












## HEALTH AND PERSONAL ASSISTANCE TABLE OF BENEFITS



### LIMITATIONS

 <b>Medical expenses abroad from the 1<sup>st</sup> euro (including in the event of an epidemic or pandemic)</b> 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
 <b>Hospitalisation (including in the event of an epidemic or pandemic)</b>	
Advance of hospitalisation fees (hospitalisation for more than 24 hours)	100% of actual costs
Transport by ambulance (if hospitalisation supported by ASSUR TRAVEL)	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
Maternity Expenses*	up to €7,500 with 20% deductible
 <b>Pandemic</b>	
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 physical therapist**	100% of actual costs
Teleconsultation 	100% of actual costs (see appendix)
 <b>Dental</b>	
Emergency dental care	€ 300 and € 600 in case of accident
 <b>Medical expenses in your country of origin</b>	
Coverage of medical expenses and hospitalisation	€ 20,000
Deductible	€ 30 per illness
 <b>Personal assistance in case of illness or injury</b>	
Medical encounter	Actual costs
Transport - repatriation	Actual costs
Repatriation of spouse	(1)
Visit of a relative	(1) + hotel expenses € 100 per night for 10 nights
Continuation of stay coverage	Round trip ticket (1)
 <b>Personal assistance in case of death (including in the event of an epidemic or pandemic)</b>	
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)
 <b>Travel assistance (including in the event of an epidemic or pandemic)</b>	
Early return in the event of an epidemic risk	250€
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.

\*\* A 10 months waiting period applying.

**LUGGAGE INSURANCE BENEFITS****LIMITS**

LUGGAGE INSURANCE	2.000 € per person
Of which precious objects, including sports equipment	1.000 €
Of which laptops and phones / smartphones	250 €
Of which theft inside a van	500 € per claim
<b>Deductible</b>	<b>25 € per claim</b>

**OPTIONAL LIFE AND CRITICAL ILLNESS BENEFITS****LIMITS**

ACCIDENTAL DEATH	12.000 €
PERMANENT PARTIAL OR TOTAL DISABILITY following an accident DAILY	50.000 €
INJURY BENEFIT following hospitalisation of more than 3 days (payment of benefit from the 4th day)	50 € per day / Maximum 30 days
Maximum per event	50.000 €

