

GENERAL & SPECIAL
CONDITIONS



TRAVEL INSURANCE SCHENGEN

SOMMAIRE

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CONTRACT No. 8999

- ☐ CHANGEABLE Formula
- ☐ UNCHANGEABLE Formula
- ☐ SANITARY PROTECTION Option

WARNING

- ✓ The insurance premium cannot be refunded in any case.
- ✓ The contract can be changed only when "CHANGEABLE Formula" was purchased.
Up to 3 changes before the contract start date and only if the visa is refused.

In case of legal problems with this contract, only the French version will be taken into consideration.

THE ADMINISTRATIVE MANAGEMENT OF THIS CONTRACT HAS BEEN ENTRUSTED TO ASSUREVER, INSURANCE BROKER, REGISTERED WITH ORIAS (REGISTER OF INSURANCE INTERMEDIARIES) UNDER NUMBER: 07 028 567 (WWW.ORIAS.FR).

ASSUREVER LEGAL MENTIONS: https://public.assurever.com/Mentions_legales.jpg.

ASSUREVER IS SUBJECT THE SUPERVISION OF THE FRENCH PRUDENTIAL CONTROL AUTHORITY (ACPR), LOCATED AT 4 PLACE DE BUDAPEST - CS 92459 - 75436 PARIS CEDEX 09, FRANCE.

THE COVERAGE PROVIDED BY YOUR CONTRACT, WITH THE EXCEPTION OF ASSISTANCE SERVICES, IS GOVERNED BY THE FRENCH INSURANCE CODE.

YOUR CONTRACT INCLUDES THE PRESENT GENERAL TERMS AND CONDITIONS, COMPLETED BY YOUR SUBSCRIPTION CERTIFICATE. AMONG THE COVERAGE DESCRIBED HEREFTER, THE COVERAGE YOU HAVE PERSONALLY SELECTED IS INDICATED IN YOUR SUBSCRIPTION CERTIFICATE, ACCORDING TO THE FORMULA TO WHICH YOU HAVE SUBSCRIBED AND FOR WHICH YOU HAVE PAID THE CORRESPONDING PREMIUM.

PLEASE READ YOUR GENERAL TERMS AND CONDITIONS CAREFULLY. THESE INDICATE OUR RESPECTIVE RIGHTS AND OBLIGATIONS AND PROVIDE ANSWERS TO QUESTIONS YOU MAY HAVE.

IMPORTANT

To be entitled to assistance cover under this policy, it is **ESSENTIAL** that you first contact the public emergency services and then contact MUTUAIDE Assistance prior to any intervention or personal initiative in order to obtain an incident number which will be needed for us to bear the expenses of providing assistance.

Your contract: **8999**

MUTUAIDE Assistance 24/24, 7/7

When phoning from France: 01 55 98 88 17

When phoning from abroad: +33 1 55 98 88 17

CHART OF COVERAGE AMOUNTS (SPECIAL CONDITIONS)

SERVICES	AMOUNT INCLUDING TAX Maximum / person
Repatriation assistance <i>In the event of justified repatriation of the Insured person</i> <ul style="list-style-type: none">• Repatriation or medical transportation• Repatriation to your place of residence	<ul style="list-style-type: none">• Real costs• Real costs
Medical expenses <ul style="list-style-type: none">• Medical expenses and urgent hospitalization• Urgent dental work<ul style="list-style-type: none">↳ Deductible for medical expenses	<ul style="list-style-type: none">• €30,000 / person• €100 / person• €100 / person
Assistance in the event of death <ul style="list-style-type: none">• Assistance with formalities• Repatriation of the body• Funeral arrangements, casket costs and burial	<ul style="list-style-type: none">• Yes• Real costs• €1,000 / person

SANITARY PROTECTION OPTION

This guarantee comes in addition to one or the other of the formulas.

BENEFITS	AMOUNTS INCL. TAX maximum per person
Assistance Sanitary Protection <ul style="list-style-type: none">• Pre-departure teleconsulting• Repatriation or sanitary transport (including epidemic or pandemic)• Impossible return• Hotel expenses due to impossible return• Hotel expenses following quarantine• Medical expenses abroad including epidemic or pandemic<ul style="list-style-type: none">↳ Excess• Taking charge of a local telephone package• Psychological support following quarantine• Substitute suitcase• Home help• Delivery of household goods• Psychological support following repatriation	<ul style="list-style-type: none">• 1 call• Actual costs• €1,000 maximum per person and €50,000 maximum per group• Hotel costs €150 per night (maximum 14 nights)• Hotel costs €150 per night (maximum 14 nights)• €30,000 per person• €100 per person• Up to €30• 6 consultations per event• €100 maximum per person and €350 maximum per family• 15 hours spread over 4 weeks• 1 delivery per week (maximum 2 weeks)• 6 interviews per event

EFFECTIVE DATE AND DURATION OF COVERAGE

GUARANTEE	DATE OF EFFECT	EXPIRY OF COVER
OTHER COVERAGE	The departure date	The last day of the trip

The validity period of all coverage corresponds to the travel dates indicated in the Special Conditions with a maximum period of 92 consecutive days.

Subscription must be taken out at the latest on the eve of travel.

SANITARY PROTECTION is only valid if you have taken out it in addition to the "Changeable" or "Unchangeable" formulas and you have paid the corresponding premium. This cover must be taken out on the day you register for the trip and simultaneously with the taking out of the "Changeable" or "Unchangeable" formulas.

GENERAL TERMS APPLICABLE TO INSURANCE AND ASSISTANCE

The present insurance and assistance contract is a collective insurance package taken out by ASSUREVER, holder of the policy, which covers its clients. The object of the contract is the coverage, under the limits and conditions defined hereafter, of the Insured person indicated under the Special Conditions on the occasion and during his or her travel.

As with all insurance and assistance contracts, it entails rights but also obligations for us and for you. It is governed by the Insurance Code. These rights and obligations are presented in the pages that follow.

DEFINITIONS

Abroad

"Abroad" refers to any country worldwide with the exception of the country of origin.

Accident

A sudden and unforeseeable event affecting a physical person, unintentional on the part of the victim, and originating from the sudden action of an exterior cause and preventing him from travelling by his or her own means.

Attack

Any act of violence considered as a criminal or illegal attack, affecting individuals and/or property, in the country where you are staying, occurring with the object of seriously disturbing public order through intimidation and terror, and being the object of media attention. This "attack" must be registered by the French Ministry of Foreign Affairs.

Country of origin

Country of origin refers to your country of residence.

Deductible

Portion of the indemnity remaining at your expense.

Domicile

The place of residence of the Insured person must be located anyplace in the world, with the exception of the Schengen Area, DROM, Lichtenstein, San Marino, the principalities of Andorra and Monaco and the Vatican. Domicile refers to the main and usual place of residence of the Insured person, and indicated on his or her income tax form.

DROM

Guadeloupe, French Guyana, Martinique, Mayotte and Reunion Island.

Epidemic

Important number of sick persons in a given place, resulting from the same illness.

Family member

The spouse or common law or civil union spouse, ascendants or descendants, fathers in law or mothers in law, brothers, sisters, brothers in law or sisters in law, uncles, aunts, nephews and nieces of the Insured person or his or her spouse and legal guardian of the Insured person or his or her spouse.

France

"France" refers to metropolitan France, Corsica and DROM.

Illness

Pathological state duly acknowledged by a physician and formally preventing from leaving the place of residence and requiring medical attention and fully ceasing any professional activity.

Insured person

Physical person designated hereafter, under the term “you”, and named under the Special Conditions and having paid his or her insurance premium.

These persons must not have reached the age of 85 on the day of subscribing the contract.

Insurer

MUTUAIDE ASSISTANCE – 126 rue de la Piazza – 93196 Noisy-le-Grand Cedex – S.A. with capital of €12,558,240 fully paid – Company governed by the Insurance Code RCS 383 974 086 Bobigny – TVA FR 31 3 974 086 000 19.

Loss

Random event that due to its nature requires coverage under the present contract.

Maximum per event

In the case where the coverage applies in favor of several insured parties who are victims of the same event and insured under the same Special Conditions, the insurer's coverage is limited in any event to the maximum amount indicated under this coverage regardless of the number of victims. As a result, the indemnities are reduced and paid in proportion to the number of victims.

Natural disasters

A phenomenon, such as an earthquake, a volcanic eruption, a tidal wave, a flood, a typhoon, a hurricane, a cyclone or a natural cataclysm, having been caused by the abnormal intensity of a natural agent, and recognized as such by public authorities.

Pandemic

Epidemic that develops over a vast territory, transcending borders.

Quarantine

Isolation of a person, in case of suspicion of illness or proven illness, decided by a local competent authority, in order to avoid a risk of spreading the said illness in the context of an epidemic or pandemic.

Special Conditions

Document duly completed and signed by the Insured person in which are indicated his or her or her first and last name, address, travel dates, destination country, guarantee period, travel price including tax, signing date of this document, as well as the formula and corresponding insurance premium amount. Only subscriptions for which corresponding insurance premiums have been paid will be covered in case of incident.

Spouse

Spouse refers to:

- The person linked to the Insured person by marriage and not legally separated,
- The person living together with the Insured person and under the same roof, with the same community of interests as a married couple,
- The co-signer with the Insured person of a Civilian Solidarity Pact.

Train ticket

Tickets for travel by rail.

Travel

Journey and/or stay, travel package, rental, cruise, travel ticket (including a flight on its own) reserved with the travel agency and for which dates, destination and cost are indicated under the Special Conditions.

TERRITORY OF COVERAGE

Coverage applies to countries in the Schengen Area, DROM, Lichtenstein, San Marino, and the Principalities of Andorra and Monaco and the Vatican.

Are excluded the countries listed by the Ministry of Foreign Affairs as being in a state of civil or foreign war, notorious political instability, subject to reprisals, restriction of free circulation of individuals and property, regardless of the reason, in particular for health or safety reasons, weather conditions, countries subject to acts of terrorism, having been subject to natural disasters or disintegration of the atomic nucleus as well as countries subject to any other event of force majeure.

HOW TO USE OUR SERVICES?

→ **DO YOU NEED ASSISTANCE?**

In the event of an emergency, it is imperative to contact the emergency services for all problems falling within their competence.

In order to allow us to intervene, we recommend that you prepare your call.

We will ask you for the following information:

- your surname(s) and first name(s);
- **your contract number: 8999**
- the exact location where you are, the address and telephone number where you can be reached.

You must:

- contact the assistance platform without delay at the telephone number: **01 55 98 88 17** (+ 33 1 55 98 88 17 from abroad) ;
- obtain our prior agreement before taking any initiative or incurring any expense;
- comply with the solutions we recommend;
- provide us with all the elements relating to the contract taken out;
- provide us with all the original supporting documents for the expenses for which reimbursement is requested.

Only the phone call of the Insured at the time of the event allows the implementation of the assistance services.

Upon receipt of the phone call, the Insurer, after verifying the claimant's rights, organizes and pays for the benefits provided for in this agreement.

To benefit from a service, the Insurer may ask the Insured to justify the capacity he invokes and to produce, at his expense, the documents and documents proving this right.

The Insured must allow our doctors access to any medical information concerning the person for whom we are intervening. This information will be treated with respect for medical secrecy.

The Insurer cannot under any circumstances replace the local emergency relief organizations and intervenes within the limits of the agreements given by the local authorities, nor bear the costs thus incurred, with the exception of the costs of transport by ambulance, or by taxi to the nearest place where appropriate care can be provided, in the event of a mild ailment or minor injuries requiring neither repatriation nor medical transport.

The interventions that the Insurer is required to carry out are carried out in full compliance with national and international laws and regulations. They are therefore linked to obtaining the necessary authorizations from the competent authorities..

When the Insurer has paid for the transport of an Insured, the latter must return his return ticket initially planned and not used.

The Insurer decides on the nature of the air ticketing made available to the Insured according to the possibilities offered by the air carriers and the duration of the journey.

CUMULATION OF GUARANTEES

If the risks covered by this contract are covered by another insurance, you must inform us of the name of the insurer with whom another insurance has been taken out (article L121-4 of the Insurance Code) as soon as this information has been provided. to your knowledge and at the latest when the claim is declared.

FORFEITURE OF BENEFITS AND GUARANTEE FOR FRAUDULENT DECLARATION

In the event of a Claim or request for intervention in respect of assistance services and/or insurance guarantees (provided for in these General Provisions), if you knowingly use inaccurate documents as supporting documents or use fraudulent means or inaccurate or reticent declarations, you will be deprived of any right to the assistance services and insurance guarantees, provided for in these General Provisions, for which these declarations are required, this without prejudice to the legal proceedings that we would then be entitled to sue you.

WHAT ARE THE LIMITATIONS IN CASE OF FORCE MAJEURE OR OTHER SIMILAR EVENTS?

Under no circumstances can we replace local organizations in the event of an emergency. We cannot be held responsible for any shortcomings or delays in the performance of the services resulting from cases of force majeure or events such as:

- civil or foreign wars, notorious political instability, popular movements, riots, attacks, acts of terrorism, piracy, reprisals,
- recommendations of the O.M.S. or national or international authorities or restriction on the free movement of persons and goods, whatever the reason, in particular health, safety, meteorological, limitation or prohibition of aeronautical traffic,
- strikes, explosions, pollution, natural disasters, disintegration of the atomic nucleus, or any irradiation from a source of energy presenting a character of radioactivity,
- delays and/or impossibility to obtain administrative documents such as entry and exit visas, passport, etc.; necessary for your transport inside or outside the country where you are or for your entry into the country recommended by our doctors for hospitalization,
- use of local public services or stakeholders that we are required to use under local and/or international regulations,
- non-existence or unavailability of technical or human means suitable for transport (including refusal to intervene).

EXCEPTIONAL CIRCUMSTANCES

Passenger carriers (including airlines in particular) are likely to impose restrictions for people with certain pathologies or for pregnant women, applicable until the start of transport, and subject to change without notice (and for airlines: medical examination, medical certificate, etc.). As a result, the repatriation of these people can only be carried out subject to the absence of refusal from the carrier, and of course, the absence of an unfavorable medical opinion (as provided for and according to the procedures provided for in the chapter "TRANSPORT/ REPATRIATION") with regard to the health of the Insured or the unborn child.

EXCLUSIONS COMMON TO ALL COVER

The policy's general exclusions are the exclusions common to all of the assistance benefits and the cover described in these General Provisions.

The following are exclusions:

- civil or foreign wars, riots, popular movements, attacks, acts of terrorism, hostage taking;
- the voluntary participation of an Insured Person in riots, strikes, altercations or assaults;
- the consequences of atomic radiation or any radiation from a source of energy of a radioactive nature;
- pollution, natural disasters;
- the consequences of using medicines, drugs, narcotics and similar products where not medically prescribed, and alcohol abuse;
- epidemics and pandemics, unless otherwise stipulated in the guarantee;
- any intentional act by you in order to give rise to a claim under the policy.

CLAIMS PROCESSING

A complaint is the oral or written expression of dissatisfaction with a professional. A request for a service or provision, information or advice is not a complaint.

For any claim on your Assistance guarantees listed below, you can contact MUTUAIDE by calling 01 55 98 88 17:

- Repatriation assistance
- Medical expenses
- Assistance in the event of death
- Assistance sanitary Protection

If your oral complaint is not satisfied, we invite you to write to us, either by e-mail to: qualite.assistance@mutuaide.fr or by post to :

MUTUAIDE ASSISTANCE
Service Qualité Clients
126 rue de la Piazza
CS 20010
93196 Noisy-le-Grand Cedex

In the event of a written complaint, we will acknowledge receipt thereof within a maximum of 10 working days from the date of dispatch.

Our response must be provided to you in writing two months at the latest from the sending of this complaint.

If this answer does not satisfy you, or if no answer has been given to you at the end of these two months, you have the right to contact Insurance Mediation on the website www.mediation-assurance.org or by mail (Médiation de l'Assurance TSA 50110, 75441 Paris Cedex 09), without prejudice to the right to take legal action.

PERSONAL DATA

The Insured acknowledges having been informed that the Insurer processes his personal data in accordance with the regulations relating to the protection of personal data in force and that moreover:

- the answers to the questions asked are mandatory and that in the event of false declarations or omissions, the consequences for him may be the nullity of the subscription to the contract (article L 113-8 of the Insurance Code) or the reduction indemnities (article L 113-9 of the Insurance Code);
- the processing of personal data is necessary for the subscription and execution of its contract and its guarantees, the management of commercial and contractual relations, or the execution of legal, regulatory or administrative provisions in force;
- the data collected and processed are kept for the duration necessary for the execution of the contract or the legal obligation. These data are then archived in accordance with the durations provided for by the provisions relating to the prescription;
- the recipients of the data concerning him are, within the limits of their attributions, the services of the Insurer in charge of the signing, management and execution of the Insurance contract and guarantees, its delegates, agents, partners, subcontractors, reinsurers in the exercise of their missions.
They can also be transmitted, if necessary, to professional organizations as well as to all persons involved in the contract such as lawyers, experts, legal assistants and ministerial officers, curators, guardians, investigators.
Information concerning him may also be transmitted to the Subscriber, as well as to all persons authorized as Authorized Third Parties (courts, arbitrators, mediators, ministries concerned, supervisory and control authorities and all public bodies authorized to receive them as well as departments in charge of control such as statutory auditors, auditors and departments in charge of internal control);
- in its capacity as a financial institution, the Insurer is subject to the legal obligations stemming mainly from the Monetary and Financial Code with regard to the fight against money laundering and the financing of terrorism and, as such, it implements implements contract monitoring processing that may lead to the drafting of a suspicious transaction report or an asset freezing measure.
The data and documents concerning the Insured are kept for a period of five (5) years from the closing of the contract or the termination of the relationship;
- his personal data may also be used in the context of treatment to combat insurance fraud which may lead, where appropriate, to inclusion on a list of persons presenting a risk of fraud.
This registration may have the effect of extending the study of his file, or even the reduction or refusal of the benefit of a right, a benefit, a contract or service offered.
In this context, personal data concerning him (or concerning persons who are parties or interested in the contract may be processed by all authorized persons working within the entities of the Insurer Group in the context of the fight against fraud. This data may also be intended to authorized personnel of organizations directly affected by fraud (other insurance organizations or intermediaries; judicial authorities, mediators, arbitrators, court officers, legal officers; third-party organizations authorized by a legal provision and, where applicable, victims of acts of fraud or their representatives).
In the event of a fraud alert, the data is kept for a maximum of six (6) months to qualify the alert and then deleted, unless the alert proves to be relevant. In the event of a relevant alert, the data is kept for up to five (5) years from the closing of the fraud file, or until the end of the legal proceedings and the applicable limitation periods.
For persons registered on a list of suspected fraudsters, the data concerning them are deleted after the period of 5 years from the date of registration on this list;
- in its capacity as Insurer, it is entitled to process data relating to offences, convictions and security measures either at the time of the subscription of the contract, or during its execution or within the framework of the management of litigation;
- the personal data may also be used by the Insurer in the context of the processing it implements and the purpose of which is research and development to improve the quality or relevance of its future insurance products and/or support and service offerings;
- the personal data concerning him may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union;
- the Insured has, by proving his identity, a right of access, rectification, deletion and opposition to the data processed. He also has the right to ask to limit the use of his data when they are no longer necessary, or to recover in a structured format the data he has provided when the latter are necessary for the contract or when he has consented to the use of this data.

He has the right to define directives relating to the fate of his personal data after his death. These guidelines, general or specific, concern the storage, erasure and communication of his data after his death.

These rights can be exercised with the Data Protection Representative of the Insurer:

By email : to the email address DRPO@MUTUAIDE.fr

or

by mail : by writing to the following address – MUTUAIDE ASSISTANCE – 126 rue de la Piazza – CS 20010 – 93196 Noisy-le-Grand Cedex.

After having made the request to the Delegate representing data protection and not having obtained satisfaction, he has the possibility of seizing the CNIL (National Commission for Computing and Freedoms).

SUBROGATION

The Insurer is subrogated up to the amount of the indemnities paid and the services provided by it in the rights and actions of the Insured, against any person responsible for the facts that motivated his intervention..

When the services provided in execution of the agreement are covered in whole or in part with another company or institution, the Insurer is subrogated in the rights and actions of the Insured against this company or this institution..

PRESCRIPTION

Pursuant to Article L 114-1 of the Insurance Code, any action deriving from this contract is time-barred two years from the event giving rise thereto. This period is extended to ten years for death guarantees, the actions of the beneficiaries being prescribed no later than thirty years from this event.

However, this period does not run:

- in the event of reluctance, omission, false or inaccurate declaration on the risk incurred, only from the day on which the Insurer became aware of it;
- in the event of a claim, only from the day the interested parties became aware of it, if they prove that they were unaware of it until then.

When the action of the Insured against the Insurer is caused by the recourse of a third party, this limitation period only runs from the day on which this third party took legal action against the Insured or was compensated by this last.

This limitation period may be interrupted, in accordance with Article L 114-2 of the Insurance Code, by one of the following ordinary causes of interruption:

- recognition by the debtor of the right of the person against whom he prescribed (article 2240 of the Civil Code);
- a legal action, even in summary proceedings, until the proceedings are terminated. The same applies when it is brought before an incompetent court or when the act of referral to the court is canceled as a result of a procedural defect (articles 2241 and 2242 of the Civil Code). The interruption is void if the plaintiff withdraws his request or allows the proceedings to expire, or if his request is definitively rejected (article 2243 of the Civil Code);
- a precautionary measure taken pursuant to the Code of Civil Enforcement Procedures or an act of forced execution (article 2244 of the Civil Code).

You are reminded that:

- The interpellation made to one of the joint and several debtors by a legal action or by an act of forced execution or the recognition by the debtor of the right of the one against whom he prescribed interrupts the limitation period against all the others, even against their heirs.
- On the other hand, the interpellation made to one of the heirs of a joint and several debtor or the recognition of this heir does not interrupt the limitation period with regard to the other co-heirs, even in the event of a mortgage debt, if the obligation is divisible. This interpellation or this acknowledgment only interrupts the limitation period, with regard to the other co-debtors, for the part for which this heir is liable.

To interrupt the limitation period for the whole, with regard to the other co-debtors, it is necessary to interpellate all the heirs of the deceased debtor or the recognition of all these heirs (article 2245 of the Civil Code).

The interpellation made to the principal debtor or his recognition interrupts the limitation period against the surety (article 2246 of the Civil Code).

The limitation period may also be interrupted by:

- appointment of an expert following a claim;
- the sending of a registered letter with acknowledgment of receipt (addressed by the Insurer to the Insured as regards the action for payment of the premium, and addressed by the Insured to the Insurer as regards the settlement of the claim indemnity).

SETTLEMENT OF DISPUTES

Any dispute arising between the Insurer and the Insured relating to the determination and settlement of benefits shall be submitted by the most diligent party, failing amicable resolution, to the competent court of the domicile of the Insured in accordance with the provisions set out in article R 114-1 of the Insurance Code.

FALSE STATEMENTS

When they change the subject of the risk or diminish our opinion of it :

- any reluctance or intentionally false statement on your part will invalidate the contract. The premiums paid remain with us and we will be entitled to demand payment of the premiums due, as provided for in article L113-8 of the Insurance Code,
- any omission or misrepresentation on your part, for which bad faith has not been established, will result in the termination of the contract 10 days after the notification which will be sent to you by registered letter and/or the application of the reduction in compensation in accordance with the article L113-9 of the Insurance Code.

CONTROL AUTHORITY

The authority responsible for monitoring MUTUAIDE Assistance is the Autorité de Contrôle Prudentiel et de Résolution (ACPR) – 4, place de Budapest – CS 92459 – 75436 Paris Cedex 9.

APPLICABLE LAW AND JURISDICTION

This contract is governed by French law. The contracting parties declare that they submit to the jurisdiction of the French courts and waive any proceedings in any other country.

LANGUAGE USED

The language used in the context of pre-contractual and contractual relations is the French language.

POLICY

The assistance guarantees stipulated in this document are taken out with MUTUAIDE ASSISTANCE, under the number 8999.

GENERAL INSURANCE PROVISIONS

No repatriation or early return will be carried out unless there it has been the object of a preliminary request made to the assistance call center and an agreement has been obtained from the latter.

REPATRIATION ASSISTANCE

Repatriation assistance and Sanitary Protection extension

TRANSPORT OF THE INSURED PERSON TO A MEDICAL CENTRE

The Assistance Company organizes and handles the transport of the Insured person to the most appropriate of best equipped medical hospital **(including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option)**.

Depending on the seriousness and circumstances, he may be transported by first class rail, seated or in a sleeper compartment or sleeping car, ambulance or light sanitary vehicle, regular airline in a seat or on a stretcher, private sanitary plane.

Furthermore, in the case where you refuse to accept the decision considered by our physicians as the most appropriate, you expressly release us of any liability in particular in the event of your return using your own means, or in the event of aggravation of your state of health.

REPATRIATION OF THE INSURED PERSON TO HIS OR HER DOMICILE

The Assistance Company repatriates the Insured person to his or her domicile when his or her medical condition allows him to leave the hospital **(including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option)**. The repatriation as well as the most appropriate means are decided and selected by the Assistance Company under the same conditions as indicated above.

MEDICAL EXPENSES

Medical expenses and Sanitary Protection extension

OBJET OF THE COVERAGE

Coverage provides for the reimbursement of medical expenses (medical care, hospitalization costs, pharmaceutical costs, fees and ambulance costs) following an Accident or Illness, **including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option**, affecting the Insured person during a Trip, within the limits indicated in the above-mentioned Chart of coverage amounts.

These expenses must have been exclusively prescribed by a medical authority having the diplomas or qualifications required in the country where it practices and legally authorized for professional practice.

This coverage is limited to the reimbursement of real costs incurred by the Insured person.

In the case of Insured parties of French nationality residing in the European Economic Area, the coverage applies in addition to the reimbursements provided by French Social Security or any other equivalent body providing financial coverage or reimbursement.

SPECIAL MEASURES IN THE EVENT OF HOSPITALIZATION

In the case where the Accident or Illness, including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option, incurred by the Insured person requires hospitalization, the Insured person (or its legal representative) must beforehand, except in the event of force majeure, contact the Assistance Company who will provide the complete address of the approved hospital that is closest to where the Insured person is located.

In the event the condition of the Insured person (or his or her legal representative) prevents him from making this contact prior to his or her hospitalization, he must contact the Assistance Company as soon as his or her condition allows it.

In the case of refusal on behalf of the hospital to accept direct payment of costs by the Assistance Company, the Insured person must make the advance payment for these expenses and will be reimbursed 100% of the real costs incurred, within the limit per person and dossier indicated in the above-mentioned Chart of coverage amounts.

INDICATIONS CONCERNING THE COVERAGE LIMITS

- Medical expenses excluding hospitalization: 100% of real costs per person and per dossier, within the limits indicated in the Chart of coverage amounts and current non-excessive and required expenses.
- Medical expenses with hospitalization: 100% of real costs per person and per dossier, within the limits indicated in the Chart of coverage amounts and current non-excessive and required expenses.
- Emergency dental care: 100% of real costs per person and per dossier, within the limits indicated in the Chart of coverage amounts and current non-excessive and required expenses, for costs incurred for emergency dental work (that may not be time-delayed, due to the pathological condition of the Insured person) and provided for the following acts: Protective dressing, filling, root canal work or extraction.
- **PCR test costs, only if you have subscribed to the "Sanitary Protection" option**, when you make a transit, if it is positive.

ASSISTANCE IN THE EVENT OF DEATH

ASSISTANCE WITH FORMALITIES

The Assistance Company assists the Insured person with the following formalities:

- Contact with the funeral home;
- Indication of the formalities required in particular with regard to the local administration.

REPATRIATION OF THE BODY IN THE EVENT OF DEATH

In the event of death of the Insured person occurring during the trip, the Assistance Company handles and organizes transport of the Insured person's body up to his or her Place of Residence.

Funeral costs are covered within the limits indicated in the Chart of coverage amounts.

SANITARY PROTECTION

Changeable or Unchangeable Formulas Extension

The following guarantees are granted to you only if you have taken out the "Sanitary Protection" option:

BEFORE THE TRIP

PRE-DEPARTURE TELECONSULTING

For any request of useful information required for the organization and smooth running of your trip, you can contact us before your departure 24 hours a day; 7 days a week.

The information concerns the following areas.

Sanitary information: Health, Hygiene, Vaccination, Precautions, Main Hospital Centers, Advice to women, Time difference, Pets on a trip.

Our doctors are also available for any information you may need in the event of travel during an epidemic or pandemic context.

The information is communicated by telephone and is not subject to written confirmation or the sending of documents.

Information and information services are provided between 8:00 a.m. and 7:00 p.m. and within the time limits normally necessary to satisfy the request.

However, whatever the time of your call, we can take note of your requests as well as your contact details so that we can contact you back with the requested information.

DURING THE TRIP

IMPOSSIBLE RETURN

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

If you are obliged to extend your stay, we will organize and pay for the hotel costs (room and breakfast) and those of your beneficiary family members or an insured accompanying person, up to the amount shown in the Table of Benefits.

We organize and pay for your repatriation home, up to the limit indicated in the Table of Benefits.

HOTEL EXPENSES FOLLOWING QUARANTINE

If you are obliged to extend your stay following your quarantine, we will organize and pay the hotel costs (room and breakfast) and those of your beneficiary family members or an insured accompanying person, up to the amount indicated in the Table of Benefits.

TAKING CHARGE OF A LOCAL TELEPHONE PACKAGE

If you are quarantined during a guaranteed trip outside your country of residence, we cover the cost of a local telephone package, within the limit indicated in the Table of Guarantees.

ON-SITE PSYCHOLOGICAL SUPPORT DURING QUARANTINE

In the event of significant trauma following an event linked to an epidemic or a pandemic, we can put you, at your request, in telephone contact with a psychologist, within the limit indicated in the Table of Benefits. The contents of this exchange are entirely confidential and do not replace the psychotherapeutic work carried out in private practice. Under no circumstances, due to the physical absence of the caller, can this service replace psychotherapy.

SUBSTITUTE SUITECASE

If you no longer have enough usable personal effects at your disposal due to your quarantine or hospitalization following an epidemic or a pandemic, we will provide the necessary fund for basic necessities up to the amount indicated in the Table of Benefits, upon presentation of proof.

AFTER THE TRIP

DOMESTIC ASSISTANCE

Following your repatriation by our care after an illness linked to an epidemic or pandemic, you cannot assume your usual household chores, we will provide a household helper, within the limit indicated in the Table of Benefits.

DELIVERY OF HOUSEHOLD GOODS

Following your repatriation by us after an illness linked to an epidemic or pandemic and you are unable to leave your home, we organize and fund a home delivery service for your household goods, within the limits of local shopping facilities and within the limit set out in the Table of Guarantees.

PSYCHOLOGICAL SUPPORT WHEN YOU RETURN HOME AFTER REPATRIATION

In the case of a significant trauma following an event related to an epidemic or pandemic, we can organize a telephone consultation with a psychologist upon your return home, upon your request and within the limit indicated in the Table of Benefits. This consultation is entirely confidential and does not replace the psychotherapeutic work carried out in private practice. Under no circumstances, due to the physical absence of the caller, can this service replace psychotherapy.

WHAT WE EXCLUDE

We cannot, under any circumstances, substitute ourselves for local emergency relief organizations. In addition to the exclusions set out in the chapter "GENERAL INSURANCE & ASSISTANCE", the following are excluded:

- the consequences of exposure to intentionally or accidentally disseminated infectious biological agents, chemical agents such as combat gases, incapacitating agents, nerve agents or persistent neurotoxic effects,
- the consequences of intentional acts on your part or the consequences of fraudulent acts, suicide attempts or suicides,
- pre-existing health conditions and/or illnesses and/or injuries diagnosed and/or treated that have been the subject of continuous hospitalisation, day hospitalisation or outpatient hospitalisation in the 6 months prior to any application, whether the manifestation or aggravation of the said condition,
- costs incurred without our agreement or not expressly provided for in these General Contract Provisions,
- costs not supported by original documents,
- claims occurring in countries excluded from cover or outside the validity dates of the contract, and in particular beyond the duration of the planned trip abroad,
- the consequences of incidents occurring during motorized events, races or competitions (or their trials), subject by the regulations in force to prior authorization from the public authorities, when you take part in them as a competitor, or during circuit trials subject to prior approval by the public authorities, even if you use your own vehicle,
- journeys undertaken for the purpose of diagnosis and/or medical treatment or cosmetic surgery, their consequences and the resulting costs,
- organizing and paying for the transport referred to in the "TRANSPORT/RETURN" chapter for minor ailments which can be treated locally and which do not prevent you from continuing your journey,
- requests for assistance relating to medically assisted procreation or the voluntary interruption of pregnancy, their consequences and the costs arising therefrom,
- applications relating to procreation or gestation for the account of others, its consequences and the costs arising therefrom,
- medical devices and prostheses (dental, hearing, medical),
- thermal cures, their consequences and costs,
- medical expenses incurred in your country of residence,
- the planned hospitalizations, their consequences and the resulting costs,
- optical costs (e.g. glasses and contact lenses),
- vaccines and vaccination fees,
- medical check-ups, their consequences and the related costs,
- aesthetic interventions, as well as their possible consequences and the costs arising from them,
- stays in a rest home, their consequences and the resulting costs,
- rehabilitation, physiotherapy, chiropractic, their consequences and the costs involved,
- medical or paramedical services and the purchase of products whose therapeutic nature is not recognized by French legislation, and the related costs,
- health check-ups for preventive screening, regular treatment or tests, their consequences and the resulting costs,
- search and rescue costs in the desert,
- organizing the search and rescue of people, particularly in the mountains, at sea or in the desert,
- the cost of excess baggage weight when travelling by air and the cost of transporting baggage when it cannot be transported with you,
- travel cancellation fees,
- restaurant costs,
- the consequences of infectious risk situations in an epidemic context which are subject to quarantine or preventive measures or specific monitoring by the international health authorities and/or local health authorities of the country where you are staying and/or of your country of origin, unless otherwise stipulated in the guarantee,
- customs duties.

In case of legal problems with this contract, only the French version will be taken into consideration.

ASSUREVER

TSA 72218 - 18039 BOURGES CEDEX

N° Tel : 01 73 03 41 01

SARL (French limited liability company) with a share capital of €516,500 -
company registration number RCS Paris B 384.706.941

Insurance brokerage and management company

Professional civil liability financial and insurance guarantee provided
In accordance with Articles L 530-1 and L 530-2 of the Insurance Code



The assistance guarantees stipulated in this document have
been taken out with MUTUAIDE ASSISTANCE, under the
number 8999.

ASSUREVER insures your travels

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ASSUREVER designs, manages and distributes specialized solutions for travel insurance, professional liability, fleet of coaches and cars, health and welfare, damage to premises, as well as assistance and insurance services for individuals, professionals and businesses.

With 55 employees, ASSUREVER accompanies you every day.

ASSUREVER

EXPERIENCE:

ASSUREVER has been a national insurance broker for more than 30 years, specialists in the creation, marketing and management of insurance and assistance policies in the tourist sector. This status of broker enables us to work with the best insurance companies.

PERFORMANCE

In 2019 ASSUREVER insured more than 1.5 million people worldwide and managed more than 20,000 claims.

OUR COMMITMENT:

- To guide you in your choice of cover.
- To protect you according to your needs.
- To help you before and during your trip.

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