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Globe trotters temporary expatriates

Health, Assistance and Civil Liability cover
for every kind of journey.

Conditions 2024



assur-travel
Partenaire de votre mobilité

ASSUR TRAVEL,

WHOLESALE BROKER SPECIALIZED IN INTERNATIONAL MOBILITY,
PROVIDES ITS GLOBE TROTTERS - TEMPORARY EXPATRIATES OFFER

Who is this offer for?

This product suits to everyone:

- who makes a long trip of up to 12 renewable months,
- who is in good health and seeks medical safety in the event of an accident or sudden and unforeseeable illness not unknown before departure.

This offer is particularly suitable for people who temporarily settle abroad before a permanent expatriation or during a professional mission of a few months but also for Globe trotters wishing to undertake a world tour.

Why this offer?

A health hazard abroad can be very difficult to manage and very expensive.

«An appendicitis attack in Beijing, Washington, or Pointe Noire in Congo...»

- Which hospital should I go to?
- Will my credit card be required for admission?

With the GLOBE-TROTTERS - TEMPORARY EXPATRIATES product, we manage your admission to the hospital best suited to your situation, we directly cover your hospital costs, and if necessary, we repatriate you to Europe.

WHAT COVER?


The GLOBE TROTTERS - TEMPORARY EXPATRIES offer is the product that will provide you with medical security in the event of an accident or illness



- Health cost cover from the first euro,
- Repatriation assistance guarantee,
- Liability insurance (optionnal extra)



OUR STRENGTHS

- Clear and comprehensive contracts, tailored to your needs and your budget.
- Highly competitive rates.
- **Health and Assistance coverage in the event of an epidemic.**
- You benefit from the teleconsultation service via  **médecin direct**
à vos côtés, où que vous soyez
- **Refunds of your medical expenses from the first euro, meaning that no security cover is required**
- Coverage of your hospitalization expenses further to a simple telephone call.
Hospitalization expenses managed by phone.
- Modern and efficient management methods: reimbursement of your medical expenses **within 48 hours** upon receipt of your **scanned invoices**, via the GAPI members app.
- **Specific and additional guarantees in the event of an epidemic: hotel costs in the event of lockdown, return ticket, housekeeper, psychological support.**
- A medical assistance platform at your disposal 24/7 / Worldwide.
- Reduced membership formalities without a medical questionnaire.



Our team is at your service:

- By phone :
+ 33 (0)3 28 04 69 85
- By email :
contact@assur-travel.fr



Download
your GAPI Members
application and manage
your contract and
your repayments
on your mobile



DISCOVER



médecin**direct**

à vos côtés, où que vous soyez

A health issue? Consult a general practitioner or specialist through chat, phone or video call 24 hours a day, 7 days a week.

The MedecinDirect teleconsultation service is 100% supported by your insurer.



HOW IT WORKS

To benefit from the MedecinDirect medical teleconsultation service:

1



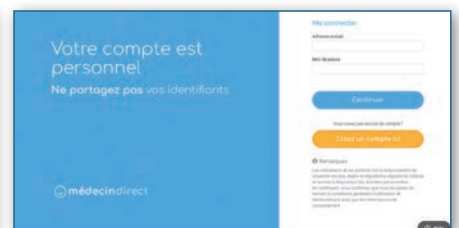
Go to the website www.medicindirect.fr or get the free MedecinDirect app (available on iOS and Android).

2



Fill in the registration form and enter your GAPI membership number. Your registration will be automatically recognized and free of charge.

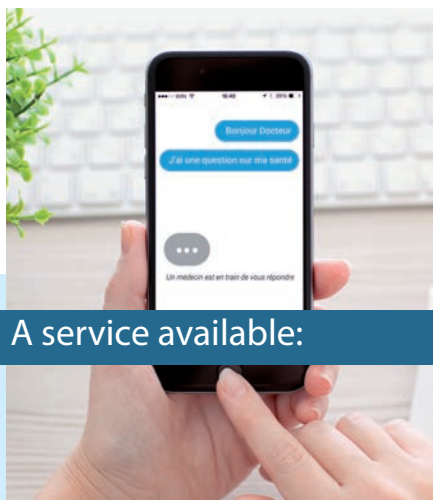
3



Log in with your email address (your username) and the password you chose when you registered.

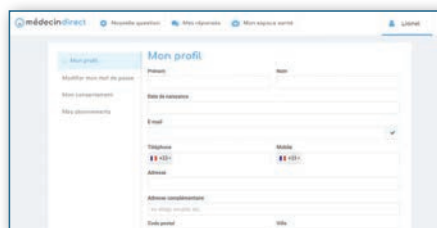
4

Enter the validation code, (not to be confused with your password) that will be asked for each connection, to ensure the total security of your personal data. You can choose to receive it by email or SMS.



A service available:

5



Once your account is created, confirm your identity. This step is mandatory if you wish to receive a prescription.

6



Click on «new consultation» to get in touch with a doctor.



24/7



Chat



Phone



Video call

MANAGEMENT TOOLS TAILORED FOR INTERNATIONAL MOBILITY

Assur Travel provides customers with connected tools for a easy management of their contracts.

A website: www.gapigestion.com



A Gapi Member app

With this application, insured parties benefit from all the features of their online personal space www.gapigestion.com. and on their smartphone.

- All the informations regarding your contract.
- You pay your membership fees online via a full secure's space.
- You follow your repayments.
- You can find all the emergency telephone numbers, direct settlement system.
- You have access the care network of your zone.
- With a simple photograph and a click, you send your care bills to the management center with **CLICK AND CASH BACK**





HOW TO ENROLL

Definitions and scope of coverage



INSURED PARTIES

Natural persons having their main and usual domicile in Western Europe.

COUNTRY OF RESIDENCE

The country in which you are staying. It is necessarily different from the country of origin.

HOME

Your main and usual place of residence in the European Economic Area, Andorra, Monaco, French overseas departments and regions (DROM) and French overseas collectivities (COM).

COVERED TRAVEL

Any trip abroad for a maximum of 12 months.

INSURED EVENTS

Illness, injury or death during insured travel.

Waiting period: The benefits are acquired after a period of 15 days from the date of subscription of the contract, if the insured is already abroad on the day of the subscription of the contract.

TERRITORY

The coverage applies worldwide.

In general, countries in a state of civil or foreign war, of notorious political instability, subject popular movements, riots, acts of terrorism, reprisals, restriction of the free movement of persons and goods are excluded (whatever the reason, in particular health, safety, meteorological, etc.)...

Membership process

Online subscription:

- Follow the online enrollment process
 - Pay the membership online
 - You will receive by return mail the insurance certificate and information leaflet.
- In a few minutes, membership is validated.

You don't want to pay online

- Enroll online, Print the membership form,
- Return it signed with the payment to the following address :

**ASSUR TRAVEL – Service Souscriptions
ZONE D'ACTIVITE ACTIBURO
99 Rue Parmentier - 59650 Villeneuve d'Ascq**

Upon receipt of membership and payment, we will register the contract and send you the insurance certificate and the Information Notice.

WHICH COVERAGE ?

2 levels of coverage are available :

PREMIUM OFFER:

Health costs at the first euro with a maximum
from €200,000
Repatriation assistance

or

SUMMUM OFFER:

Health costs at the first euro with a maximum
of €200,000 or €500,000 depending on the
country
Repatriation assistance
Public liability



CONTRIBUTIONS

ESTABLISHING CONTRIBUTIONS

Contributions are expressed in Euros, depending on the length of stay and the guarantee taken out.



Premiums in Euros
(including taxes)

PAYMENT OF THE CONTRIBUTIONS

Contributions are payable in advance when the contract is taken out.

	PREMIUM		SUMMUM	
	Individual	Family	Individual	Family
15 days	€48	€121	€121	€255
1 months	€74	€184	€151	€331
2 months	€146	€366	€238	€549
3 months	€217	€544	€323	€763
4 months	€311	€776	€434	€1 042
5 months	€368	€920	€502	€1 214
6 months	€426	€1 064	€570	€1 387
7 months	€460	€1 150	€623	€1 510
8 months	€506	€1 265	€678	€1 648
9 months	€540	€1 351	€718	€1 752
10 months	€587	€1 466	€784	€1 910
11 months	€633	€1 581	€838	€2 048
12 months	€679	€1 696	€892	€2 186



COVERAGE 1/2










Health and assistance



LIMITATIONS

PREMIUM

SUMMUM

<div> Medical Expenses abroad from 1st euro (including in the event of an epidemic or pandemic)</div>		
USA, Canada, Argentina, Australia, New Zealand, People's Republic from China, South Korea, Japan, Hong Kong, Singapore, Taiwan.	100% of actual costs with a maximum of €200,000 /Insured	100% of actual costs with a maximum of €500,000 /Insured
Other destinations	€200,000 per Insured party	€200,000 per Insured party
Deductible	€30 per pathology & Insured part	€30 per pathology & Insured party
<div> Hospitalization</div>		
Advance of hospitalization expenses (hospitalization longer than 24 hours)	100% of actual costs	
Ambulance transportation	100% of actual costs	
Subsistence costs (including daily flat rate in France)	100% of actual costs	
Medical and surgical fees	100% of actual costs	
Examinations, analyzes, medication	100% of actual costs	
Medical acts	100% of actual costs	
<div> Routine ambulatory medicine</div>		
Consultations by a general practitioner or specialist	100% of actual costs	
Analyzes, laboratory tests	100% of actual costs	
Radiology	100% of actual costs	
Pharmacy	100% of actual costs	
Acts by nurses and paramedics	100% of actual costs	
Teleconsultation 	100% of actual costs (cf annex)	
<div> Dental care</div>		
Emergency dental care	€153 per Insured party	
<div> Medical Expenses in your home country</div>		
Coverage of medical expenses and hospitalization	€20.000 per Insured party (2)	
Deductible	€30 per pathology & per Insured party	
<div> Personal assistance in case of illness or injury including in the event of an epidemic or pandemic</div>		
Medical contact	Actual costs	
Transport / Repatriation (including in the event of an epidemic or pandemic)	Actual costs	
Visit by a close relative	(1) + hotel expenses €100 per night for 10 nights	
Continuation of the covered stay	(1)	
Early return: in case of serious illness of a close relative	Round trip ticket (1)	

(1) Economy-class airfare or 1st class train ticket.

(2) Following a medical repatriation.

COVERAGE 2/2



Health and Assistance



LIMITATIONS

PREMIUM

SUMMUM



Additional Assistance in case of epidemics and pandemics

Impossible Planned return	(1) return flight: € 1,000 maximum per person
Accommodation fees following impossible return	Hotel costs: € 80 per night & per person for 14 nights
Accommodation fees in case of quarantine or repatriation	Hotel costs: € 80 per night & per person for 14 nights
Support for a local phone plan	Up to €80
Psychological support following quarantine	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 items	Maximum 15 days and 1 delivery per week
Psychological support following repatriation	6 interviews per event



Assistance in case of death

Repatriation of mortal remains	Actual costs
Coffin fees required for transportation	Actual costs
Early return in case of death of a close relative	Round trip ticket (1)



Travel Assistance

Cash advance	€ 15.245
Coverage of legal fees	€ 3.049
Practical "trip" information	Actual costs
Rescue and search costs	€ 5 000 per event

(1) Economy-class airfare or 1st class train ticket.

(2) Following a medical repatriation.

Civil Liability

LIMITATIONS

PREMIUM

SUMMUM

All types of damage	€ 4.500.000
Material damage caused	€ 450.000
Exces	€ 150

DESCRIPTION OF PERSONAL AND ASSISTANCE COVER

If you are sick, injured or you die on a covered trip, we take action under the following conditions:

If a waiting period is applicable (see ART 1 DEFINITIONS / Waiting period), the following will be acquired after a 15 days period.



MEDICAL REPATRIATION

You are sick or injured, during a covered trip.

We organise and take care of your medical repatriation:

- either to a hospital service better equipped or specialised in your country of destination or in a neighbouring country,
- either to a hospital service near you in your country of origin.

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

The repatriation decision is taken by our medical adviser, after consulting the visiting attending physician and possibly the family doctor.

Any refusal of the solution proposed by our medical team entails the cancellation of the personal assistance cover.



VISIT OF A RELATIVE

You are hospitalised at the place of the event and your repatriation cannot be envisaged for 5 days. We cover:

- Round-trip transportation for a person of your choice from your home country to your bedside, on the basis of a 1st class train or an economy class plane ticket.
- Accommodation costs for this person, up to € 80 per night including taxes, until the date of repatriation, and for a maximum of 10 nights.

Meals remain the responsibility of this person.



CONTINUATION OF A CUTTED SHORT STAY

We organised your medical repatriation and your medical state of health allows you to travel alone under normal conditions of transport, in full agreement with your doctor and our medical team.

We can organise and cover the return to your destination country, by the appropriate means of transport and according to local availabilities, on the basis of a 1st class train or an economy class plane ticket.

The return must be made within 2 months of the date of the medical repatriation.

MEDICAL AND HOSPITALISATION EXPENSES - (Only abroad)



You are covered for the refund of your hospitalisation expenses and medical expenses prescribed by any medical authority abroad, following a serious bodily injury occurring and recorded abroad during a covered trip in the context of your private or professional life.

When medical or hospitalisation expenses have been incurred with our prior agreement, we will reimburse you for the part of these expenses that are not covered by the insurance companies with which you are affiliated.

We only act once the refunds have been made by the aforementioned insurance companies, after a deductible of € 30 per illness and person and subject to the communication of the original proofs of refund from your insurance company.

If you do not have an insurance company, we will refund you up to the amount indicated below, subject to the communication by you of the original invoices for medical and hospitalisation expenses.

This service ceases from the day Mutuaide Assistance is able to perform your repatriation.

This refund covers the expenses defined below, provided that they concern care received by you outside your country of residence following an illness or an accident occurring outside your country of residence. In this case, we refund the amount of the expenses incurred up to € 200,000 maximum per person including tax with an extension for the SUMMUM formula for the USA, Canada, Argentina, Australia, New Zealand, the People's Republic of China, South Korea, Japan, Hong Kong, Singapore, and Taiwan up to a maximum of € 500,000 per person.

Emergency dental care is supported up to € 153 maximum per person, without applying a deductible.

Expenses giving right to coverage:

Visit, consultation, pharmacy, nursing, medical and surgical hospitalisation costs including medical and surgical fees, in general, any medical or surgical act related to your pathology, ambulance fees or taxi ordered by a doctor for a local trip when abroad, dental care.

This coverage is acquired exclusively under the following conditions:

- The coverage only applies to the costs that have been agreed by our medical service by the communication of a file number to yourself or to anyone acting on your behalf when the validity of the request is established,
- In the event of hospitalisation, except in cases of force majeure, we must be notified of the hospitalisation within 24 hours of the date mentioned in the hospitalisation certificate,
- You must accept any change of hospital centre recommended by our services,
- In all cases, the doctor we have appointed must be able to visit you and have free access to your medical file, in strict compliance with the strictest ethical rules,
- The coverage automatically ends on the date we proceed with your repatriation.

COVERAGE / REIMBURSEMENT

**EXTENSION OF COVERAGE:
ADVANCE ON HOSPITALISATION EXPENSES
(Only abroad)**

We can, within the limits of the amounts of care provided for above, advance the hospitalisation expenses to which you have to commit outside your country of residence, with the following cumulative conditions:

- Mutuaide Assistance doctors must judge, after collecting information from the local doctor, that it is impossible to return you immediately to your country of residence,
 - the care to which the advance applies must be prescribed in agreement with the doctors of MUTUAIDE ASSISTANCE,
 - you or anyone authorised by you must formally consent by signing a specific document, provided by MUTUAIDE ASSISTANCE during the implementation of this coverage:
- to take steps to cover the costs with the insurance companies within 15 days from the date of sending the necessary elements for these steps by MUTUAIDE ASSISTANCE,
 - to send to MUTUAIDE ASSISTANCE the refund of sums received in this respect from the insurance companies within one week of receipt of these sums.

Mutuaide Assistance will only be liable, and within the limit of the amount of coverage provided for "hospitalisation and medical expenses", for the costs not covered by the insurance companies. You must provide Mutuaide Assistance with a certificate of non-coverage from these insurance companies within one week of receipt.

In order to preserve our subsequent rights, we reserve the right to ask you or your beneficiaries for a letter committing you to take the necessary steps with regard to the social agencies and repay the sums provided.

Failure to take the steps for coverage by the insurance companies in time, or failing to submit the certificate of non-coverage from these insurance companies to MUTUAIDE ASSISTANCE within the time frames, means you will not under any circumstances be able to use the «medical expenses» service and will have to reimburse the full amount of the hospitalisation costs advanced by MUTUAIDE Assistance, which will launch, if necessary, any and all necessary recovery procedures, the cost of which will be borne by you.

In the event that we advance funds up to the amounts expressed above, you undertake to repay to us the refunds obtained from welfare organisations and health insurance bodies within 3 months of the date of the advance.

**EXTENSION OF COVERAGE:
MEDICAL AND HOSPITALISATION EXPENSES IN THE
COUNTRY OF RESIDENCE**

You are affiliated to a social security scheme or a social health organisation in your country of residence, and its organisations refuse to cover the medical and hospitalisation expenses incurred in your country of residence, following the medical repatriation organised by Mutuaide Assistance.

In this case, we can reimburse you for these expenses up to €20,000 including tax per event, for a maximum period of 30 days from the date of repatriation, subject to the communication of the original invoices paid for medical and hospitalisation expenses, and the certificate of refusal to cover the costs of social security contributions.

REPATRIATION OF ACCOMPANYING PERSONS

An Insured person is repatriated medically, or died during a covered trip.

If they cannot return home by the means initially provided for, we shall organise and pay for the transport to their home of two persons who were travelling with the Insured at the time of the event, by the appropriate means of transport and according to local availability, on the basis of a 1st class train ticket or a 1st class plane ticket.

We also organise and cover the transport of baggage.

EARLY RETURN

You are obliged to interrupt your trip due to serious illness or death of a family member in your country of origin.

To enable you to go to their bedside, or to the funeral, we organise and cover your round-trip transport by appropriate means according to local availability, on the basis of a 1st class train ticket or an economy class plane ticket.

If you do not provide proof (medical certificate, proof of relationship, death certificate, etc.) within 30 days, we reserve the right to invoice you for the cost of the service.

**ADDITIONAL ASSISTANCE TO PEOPLE FOLLOWING 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.



Globe-trotters - temporary expatriates

GUARANTEES / REIMBURSEMENT

Accommodation fees in case of quarantine:

If you have to extend 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 baggage:

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 because of 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 because of 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.

REPATRIATION OF BODY

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

In this context, we cover:

- The cost of transporting the body,
- Costs related to embalming procedures imposed by applicable legislation,
- Costs directly required for the transport of the body (handling, transport-specific facilities, conditioning),
- Coffin expenses required for transportation.

All other expenses (ceremony, local convoys, burial etc.) remain the responsibility of the family of the deceased.

LEGAL DEFENCE ASSISTANCE (only abroad)

During your stay abroad you are liable to prosecution, incarceration for non-compliance or unintentional violation of laws and local regulations.

We will advance the deposit required by the local authorities to allow your provisional release, up to the amount of € 15,245 including tax.

The repayment of this advance must be made within a month of the presentation of our refund request. If the bail money is refunded to you before this time by the authorities of the country, it must be returned to us immediately

- We may refund you up to the amount of € 3,049 including tax for the fees of the legal representatives whom you may be able to freely engage if proceedings are brought against you, provided that the alleged facts are not liable to criminal sanction according to the country's legislation.

This coverage does not cover legal action taken in your country of origin as a result of a road accident abroad.

PRACTICAL INFORMATION

The information provided is information of a documentary nature referred to in Article 66.1 of the amended law of 31 December 1971. It does not constitute legal consultation.

MUTUAIDE ASSISTANCE provides practical information of a documentary nature intended to inform the Insured, in particular in the following areas:

"Travel" information

- Medical precautions to be taken before travelling (vaccines, medication, etc.),
- Administrative formalities to be completed before or during a trip (passport, visas, etc.),
- Local living conditions (temperature, currency, climate, habits and customs, food, etc.)
- Travel conditions (transport options, flight schedules, etc.)

SEARCH AND RESCUE EXPENSES

We cover, up to €5,000 per event including tax, whatever the number of Insured concerned, the search and rescue costs required by assistance, on a private or public domain, provided by teams belonging to companies duly authorised and equipped with all means necessary, in order to locate you and evacuate you to the nearest adapted reception centre.

The costs of research in the desert are excluded from our cover.

The cover is in addition to or after the exhaustion of any similar cover that you may otherwise benefit from.

EXCLUSIONS OF PERSONAL ASSISTANCE

The following do not give rise to any action on our part:

- Travel undertaken for the purpose of diagnosis and / or medical treatment or cosmetic surgery,
- Expenses incurred without our agreement,
- Medical and hospitalisation expenses in the Insured's country of residence, with the exception of medical expenses following repatriation up to €20,000 and up to a maximum of 30 days from the date of repatriation,
- The cost of care or treatment not resulting from a medical emergency.
- Medical check-ups and related costs,
- The consequences of fraudulent acts, drunkenness, suicide or attempted suicide and their consequences,
- Any voluntary mutilation of the Insured,
- Benign conditions or lesions that can be treated in the country and / or that do not prevent the Insured from continuing his or her journey,
- Conditions of pregnancy, unless there is an unforeseeable complication, and in all cases, pregnancy beyond the 36th week, voluntary termination of pregnancy, the consequences of childbirth,
- Requests for assistance related to medically assisted procreation,
- Incidents related to a state of pregnancy whose risk was known before departure and their consequences, and in any case states of pregnancy beyond the 36th week of amenorrhoea and their consequences,

- Convalescence and conditions under treatment, not yet consolidated and with a risk of sudden aggravation,
- Costs of spa treatment, aesthetic treatment, vaccination and related costs,
- Costs incurred in the DROMs for persons resident in France.
- Rehabilitation, physiotherapy, chiropractic treatment and the resulting expenses, when they are not the result of a covered accident,
- Planned hospitalisations,
- Pre-existing illnesses and/or injuries diagnosed and/or treated that have required hospitalisation (including outpatient hospitalisation) within the 6 months preceding the date of departure on the trip, whether due to the manifestation or aggravation of the said condition,
- Events related to medical treatment or surgery that are not unexpected, unforeseeable or accidental,
- Medical or para-medical services and the purchase of products whose therapeutic nature is not recognised by French legislation, and the related costs,
- Prosthesis costs (optical, dental, acoustic, functional),
- The consequences of infectious risk situations in the context of an epidemic that are subject to quarantine or preventive measures or specific monitoring by the international health and / or local health authorities of the country where you are staying and / or country of origin, unless if stipulated in the warranty.
- Stays in nursing homes and the resulting costs.

GENERAL EXCLUSIONS

The following do not give rise to any action on our part:

- Services which have not been requested during the trip or which have not been arranged by us, or in agreement with us, do not give right, a posteriori, to a refund or compensation,
- Events occurring after the 366th day of the trip,
- Customs, meal and hotel costs, except those specified in the text of the coverage,
- Damages caused intentionally by the Insured and those resulting from his or her participation in a crime, an offence or a fight, except in self-defence,
- The amount of the damages and their consequences,
- The use of narcotics or drugs not prescribed medically,
- Being under the influence of alcohol,
- The practice, professionally, of any sport,
- Participation in competitions or in endurance or speeding events and their preparatory tests, on board any land, water or air locomotive,
- The consequences of events occurring during motorised events, races and competitions (and their tests) subject to the regulations in force and to prior authorization by the public authorities, when you participate as a competitor,
- The consequences of non-compliance with recognised safety rules related to the practice of any recreational sports activity,
- The voluntary non-observance of the regulations of the country visited or the practice of activities not authorised by the local authorities,
- Official prohibitions, asset seizures or constraints by law enforcement officers,
- The absence of unforeseeable circumstances.
- The use by the Insured of air navigation equipment,
- The use of the tools of war, explosives and firearms,
- Damages resulting from intentional or fraudulent misconduct of the Insured in accordance with article L.113-1 of the Insurance Code,
- Epidemics, unless if stipulated otherwise in the benefits, pollution, natural disasters.
- The practice of snow sports off the slopes in case of prohibition of these practices by municipal or prefectural decree,
- The cost of ski lifts and the cost of renting ski equipment,
- Losses occurring in countries excluded from the coverage or outside the validity dates of the policy, and in particular beyond the duration of the planned trip abroad,

- The search of people in the desert and the related costs,
- Expenses related to excess baggage weight during air travel and baggage handling costs when it cannot be transported with you,
- Trip cancellation fees,
- Expenses not supported by original documents, unless for medical reimbursement of less than €500,
- The consequences of exposure to infectious biological agents, chemical agents such as poison gas, incapacitating agents, neurotoxic agents or agents with persistent neurotoxic effects, which are subject to quarantine or preventive measures or specific surveillance by the international and/or local health authorities of the country where you are staying and/or national of your country of origin,
- Expenses incurred after the return from the trip or the expiry of the cover,
- Pre-existing illness,
- Accidents resulting from your participation, even as an amateur in the following sports: motor sports (regardless of the motor vehicle used), air sports (except hang-gliding, paragliding, kite-surfing), mountaineering (above 3,500m), bob-sleigh, dangerous animal hunting, ice hockey, tobogganing, combat sports, caving (further than 100m), snow sports with an international, national or regional ranking.
- Participation as a competitor in a competitive sport or in a rally giving right to a national or international classification which is organized by a sports federation for which a licence is issued, as well as training for these competitions,
- Suicide or attempt of suicide and their consequences,
- Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage taking,
- The disintegration of the atomic nucleus or any irradiation from an energy source of a radioactive nature.

MUTUAIDE ASSISTANCE cannot under any circumstances be held liable for breaches or setbacks in the performance of its obligations that may result from force majeure, or events such as civil or foreign war, riots or popular movements, lockouts, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of the atomic nucleus, the explosion of and radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous event or force majeure, or their consequences.

DESCRIPTION THIRD PART LIABILITY PRIVATE LIFE

OBJECT OF THE COVER

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 the insured 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" [Social Security Code].

EXCLUSIONS:

- **ADDITIONAL PREMIUMS, SUCH AS PROVIDED IN ARTICLES L.242.7 ET L.412.3 OF THE FRENCH "CODE DE LA SECURITE SOCIALE" [SOCIAL SECURITY 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 RULES 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).**

DEFENSE

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

In the event 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 (with 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.

Any expenses for such defence shall be borne by the Insurer, without deduction from the guarantee amount for the corresponding damages.

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 guarantees of this policy produce their effects, worldwide, during the private life of the Person Insured throughout the duration of his/her Detachment or Expatriation.

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 COMMOION, 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 FRENCH CIVIL CODE).**

- **FINES AND ANY OTHER CRIMINAL SENTENCE 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, DESTRUCTING 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, METHYLTERTIOTBUTYLETHER (MTBE), MIREX, POLYCHLORINATED BIPHENYLS AND TAXOPHENE (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.**

- **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 DAMAGED ENDURED 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 REGARDING 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 DAMAGE, 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 UP TO 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.

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 DAMAGE, CONSECUTIVE OR NOT TO BODILY HARM OR MATERIAL DAMAGES NOT INSURED.

• EXEMPLARY DAMAGES AND PUNITIVE DAMAGES.

SCOPE OF COVERAGE 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.

INSURED SUMS

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 Damage 4,500,000 Euro per claim and per Insurance Year

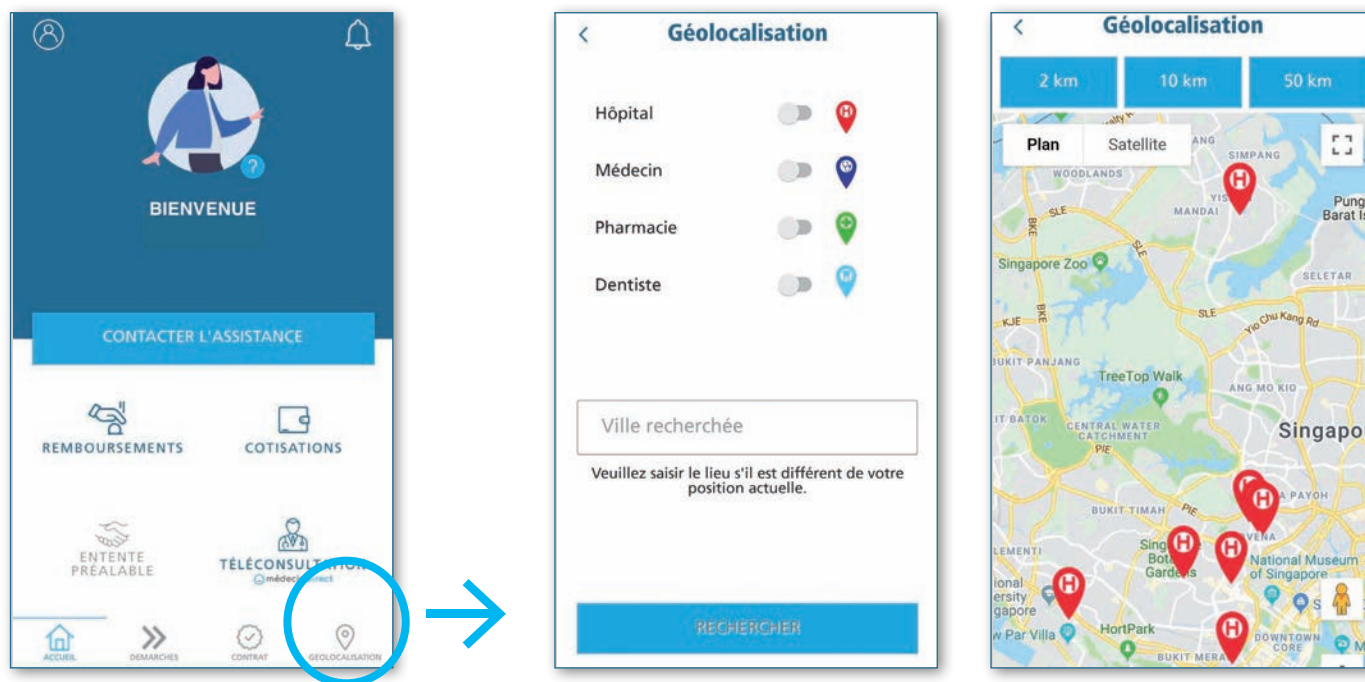
Whose:

- Inexcusable Fault (Domestic Staff at the service of the Person Insured): 300,000 Euro per victim and per insurance year.
- Material Damages and Consecutive Moral Damage: 450,000 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..



WHERE TO GET ADVICE

The Gapi Member application provides the list of doctors, clinics and hospitals in your area. You can leave a notice in order to share your experience with all expatriates in the area.



HOW TO REQUEST ASSISTANCE

In case of Hospitalization, or a request for assistance



Only a phone call from the beneficiary at the time of the event enables implementation of assistance services.

Upon receipt of the call, **MUTUAIDE ASSISTANCE**, after verifying the rights of the applicant, organizes and takes charge of the benefits provided for in this agreement.

To benefit from a service, **MUTUAIDE ASSISTANCE** can ask the Insured party to substantiate the capacity to which they refer and produce, at their own expense, the papers and documents proving that right.

The Insured party must allow our doctors to access any medical information concerning the person for whom we intervene. This information will be treated with medical confidentiality.

MUTUAIDE ASSISTANCE cannot in any way substitute for local emergency relief organizations and intervenes within the limits of the agreements given by the local authorities, nor does it assume the costs thus incurred, with the exception of the cost of transport by ambulance or by taxi to the nearest place where appropriate care can be provided, in the case of minor ailments or minor injuries that do not require repatriation or medical transport.

EMERGENCY CALL No.

For any request for assistance or coverage of medical expenses, we provide a call number.





For the reimbursement of all your medical expenses (excluding hospitalization expenses)

Our GAPI manager will reimburse your benefits within 48 hours, upon receipt of your care sheets and receipts.

You will find on your personal space of the site www.gapigestion.com, dashboards allowing you to track your repayments and the means with which to pay your membership fees online.



Guideline for medical expenses reimbursement for the 1st



To receive payment of the benefits, you must send the Manager a request for reimbursement together with the following documents:

- The medical prescription;
- The detailed, paid invoice, as well as fees of any practitioner or eligible health facility;
- For care given in France: the CERFA form filled in by the practitioner, pharmacy or eligible health facility.

For all fees of less than 500 €, the member can SEND by email via the «GAPI Members» application a photograph of the prescriptions and medical bills.



Nevertheless, the manager or the company reserves the right to request the original documents to make the refunds.

ASSUR-TRAVEL, partner of your mobility.

Run by insurance professionals, ASSUR-TRAVEL, a wholesale broker, specializes in the design and management of insurance programs related to international mobility.

Partner of the Caisse des Français à l'étranger (CFE), ASSUR-TRAVEL has more than 12,000 expatriate customers worldwide. Every month 100 new expatriates choose our health contracts.

Many companies, small caps or international groups rely on ASSUR-TRAVEL.

Backed by that trust, ASSUR-TRAVEL has extended its range of contracts to students, foreigners staying temporarily in France and around the world, as well as short-term professional and/or leisure stays. Today, ASSUR-TRAVEL insures the journeys of more than 1,000,000 people a year.

ASSUR-TRAVEL has partnered with the major players in international mobility:



TOKIO MARINE HCC

Subsidiary of Tokio Marine and Nichido Fire Insurance Co. Limited, it is the largest and oldest non-life insurance company in Japan in the field of Corporate, Maritime and Transportation risks.



MUTUAIDE

100% subsidiary of GROUPAMA SA, with operations in more than 165 countries worldwide. 45 million potential persons assisted.



GAPI

A 100% Subsidiary of ASSUR TRAVEL, GAPI, an international healthcare expense manager, benefits from the expertise and know-how of managing international healthcare costs in addition to the social security coverage of the Fund for French Citizens Abroad (CFE) or from the first Euro. GAPI currently manages more than 10,000 secondments and expatriates around the world.

CONTACT OUR SALES DEPT.

for further information:

By phone on +33 (0)3 28 04 69 85 from 09:00 to 18:00.

contact@assur-travel.fr

To request a quote online or subscribe to our website: www.assur-travel.fr



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ASSUR-TRAVEL - Courtier Grossiste en assurances - N° ORIAS 07030650 - www.orias.fr

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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 AMLIN INSURANCE SE N°2021MGARC001-10022

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/>