),
- Administrative formalities to complete before a trip or during a trip (passport, visas, etc.),
- Conditions of local life (temperature, currency, climate, habits and customs, food, etc.),
- Travel conditions (transport options, aeroplane times, etc.).

#### "Health" information

- emergency telephone numbers,
- vaccinations, hygiene, prevention, dietetics,
- specialist associations,
- treatment centres,
- hospitals, treatment centres, recovery centres,
- specialist establishments,
- precautions to take in the event of travelling, depending on the countries visited.

Information is given respecting medical ethics. In any case, the purpose of the service is not to deliver a medical consultation or prescription, to encourage self-medication or to question practitioners' choices of therapy.

If such was your request, we will ask you to consult a local doctor or your attending doctor.

## GENERAL EXCLUSIONS OF THE ASSISTANCE

#### The following do not lead to our intervention:

- Trips undertaken with the aim of diagnosis and/or treatment,
- Medical and hospitalisation costs in the country of residence,
- Drunkenness, suicide or suicide attempt and their consequences,
- Any voluntary self-harm of the beneficiary,
- Benign affectations or lesions which can be treated onsite and/or which do not prevent the beneficiary from continuing their trip,
- States of pregnancy, unless there is an unforeseeable complication, and in any case, states of pregnancy beyond the 36th week, voluntary abortion, the after-effects of childbirth,
- Recoveries and affectations during treatment, not yet consolidated and comprising a severe risk of worsening,
  - Illnesses previously apparent, having been the subject of a hospitalisation within the 6 months prior to the date of departing on the trip,
- Events connected to medical treatment or to surgery, which are not unforeseen, incidental or accidental,
- Prosthesis costs: optical, dental, acoustic, functional, etc.
- Consequences of situations with risk of infection on an epidemic level which form the subject of being put into quarantine or having preventative measures or specific surveillance by international health authorities and/or local health authorities of the country where you are staying and/or national health authorities of your country of origin.



## GENERAL EXCLUSIONS OF ASSISTING PERSONS

### The following do not lead to our intervention:

- Provisions which have not been requested during the trip or which have not been organised by us, or in agreement with us, do not give any rights, retrospectively, to reimbursement or compensation,
- Events that occurred after the 365th day of the trip,
- Events that occurred in the country of residence,
- Food and drink costs, hotel costs, except for those specified in the cover documentation,
- Damages caused intentionally by the beneficiary and those resulting from their participation in a crime, an offence or a fight, except for in the case of legitimate defence,
- The amount of sentences and their consequences,
- The use of narcotics or drugs that are not medically prescribed,
- The state of being under the influence of alcohol,
- Taking part as a competitor in a competition sport or a rally entitling to a national or international ranking which is organised by a sports federation for which a licence is issued, as well as training in view of these competitions,
- The practice, professionally, of any sport,
- Taking part in endurance or speed competitions or trials and their preparatory trials, on board any land, sea or air vehicle,
- The consequences of not adhering to the recognised safety rules connected to practising any sports/leisure activity,
- The costs initiated after returning from the trip or the expiry of the cover,
- The accidents resulting from your taking part, even as an amateur in the following sports: motor sports (whatever the motor vehicle used), aerial sports, mountain skiing, bobsleigh, hunting dangerous animals, ice hockey, skeleton, combat sports, potholing, snow sports comprising an international, national or regional ranking,
- Voluntarily not observing the regulations of the country visited or practising activities not authorised by the local authorities,
- Official bans, seizures or constraints by law enforcement,
- The beneficiary using air navigation equipment,
- The use of weapons of war, explosives and firearms,
- Damages resulting from an intentional or wilful misconduct of the beneficiary under article L.113-1 of the Insurance Code,
- Epidemics, pollution, natural disasters.

MUTUAIDE ASSISTANCE's liability cannot, in any case, be initiated for breaches or setbacks in executing its obligations which would result from a force majeure event, or events such as civil or foreign war, riots or popular movements, lock-outs, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, disintegration of the atomic nucleus, the explosion of vehicles and radioactive nuclear effects, epidemics, effects of pollution and natural disasters, effects of radiation or any other incidental or force majeure event, as well as their consequences.





## BENEFITS / REIMBURSEMENTS

## How can I get your help in the event of hospitalisation or a request for assistance?



Only a telephone call from the beneficiary at the time of the event enables us to implement assistance provisions.

From receiving the call, **MUTUAIDE ASSISTANCE**, after having checked the rights of the person requesting, organises and takes care of the provisions provided in this agreement.

To benefit from a provision, **MUTUAIDE ASSISTANCE** can request the beneficiary to justify what they are citing, and for them to produce, at their cost, the evidence and documents proving this right.

The beneficiary must allow our doctors access to any medical information concerning the person for whom we are working. This information will be treated protecting medical secrecy.

**MUTUAIDE ASSISTANCE cannot, in any case, be substituted for local emergency bodies and work within the limit of the agreements given by local authorities, nor take care of the costs thus initiated, except for ambulance or taxi transport costs up to the closest place where appropriate treatment can be provided, in the event of a benign affection or slight injuries not requiring repatriation nor medical transport.**

The work that **MUTUAIDE ASSISTANCE** is led to carry out fully adheres to national and international laws and regulations. They are therefore connected to obtaining the necessary authorisation from competent authorities.

When **MUTUAIDE ASSISTANCE** has taken care of your transport, you must return your ticket initially provided and unused to it.

**MUTUAIDE ASSISTANCE** decides on the type of air transport ticket made available to the beneficiary according to the options offered by air transport companies and the duration of the journey.

**MUTUAIDE ASSISTANCE** cannot be held liable for breaches in executing provisions in the event of a delay and/or impossibility to obtain the necessary administrative documents, such as entry and exit visas, passports, etc. for your transport inside or outside of the country where you find yourself, or on your entry into the country recommended by our doctors to be hospitalised there, nor delays in execution resulting from the same causes..

### EMERGENCY TELEPHONE NO.

For any assistance request or taking care of medical costs, we make available a telephone no. to you.



## For the reimbursement of your medical costs (excluding hospitalisation costs) and/or Civil Liability Incident



Requests for the reimbursement of medical costs (excluding hospitalisation) are to be sent to the following address:

• **ASSUR TRAVEL-GAPI Centre de gestion**  
ZONE D'ACTIVITE ACTIBURO - 99 Rue Parmentier  
59650 Villeneuve d'Ascq

- by telephone from France: 03: **03.20.33.96.76**
- by telephone from abroad: **33.3.20.33.96.76**  
preceded by the international dialling code
- by e-mail : [medical@gapigestion.com](mailto:medical@gapigestion.com)



**assur-travel**

To enable us to intervene as soon as possible, please send us the following information:

- ASSUR TRAVEL membership no. and contract number no. 2009/3531,
- Bank account details (for the 1st reimbursement request only),
- Original invoices, or invoices listed with treatment paid for,
- Original or listed medical prescriptions,



## ASSUR-TRAVEL, your mobility partner.

Established by insurance professionals, ASSUR-TRAVEL, a member wholesale broker of Syndicat 10, Syndicat National des Courtiers Grossistes Souscripteurs en Assurance, is a specialist in designing and managing insurance programmes connected to international mobility.

**Partner of the Caisse des Français de l'Étranger (Fund for French Citizens Abroad)**, ASSUR-TRAVEL has more than 7,000 expatriate clients across the whole world. Each month, 100 new expatriates choose to take out our health contracts.

Many companies, SMEs or international groups put their trust into ASSUR-TRAVEL.

With this high level of trust, ASSUR-TRAVEL has extended its range of contracts to students, foreigners staying temporarily in France and across the whole world, as well as professional stays and/or short-term leisure stays. ASSUR-TRAVEL today insures trips for more than 1,000,000 people per year.

### ASSUR-TRAVEL is associated with the major players in international mobility:



#### TOKIO MARINE HCC

A subsidiary of Tokio Marine and Nichido Fire Insurance Co. Limited, and the most significant and oldest Non-Life Insurance company in Japan in the area of Company, Maritime and Transport risks.



#### MUTUAIDE

A subsidiary, 100%-owned by GROUPAMA SA, working in more than 165 countries throughout the world. 45 million potential people to be assisted.



#### GAPI

A subsidiary, 100%-owned by ASSUR TRAVEL, GAPI, the international health costs management company, benefits from the expertise and know-how in managing health costs internationally in addition to Social Security of the CFE (Fund for French Citizens Abroad) or from the first euro. GAPI to date has managed more than 10,000 posted workers and expatriates throughout the world.

### CONTACT OUR SALES DEPARTMENT

For additional information:

By telephone on +33 (0)3 28 04 69 85 from 9:00am to 6:00pm.



contact@assur-travel.fr

To receive an online quote or subscribe on our website: [www.assur-travel.fr](http://www.assur-travel.fr)



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Partenaire de votre mobilité

**ASSUR-TRAVEL - Courtier Grossiste en assurances** - N° ORIAS 07030650 - [www.orias.fr](http://www.orias.fr)

Membre fondateur du Syndicat Planète Courtier – Collège grossiste, Syndicat national des Courtiers Grossistes Souscripteurs en Assurance

Siège social : ZONE D'ACTIVITE ACTIBURO - 99 Rue Parmentier - 59650 VILLENEUVE D'ASCQ - France - Tél: 03 20 34 67 48 - Fax: 03 20 64 29 17

SAS au capital de 100.000 € - RCS LILLE 451 947 378

Entreprise régie par le Code des assurances sous l'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 place de Budapest CS92459 - 75436 Paris cedex 09

Souscripteur d'une assurance Responsabilité Civile et Garantie financière ALLIANZ N°53271725-29

Conformément aux dispositions de l'article L.520-1-II b du code des assurances, Assur-travel exerce comme courtier en assurances.

La liste des compagnies d'assurance avec lesquelles nous travaillons est à votre disposition sur simple demande.

Service réclamation : ASSUR TRAVEL- Service Réclamation - ZONE D'ACTIVITE ACTIBURO - 99 Rue Parmentier - 59650 VILLENEUVE D'ASCQ - Tél: 03 20 34 67 48

Délais de traitement des réclamations : sous 10 jours ouvrables à compter de la réception de la réclamation.

Si notre service réclamation ne vous donne pas satisfaction, vous pouvez saisir le Médiateur de l'Assurance :

par courrier simple à : LA MEDIATION de L'ASSURANCE - POLE PLANETE CSCA - TSA 50110 - 75441 PARIS cedex 09

ou par email à [le.mediateur@mediation-assurance.org](mailto:le.mediateur@mediation-assurance.org) ou à partir du site : <https://www.mediation-assurance.org/>