GUARANTEES / REIMBURSEMENTS

WHAT GUARANTEES?

3 levels of cover are available:

The FIRST offer
(For)

Healthcare costs up to 75,000€
Repatriation assistance

The ACCESS offer

Medical expenses up to €250,000
Repatriation assistance Luggage insurance
Third-party liability insurance

The PRIME offer

Medical expenses up to €500,000
Repatriation assistance Luggage insurance
Third-party liability insurance

HEALTH COVER AND PERSONAL ASSISTANCE 1/2

	LIMITATIONS		
	FIRST (Age limit : 65)	**ACCESS**	**PRIME**
Medical expenses abroad to the 1st euro (including in the event of an epidemic or pandemic)			
Worldwide	100% of actual costs up to a maximum of €75,000 / policyholder	100% of actual costs with a maximum of €250,000 / policyholder	100% of actual costs with a maximum of €500,000 / policyholder
Deductible	*€30 / condition / policyholder	No deductible	No deductible
Hospitalization			
Advance payment of hospitalisation costs (hospitalisation of more than 24 hours)	100% of actual costs	100% of actual costs	100% of actual costs
Transport by ambulance	100% of actual costs	100% of actual costs	100% of actual costs
Accommodation costs (including daily rate in France)	100% of actual costs	100% of actual costs	100% of actual costs
Medical and surgical fees	100% of actual costs	100% of actual costs	100% of actual costs
Examinations, tests, medicines	100% of actual costs	100% of actual costs	100% of actual costs
Medical procedures	100% of actual costs	100% of actual costs	100% of actual costs
Outpatient medicine			
Consultations with GPs or specialists	100% of actual costs	100% of actual costs	100% of actual costs
Analyses, laboratory tests	100% of actual costs	100% of actual costs	100% of actual costs
Radiology	100% of actual costs	100% of actual costs	100% of actual costs
Pharmacy	100% of actual costs	100% of actual costs	100% of actual costs
Nurses and physiotherapists (2)	100% of actual costs	100% of actual costs	100% of actual costs
Teleconsultation médecindirect à vos côtés, où que vous soyez	100% of actual costs	100% of actual costs	100% of actual costs
Dental (including in the event of an epidemic or pandemic)			
Emergency dental care	€150	€300 / illness & €600 accident	€300 / illness & €600€accident
Optics			
Pair of replacement glasses following an accident	No	€50 / policyholder	€150/ policyholder
Medical expenses in your home country Temporary return			
Coverage of medical and hospitalisation expenses	€20,000 / policyholder	€20,000 / insured	€20,000 / policyholder
Deductible	€30 / condition / policyholder	€30 / condition / policyholder	€30 / condition / policyholder

(2) Physiotherapy limited to 10 sessions and a maximum of €50 per session following a covered accident during the period of validity of the policy.

GUARANTEES / REIMBURSEMENTS

HEALTH AND ASSISTANCE COVER 2/2

	LIMITATIONS		
	FIRST (Age limit : 65)	**ACCESS**	**PRIME**
Personal assistance in the event of illness or injury (including in the event of an epidemic or pandemic)			
Medical contact	Actual costs	Actual costs	Actual costs
Transport - medical repatriation (including in the event of an epidemic or pandemic)	Actual costs	Actual costs	Actual costs
Visit from a relative	Hotel costs €80 / night (10 nights)	Hotel costs €80 / night (10 nights)	Hotel costs €80 / night (10 nights)
Continuation of your stay guaranteed	100% of actual costs	100% of actual costs	100% of actual costs
Early return: in the event of serious illness of a close relative	Economy class air travel or 1st class train	Economy class air travel or 1st class train	Economy class air travel or 1st class train
Additional personal assistance in the event of epidemic or pandemic			
No way back	Return ticket: max. €1,000 / person	Return ticket: max. €1,000 / person	Return ticket: max. €1,000/ person
Hotel expenses following an impossible return	Hotel costs €80 / night for 7 nights / pers	Hotel costs €80 / night for 7 nights / pers	Hotel costs €80 / night for 7 nights / pers
Hotel costs following quarantine	Hotel costs €80 / night for 7 nights / pers	Hotel costs €80 / night for 7 nights / pers	Hotel costs €80 / night for 7 nights / pers
Payment of a local telephone package	Up to €80	Up to €80	Up to €80
Psychological support following quarantine or repatriation	5 interviews / event	5 interviews / event	5 interviews / event
Emergency suitcase	€100 max / person and €30 max per family	€100 max / person and €30 max per family	€100 max / person and €30 max per family
Domestic help	15h00 spread over 4 weeks	15h00 spread over 4 weeks	15h00 spread over 4 weeks
Household shopping delivery	15 days max and 1 delivery / weeks	15 days max and 1 delivery / weeks	15 days max and 1 delivery / weeks
Personal assistance in the event of death			
Repatriation of the body	Actual costs	Actual costs	Actual costs
Transport coffin costs	Actual costs	Actual costs	Actual costs
Early return: in the event of the death a close relative	Return ticket (1)	Return ticket (1)	Return ticket (1)

(1) Transport by economy class plane or 1st class train.

GUARANTEES / REIMBURSEMENTS

COVER FOR TRAVEL ASSISTANCE, LIABILITY, INSURANCE

	LIMITATIONS		
	FIRST (Age limit 65)	ACCESS	PRIME
Travel assistance			
Criminal deposit advance	No	€15 245	€5 245
Payment of legal fees	No	€3 049	€3 049
Practical travel information	No	Actual costs	Actual costs
Search and rescue costs	No	€5,000/ policyholder and €10,000 / event	€6,000 / policyholder and €10,000 / event
Cash advance loss / theft papers / means of payment	No	€ 1 000	€ 1 000
Personal liability insurance			
All losses combined	No	€1,500,000 worldwide €500 000 USA / CANADA	€ 1,500,000 worldwide € 500 000 USA / CANADA
Consequential material and immaterial damage	No	€450 000	€450 000
Deductible	No	€150	€150
Luggage insurance			
Destruction, damage or theft of baggage	No	€250 / person	€500 / person
Of which valuables, including sports equipment	No	€100	€100
Of which laptops and smartphones	No	€100	€100
Of which theft inside a car or van	No	€100	€100 / claim
Deductible	No	€25 / claim	€25 / claim
Benefits in case of an accident			
Accidental death	No	€12 000	€12 000
Permanent partial or total disability following an accident	No	€50 000	€50 000
Maximum per event	No	No	No