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Schengen Impatriate Insurance

Health, Assistance and Civil Liability cover
for Schengen impatriates.

2021 Conditions



assur-travel
Partenaire de votre mobilité



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 a few days to a whole year, **Premium**, **Confort** and **Summum packs**, of products suitable for your needs, covering repatriation assistance to the country of origin, taking care of medical costs in the Schengen Area and private civil liability insurance.

OUR KEY STRENGTHS

- **Clear and complete contracts, suitable for your needs and your budget, very competitive prices. Health and Assistance coverage in the event of an epidemic with the Summum pack,**
- **An insurance certificate, necessary to obtain the Schengen visa, will be issued to you immediately by 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 expenses, reduced membership formalities,**
- **A team there to listen to your needs and to give you the best advice on our products**



ADHESIONS / CONTRIBUTIONS



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 expenses + repatriation assistance cover.

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

SUMMUM Pack: Medical expenses + repatriation assistance + Epidemics cover + Private Civil Liability Cover

| | PREMIUM | CONFORT | SUMMUM |
|----------|---------|---------|--------|
| 1 week | 17 | 20 | 23 |
| 2 week | 26 | 30 | 35 |
| 3 week | 37 | 41 | 48 |
| 1 month | 45 | 51 | 60 |
| 2 month | 56 | 64 | 75 |
| 3 month | 74 | 83 | 98 |
| 4 month | 150 | 160 | 190 |
| 5 month | 175 | 187 | 222 |
| 6 month | 206 | 220 | 261 |
| 7 month | 245 | 261 | 310 |
| 8 month | 278 | 296 | 352 |
| 9 month | 310 | 330 | 392 |
| 10 month | 339 | 361 | 429 |
| 11 month | 382 | 407 | 483 |
| 12 month | 423 | 448 | 533 |

BENEFITS / REIMBURSEMENTS

COVER

Health, Assistance
and Civil Liability

| | AMOUNTS in €, including tax and VAT | PREMIUM | CONFORT |
|--|---|---------|---------|
| H ASSISTANCE AND HOSPITALISATION COVER | | ✓ | ✓ |
| 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) | ✓ | ✓ |
| MEDICAL COSTS | | ✓ | ✓ |
| 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 | ✓ | ✓ |
| ASSISTANCE IN THE EVENT OF DEATH | | ✓ | ✓ |
| 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) | ✓ | ✓ |
| TRAVEL ASSISTANCE | | ✓ | ✓ |
| Loan for bail | €15,000 | ✓ | ✓ |
| Taking care of legal fees | €3,000 | ✓ | ✓ |
| Travel/health information | | ✓ | ✓ |
| CIVIL LIABILITY (private) | | | ✓ |
| 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.

BENEFITS / REIMBURSEMENTS

OFFRE SUMMUM

Healthcare, assistance and personal liability

| | LIMITATIONS | SUMMUM |
|---|---|--------|
| H ASSISTANCE AND HOSPITALISATION COVER (including in the event of an epidemic or pandemic) ✓ | | |
| Assistance to people if illness or injury | | ✓ |
| Medical contact | | ✓ |
| Transport / Repatriation | Actual costs | ✓ |
| Stay extension costs (10 days as a maximum) | €60/night | ✓ |
| Return of a companion or family members | (1) | ✓ |
| Visit from a relative | (1) and €60/night for 7 nights as a maximum | ✓ |
| Stay extension | €60/night for 7 nights as a maximum | ✓ |
| Anticipated return in the event of hospitalisation | (1) | ✓ |
| + MEDICAL COSTS (including in the event of an epidemic or pandemic) ✓ | | |
| Medical and hospitalisation costs | | ✓ |
| Excess | €30 000 | |
| Reimbursement of medical costs, of which: | €30 | ✓ |
| - Medical fees, medication costs, ambulance costs, hospitalisation costs | €30 000 | |
| - Excess | | |
| Advance of hospitalisation costs | €30 | ✓ |
| Emergency dental treatment care | €30 000 €150 without excess | ✓ |
| KOC care in case of accident or unexpected illness | €100 without excess | ✓ |
| + ASSISTANCE IN THE EVENT OF DEATH ✓ | | |
| Transportation of the deceased person | Actual costs | ✓ |
| Coffin costs required for transportation | Actual costs | ✓ |
| Anticipated return in the event of the death of a family member | (1) | ✓ |
| + TRIP ASSISTANCE ✓ | | |
| Advance of bail | | ✓ |
| Lawyer fees | €15 000 | ✓ |
| Trip / health information | €3 000 | ✓ |
| + CIVIL LIABILITY ✓ | | |
| Injury and material damage combined | €3 500 000 | ✓ |
| of which the only consequential material and immaterial damage | €350 000 | ✓ |
| Excess | €150 | ✓ |
| + PERSONAL ASSISTANCE IN CASE OF ILLNESS OR INJURY (including in the event of an epidemic or pandemic) ✓ | | |
| Accommodation fees in case of quarantine | Hotel costs: € 80 per night & per person for 14 nights | ✓ |
| Impossible planned return | Return flight (1) €1,000 maximum per person and max €50 000 €/folder | ✓ |
| Accommodation fees following impossible return | Hotel costs: € 80 per night & per person for 14 nights | ✓ |
| Support for a local phone plan | Up to €80 | ✓ |
| Psychological support following quarantine or repatriation | 6 interviews per event | ✓ |
| Backup baggage | Maximum €100 per person and €350 per family | ✓ |
| Domestic help | 15 hours scheduled on 4 weeks | ✓ |
| Home delivery of grocery item | Maximum 15 days and 1 delivery per week | ✓ |

(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 cover 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.

**BENEFITS / REIMBURSEMENTS****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 unless if stipulated otherwise in the warranty 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 unless if stipulated otherwise in the warranty, 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.

DESCRIPTION OF THE PRIVATE LIFE THIRD PART LIABILITY INSURANCE - CONFORT AND SUMMUM PACKS

OBJECT OF THE GUARANTEE

The Insurer guarantees the Person Insured against the pecuniary consequences of third-party liability possibly incumbent upon him/her due to bodily harm, material damages or consecutive moral prejudice, caused to a Third Party in the course of his/her private life.

By "private life" is meant any activity of non-occupational nature.

The return journey between one's residence and the place of work is nevertheless covered.

The guarantee extends to:

- damages deriving from intoxication and poisoning caused by food or drink served by the Person Insured,
- Damages sustained by domestic staff employed by the Person Insured, resulting from inexcusable fault within the meaning of Articles 452 and 452.3 of the French "Code de la Sécurité Sociale" [National Health Code].

Exclusions:

- **ADDITIONAL PREMIUMS, SUCH AS PROVIDED IN ARTICLES L.242.7 ET L.412.3 OF THE FRENCH "CODE DE LA SECURITE SOCIALE" [NATIONAL HEALTH CODE], OR BY AN EQUIVALENT TEXT IF REFERRING TO A SPECIFIC FRENCH SOCIAL PROTECTION SCHEME**
- **ANY OCCUPATIONAL ACCIDENT OR ILLNESS LINKED TO THE NON COMPLIANCE OF THE PROVISIONS OF THE FRENCH LABOUR CODE, SUCH AS STATED IN ARTICLES L.122-45 TO L.122-45-3 (discriminations), L.122-46 TO L.122-54 (harassment) AND L.123-1 TO L.123-7 (equal opportunities between men and women).hommes).**

DEFENSE

The insurer undertakes defence of the Person Insured pursuant to the conditions hereunder.

In the case of a complaint implicating liability covered by the policy guarantees, the Insurer defends the Person Insured in all procedures also concerning the interests of the Insurer. The guarantee is implicated as soon as the damages claimed exceed the applicable excess amount.

The Insurer shall handle defence of the Person Insured with regard to all civil matters. It has the right to implement measures of appeal insofar as the criminal interest of the Person Insured is not or is no longer implicated (consent from the Person Insured, should this not be the case).

Taking over defence of the Person Insured does not imply that the Insurer may refrain from insisting upon all guarantee exceptions of which it was not aware at the time of taking over defence.

Should the amount for damages exceed the threshold for the corresponding guarantee, the Insurer shall bear expenses for defence in proportion to the guarantee amount according to the compensation to be paid to the injured Third Party.

TERRITORIALITY

The cover in this contract is effective, in Mainland France or in one of the countries in the Schengen Area during the Private Life of the Policyholder during the whole duration of their stay in one of these countries.

EXCLUSIONS

Are excluded:

- **CONSEQUENCES OF THE INTENTIONAL WRONGDOING OF THE PERSON INSURED.**
- **DAMAGES CAUSED BY CIVIL OR FOREIGN WAR, DECLARED OR NOT, RIOTS AND CIVIL COMMOTION, TERRORIST ATTACKS, BOMBING OR SABOTAGE.**
- **DAMAGES CAUSED BY VOLCANIC ERUPTIONS, EARTHQUAKES, STORMS, HURRICANES, CYCLONES, FLOODS, TIDAL WAVES, OR OTHER CATAclysms.**
- **DAMAGES RENDERED UNAVOIDABLE DUE TO THE INTENTIONAL DOING OF THE PERSON INSURED, THEREBY STRIPPING THE INSURANCE CONTRACT OF ITS RISK POLICY ROLE OF GUARANTEEING UNCERTAIN EVENTS (ARTICLE 1964 OF THE CIVIL CODE).**
- **FINES AND ANY OTHER CRIMINAL SANCTION PERSONALLY INFLICTED ON THE PERSON INSURED.**
- **DAMAGES OR THE AGGRAVATION OF THE DAMAGES CAUSED:**
 - BY WEAPONS OR HEAVY VEHICLES DESIGNED TO EXPLODE BY ATOM CORE STRUCTURE MODIFICATION.
 - BY ANY NUCLEAR FUEL, WHETHER PRODUCT OR RADIOACTIVE WASTE
 - BY ANY SOURCE OF IONIZING RADIATION (IN PARTICULAR ALL RADIO-ISOTOPE).
- **THE CONSEQUENCES OF THE PRESENCE OF ASBESTOS OR LEAD IN BUILDINGS OR CONSTRUCTIONS BELONGING TO OR OCCUPIED BY THE PERSON INSURED, OF WORKS FOR SEARCHING FOR, DESTROYING OR NEUTRALISING ASBESTOS OR LEAD, OR OF THE USE OF PRODUCTS CONTAINING ASBESTOS OR LEAD.**
- **DAMAGES CAUSED DIRECTLY OR INDIRECTLY BY THE FOLLOWING PERSISTENT ORGANIC POLLUTING AGENTS: ALDRIN, CHLORDANE, DICHLORODIPHENYLTRICHLOROETHANE (DDT), DIELDRIN, DIOXINS, ENDRIN, FORMALDEHYDE, FURANS, HEPTACHLOR, HEXACHLOROBENZENE, METHYLTERTIOBUTYLETHER (MTBE), MIREX, TOXAPHENE POLYCHLORINATED BIPHENYLS (PCB).**
- **THE CONSEQUENCES OF CONTRACTUAL COMMITMENTS ACCEPTED BY THE PERSON INSURED AND WHICH HAVE FOR EFFECT TO DETERIORATE THE LIABILITY POSSIBLY INCUMBENT UPON HIM/HER IN THE ABSENCE OF SAID COMMITMENTS.**
- **ORGANISING AND PARTICIPATING IN SPORTS COMPETITIONS**
- **PRACTISING SPORT AS HOLDER OF A SPORTS FEDERATION LICENCE**
- **PRACTISING AIR OR WATER SPORTS**
- **PRACTISING ALL SPORTS REQUIRING THE USE OF ENGINE-PROPELLED VEHICLES, WHETHER AS A PILOT OR AS A PASSENGER. ALL PRACTICE OF A SPORT IMPLIES TRAINING SESSIONS, TRIALS AND PARTICIPATION IN SPORTING EVENTS OR COMPETITIONS.**

COVERAGE / REIMBURSEMENTS

- DAMAGES RESULTING FROM BUSINESS ACTIVITY OF ANY KIND OR FROM FUNCTIONS CARRIED OUT IN THE CONTEXT OF ELECTORAL MANDATES.
- CONSEQUENCES FROM ALL MATERIAL AND PHYSICAL RISK OCCURRENCES SUSTAINED BY THE PERSON INSURED.
- DAMAGES DUE TO POLLUTION, IN ADDITION TO ABNORMAL NEIGHBOURLY DISTURBANCES (NOISE POLLUTION).
- DAMAGES, PERTAINING TO ARTICLE L.211-1 OF THE FRENCH CODE OF INSURANCE ON THE OBLIGATION FOR VEHICLE INSURANCE, CAUSED BY OVERLAND MOTOR VEHICLES, THEIR TRAILORS OR ARTICULATED TRAILORS AND OWNED, USED OR KEPT BY THE PERSON INSURED (INCLUDING THOSE CAUSED BY ANY ACCESSORIES AND PRODUCTS USED FOR THE VEHICLE, OR HAVING FALLEN THEREON, AND BY ANY OBJECTS AND SUBSTANCES TRANSPORTED).
- ANY MATERIAL DAMAGES OR CONSECUTIVE MORAL PREJUDICE, CAUSED BY FIRE, EXPLOSION OR FLOODING, HAVING STARTED IN THE BUILDINGS OWNED, RENTED OR OCCUPIED BY THE PERSON INSURED.
- IT IS UNDERSTOOD THAT THE TEMPORARY OCCUPATION OF PREMISES, NOT EXCEEDING 3 CONSECUTIVE MONTHS, IS GUARANTEED. SUCH PROVISION IS INTENDED, FOR EXAMPLE, TO COVER THE OCCUPATION OF "HOLIDAY" PREMISES BY THE PERSON INSURED.
- THEFT COMMITTED IN ALL BUILDINGS REFERENCED IN THE PREVIOUS EXCLUSION.
- MATERIAL DAMAGES (OTHER THAN THOSE REFERENCED IN THE TWO PREVIOUS EXCLUSIONS) AND CONSECUTIVE MORAL DAMAGES CAUSED TO PROPERTY FOR WHICH THE PERSON INSURED IS RESPONSIBLE IN TERMS OF USE, DEPOSIT AND KEEP.
- IT IS AGREED THAT IS GUARANTEED ALL PROPERTY OF WHICH THE PERSON INSURED HAS THE USE AND KEEP FOR A TEMPORARY PERIOD OF 3 CONSECUTIVE MONTHS.
- THE CONSEQUENCES OF AIRBORNE, MARITIME, FLUVIAL OR LAKESIDE NAVIGATION, USING APPARATUS OWNED, KEPT OR USED BY THE PERSON INSURED.
- DAMAGES CAUSED BY WEAPONS AND THEIR AMUNITION WHOSE POSSESSION IS FORBIDDEN AND OF WHICH THE PERSON INSURED IS THE OWNER OR IN POSSESSION WITHOUT PREFECTORAL AUTHORISATION.
- CONSEQUENCES OF HUNTING, INCLUDING DAMAGES CAUSED BY HUNTING DOGS IN ACTION.
- DAMAGES CAUSED BY ANIMALS NOT CONSIDERED AS DOMESTIC.
- DAMAGES CAUSED BY FIRST CATEGORY DOGS (DOGS OF ATTACK) AND SECOND CATEGORY DOGS (GUARD AND DEFENSIVE DOGS), SUCH AS DEFINED IN ARTICLE 211-1 OF THE FRENCH RURAL CODE, AND BY WILD ANIMALS TAMED OR KEPT IN CAPTIVITY, SUCH AS MENTIONED IN ARTICLE 212-1 OF THE FRENCH RURAL CODE, WHETHER STRAY OR NOT, OF WHICH THE PERSON INSURED IS THE OWNER OR GUARDIAN (FRENCH LAW NO. 99-5 DATED 6 JANVIER 1999 RELATING TO STRAY AND DANGEROUS ANIMALS AND TO ANIMAL PROTECTION).
- THE CONSEQUENCES OF:
 - ORGANISING AND PARTICIPATING IN SPORTS COMPETITIONS
 - PRACTISING SPORT AS HOLDER OF A SPORTS FEDERATION LICENCE

- PRACTISING AIR OR WATER SPORTS.

- PRACTISING ALL SPORTS REQUIRING THE USE OF ENGINE-PROPELLED VEHICLES, WHETHER AS A PILOT OR AS A PASSENGER. ALL PRACTICE OF A SPORT IMPLIES TRAINING SESSIONS, TRIALS AND PARTICIPATION IN SPORTING EVENTS OR COMPETITIONS.

• PRACTISING SPORTS HAVING DANGEROUS CHARACTERISTICS, SUCH AS: MOUNTAINEERING, ROCK-CLIMBING, DEEP-SEA DIVING SAVE WITHOUT BREATHING APPARATUS AT LESS THAN 50M, CAVING, SKELETON RIDING, SKI JUMPING, BOBSLEIGH RIDING, BUNGEE JUMPING, RAFTING, CANYONING, WATER SCOOTER OUTINGS, KITE SURFING, AS WELL AS THE FOLLOWING SPORTS PRACTISED OFF-TRACK: DOWNHILL SKIING, CROSS-COUNTRY SKIING, TOBOGGANING AND SNOWBOARDING.

• MORAL PREJUDICE, CONSECUTIVE OR NOT TO BODILY HARM OR MATERIAL DAMAGES NOT INSURED.

• EXEMPLARY DAMAGES AND PUNITIVE DAMAGES.

• DAMAGES RESULTING FROM BUSINESS ACTIVITY OF ANY KIND OR FROM FUNCTIONS CARRIED OUT IN THE CONTEXT OF ELECTORAL MANDATES.

SCOPE OF THE GUARANTEES OVER TIME

The guarantees of this insurance policy are triggered off by the harmful event and cover the Person Insured against the pecuniary consequences of the occurrence of risk, insofar as the harmful event occurs between the initial date of effect of the guarantee and its date of termination or expiry, whatever the date of all other elements constituting the claim (Article L.124-5 of the French Code of Insurance).

The declaration of the occurrence of risk should be sent to the Insurer with whom the guarantee is or was still valid at the time of occurrence of the harmful event.

GUARANTEE AMOUNTS

The guarantee amounts, expressed per claim, constitute the Insurer's commitment limit for all claims pertaining to a same harmful event. The date of the occurrence of risk is that of the harmful event. The guarantee conditions and amounts are those in force on said date..

• **Bodily Harm, Material Damages and Consecutive Moral Prejudice 3,500,000 Euro per claim and per Insurance Year**

Don't :

-Inexcusable Fault (Domestic Staff at the service of the Person Insured): **150,000 Euro** per victim and per insurance year.

- Material Damages and Consecutive Moral Prejudice: **350,000 Euro** per claim and per Insurance Year; Applied Excess: 150 Euro per claim.

- with a maximum for Fire, Explosion and Flooding: **300,000 Euro** in the case of temporary occupation of "holiday" property (not exceeding 3 months)..

• **Defence before the civil, commercial or administrative courts. Defence of civil interests before the repressive courts:**

- Expenses borne by the Insurer, unless exceeding the threshold of the implicated guarantee.



DESCRIPTION OF ADDITIONAL EPIDEMICS COVER - SUMMUM PACK ONLY

What we guarantee:

MEDICAL REPATRIATION AND CARE MEDICAL COSTS

in the event of illness linked to an epidemic.

IMPOSSIBLE PLANNED RETURN

Your flight has been cancelled due to measures taken by the local government or airlines companies to restrict the movement of people in the event of an epidemic or pandemic.

If you are forced to extend your stay, we will organize and take in charge the hotel expenses (room and breakfast) as well as those of the members of your beneficiary family or an insured accompanying person, up to a maximum of 80 € including tax per night for a maximum of 14 nights per person. We organize and take care of your repatriation to your home, within the limit of from 1.000 € including taxes maximum per person.

ACCOMMODATION FEES IN CASE OF QUARANTINE

If you have to change your accommodation during your stay following your quarantine, we will organize and pay the hotel expenses (room and breakfast) as well as those of your beneficiary family members or an insured accompanying person, up to a maximum of 80 € per night with a maximum of 14 nights by person.

SUPPORT FOR A LOCAL PHONE PLAN

If you are quarantined during a guaranteed trip out of your country of residence, we take care of the costs of a local phone plan, up to a maximum of 80 € including tax.

PSYCHOLOGICAL SUPPORT FOLLOWING A QUARANTINE PERIOD OR REPATRIATION

In the event of significant trauma following an event related to an epidemic or pandemic, we can put you, at your request, in relation with a psychologist, within the limit of 6 phone interviews per event. These interviews are entirely confidential.

This work of listening is not to be confused with the psychotherapeutic work done in private practice. In no case, due to the physical absence of the caller, this service can replace psychotherapy.

BACKUP LUGGAGE

If you no longer have enough usable personal belongings at your disposal due to your quarantine or hospitalization in the event of an epidemic or pandemic, we will pay, upon presentation of the invoices, for basic necessities up to a maximum of €100 (including tax) per person and €350 (including tax) maximum per family.

DOMESTIC HELP

Following your repatriation by MUTUAIDE ASSISTANCE following an illness related to an epidemic or pandemic, you cannot carry out the usual household chores yourself, we look for, assign and pay for a household helper, within the limit of a maximum of 15 hours spread over 4 weeks.

HOME DELIVERY OF GROCERY ITEMS

Following your repatriation by MUTUAIDE ASSISTANCE following an illness related to an epidemic or pandemic you are unable to leave your home, we organize and pay, within the limits of local availability, the delivery costs of your groceries within a maximum of 15 days and 1 delivery per week.

HOTEL COSTS FOLLOWING QUARANTINE

If you are required to change your accommodation during your stay, we will organize and cover the hotel costs (room and breakfast) as well as those of your beneficiary family members or of an insured accompanying person, within the limit indicated in the Table of Benefits.

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



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.

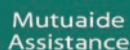
With this high level of trust, ASSUR-TRAVEL has extended its range of contracts to students, foreigners staying temporarily in France and across the whole world, as well as professional stays and/or short-term leisure stays. ASSUR-TRAVEL today insures trips for more than 1,000,000 people per year.

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



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ASSUR-TRAVEL - Courtier Grossiste en assurances - N° ORIAS 07030650 - 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 ou à partir du site : <https://www.mediation-assurance.org/>