



HEALTH AND PERSONAL ASSISTANCE COVER



	COVERAGE
Medical expenses abroad from the 1st euro	100% of actual expenses with a maximum of
USA, Canada, Argentina, Australia, New Zealand, People's Republic of China, South Korea, Japan, Hong Kong, Singapore, Taiwan.	€ 500,000 per Insured
Other destinations	€ 200,000 per Insured
Hospitalisation	
Advance of hospitalisation fees (hospitalisation for more than 24 hours)	100% of actual costs
Transport by ambulance (if hospitalisation supported)	100% of actual costs
Hospital cost contribution (including daily flat rate in France)	100% of actual costs
Medical and surgical fees	100% of actual costs
Examinations, tests, medication	100% of actual costs
Medical acts	100% of actual costs
Usual outpatient care	
Consultations with general practitioners or specialists	100% of actual costs
Laboratory examinations and tests	100% of actual costs
Radiology	100% of actual costs
Pharmacy costs	100% of actual costs
Nursing and nursing assistant acts	100% of actual costs
Teleconsultation <small>à vos côtés, où que vous soyez.</small>	100% of actual costs (see appendix)
Dental	
Emergency dental care	€ 300 and € 600 in case of accident
Medical expenses in your country of origin	
Coverage of medical expenses and hospitalisation	€ 20,000
Deductible	€ 30 per illness
Personal assistance in case of illness or injury	
Medical encounter	Actual costs
Transport - repatriation	Actual costs
Repatriation of spouse	(1)
Visit of a loved one	(1) + hotel expenses € 100 per night for 10 nights
Continuation of stay coverage	(1)
Early return: in case of serious illness of a close relative	Round trip ticket (1)
Personal assistance in case of death	
Repatriation of body	Actual costs
Coffin expenses required for transportation	Actual costs
Early return: in case of death of a close relative	Round trip ticket (1)
Travel Assistance	
Cash advance	€ 800
Advance of bail money	€ 30,000
Coverage of legal fees	€ 8,000
Search and rescue expenses	€ 5.000 per event
Practical "travel" information	Actual costs

1) transport by economy class airline or 1st class train.

* except physiotherapy capped at 10 sessions and € 50 maximum per session.

**DESCRIPTION OF LUGGAGE INSURANCE COVER**

	COVERAGE
LUGGAGE	€ 2.000 per person
Sub limit for precious items or sport gear	€ 1,000
Sub limit for laptops and phones / smartphones	€ 250
Sub limit for theft in a van	€ 500 per claim
Deductible	€ 25 per claim

PERSONAL ACCIDENT COVER (optional)

	COVERAGE
ACCIDENTAL DEATH	€ 12,000
PERMANENT PARTIAL OR TOTAL DISABILITY following an accident	€ 50,000
IN HOSPITAL CASH ALLOWANCE (if more than 3 days) (payment starting on the 4th day)	€ 50 per day / Maximum 30 days
Maximum per event	€ 50,000

