Globe-trotters - Temporary expatriate

Insurance product information document

assur-travel

Product developed by ASSUR TRAVEL and :
MGEN, registered under SIREN number 775 685 399, Mutual(s) subject to the provisions of Book II of the Mutuality Code, with registered office at 3 square Max-Hymans - 75748 Paris Cedex 15, France.

Groupe Special Lines 6-8 rue Jean Jaurès 92800 PUTEAUX, S.A.S. with capital of EUR 100,000 in which Groupama Rhône Alpes Auvergne holds more than 10% of the shares and voting rights, registered under number 820 232 163 R.C.S. Nanterre - Intermediary registered with the ORIAS under number 16003981 and under the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09.

Product : ASSUR-TRAVEL GLOBE-TROTTERS N°MGENIB1100634SAN AND ADP20245743

This information document provides a summary of the main benefits and exclusions of the policy. It does not take into account your specific needs and requests. Full details of this product can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

The Globe-trotters - Temporary Expatriate Insurance product is designed to compensate you in the event of a claim during your stay. In the event of accident or illness, it is designed to reimburse all or part of your healthcare costs. A 24/7 assistance service is also available in the event of a medical emergency. As an option, you benefit from an extension of the cover limit for medical expenses, as well as travel assistance, personal liability, luggage and personal protection.

What is insured?

The amounts of benefits are subject to ceilings that vary according to the level of cover chosen, and are shown in the Table of Benefits.

GUARANTEES AND SERVICES PROVIDED AS STANDARD

In the event of illness or accident (including in the event of an epidemic): **Reimbursement your medical expenses up to the 1st Euro; Hospitalisation:** Coverage of ambulance costs, accommodation costs, medical and surgical fees, examinations, laboratory tests, pharmacy, technical medical procedures, nursing and medical auxiliary ;
Third-party payment in event of hospitalisation ;
Medicine ambulatory : Coverage in general practitioners, specialists, nurses and medical auxiliaries. coverage examinations, laboratory tests, pharmacy ;
Coverage of emergency dental expenses; GAPI application for members: available on Google play and App store to help you manage your medical expenses;
Medical repatriation, visit from a relative ;
Early return in event of hospitalisation a close relative ;

In the event of an epidemic :

Return impossible: hotel expenses and return ticket
Hotel expenses in the event of quarantine
Telephone package
Psychological support if quarantined Emergency suitcase
Domestic help and errand delivery following repatriation

In the event of death :

Repatriation of the body ;
Payment of coffin costs ;
Early return in the event of the death a close relative ;

OPTIONAL BENEFITS

Personal liability: for personal injury or damage to property caused to third parties; **Personal protection:** for a lump sum payment in the event of death or disability; **Baggage: in the** event of loss, theft or damage to your baggage and personal effects.

Travel assistance :

Advance of funds, advance of criminal deposit ;
Payment of lawyers' fees.

What is not insured?

Voluntary action by the insured ;
Suicide or attempted suicide by the insured;
Pregnancy;
Convalescence and ipreexisting Ilnesses

The use of medicines, drugs or narcotics or similar products not prescribed by a doctor, and the misuse of alcohol;
Planned hospitalisations ;
Spa treatments, beauty treatments ;
Default of any kind, including financial default by the organiser of your trip ;

The cost of prostheses (optical, dental, acoustic, functional) ;

Playing sport professionally.

This list is not exhaustive.

Are there any exclusions on cover?

MAIN POLICY EXCLUSIONS

! People aged over 80 outside the USA and Canada and 65 in the USA and Canada.

MAIN RESTRICTIONS

! Assistance services can only be if the beneficiary or beneficiaries call us at the time of the event.

This list is not exhaustive.

Where am I covered?

All over the world

What are my obligations?

Cover will be suspended on subscription

to the policy :

- Fill in the application form accurately
- Provide any supporting documents requested by the insurer

During the life of the contract :

- Inform the insurer of the following events within 30 (thirty) days of becoming aware of them: change marital status, change of address,

In some cases, these changes may result in a change to the contract and the premium.

In the event of a claim :

- Declare any claim likely to one of the guarantees under the conditions and within the time limits laid down, and enclose all relevant documents.
- Inform you of any cover taken out for the same risks in whole or in part other insurers, as well as any reimbursement you may receive in respect a claim.

When and how do I make payments?

Premiums are payable at the time of subscription, to insurer or its representative.
Payments can be made by credit card, bank transfer or cheque.

When does the cover begin and when does it end?

The effective date of the contract is set by mutual agreement and is indicated in the Application Form.

For insurance contracts with a duration of more than 1 month, the policyholder a cooling-off period of 14 days, starting from the date of signature shown on the Application Form.

Cover ends on the end date of the stay indicated on the Application Form.