

# Health 1<sup>st</sup> Euro, Death and Dismemberment benefits, Assistance, Legal Liability, and Luggage benefits

## Insurance Product Information Document

Companies : MGEN (Health 1<sup>st</sup> Euro, Assistance-Repatriation and Non-accidental death benefits) –MGEN Portugal - Companhia de Seguros, S.A (Accidental death and Dismemberment, Legal liability and Luggage benefits)

Product: Contract N° MGENIB1100437SAP — **Globe Partner**

This product information document presents a summary of the contract's main guarantees and exclusions. It does not take into account your needs and specific requests. You shall find detailed information about this product in the pre-contractual and contractual documentation. The benefits that are preceded by a green check are systematically granted.

### What is this type of insurance?

The « Globe Partner » product has been subscribed by the Globe Partner Association on behalf of its members aged under 40 travelling outside their country of habitual residence. It provides for the reimbursement of **medical expenses** which are recognized by the World Health Organization from the very first euro spent, a cover in case of **Accidental death and Dismemberment, Assistance benefits**, coverage of **Legal liability** that may occur during private life and of **luggage**.



## What is insured ?

### Health benefits

Reimbursement of real medical expenses and guarantees of payment within an annual limit per person of €300 000 :

- ✓ Surgery and hospitalization
- ✓ Consultations, pharmacy, x-ray, analyses, paramedic care
- ✓ Emergency dental treatment (limited to €300)
- ✓ Dental treatment following an accident (limited to €600)

### Accidental death and Dismemberment benefits

- ✓ Non-accidental death benefit: €1 000
- ✓ Accidental death benefit: €8 000
- ✓ Permanent disability benefit further to an accident: €30 000

### Assistance benefits

- ✓ Repatriation or Medical transport
- ✓ Visit of a relative in case of hospitalization > 7 days (outward/return ticket + €80 per night, max 8 nights)
- ✓ Extension of stay for medical reasons (€80 per night, max 15 nights)
- ✓ Transport of body in case of death (funeral costs limited to €1 500)
- ✓ Early return following the death of a member of the immediate family
- ✓ Search costs (maximum €3 000)
- ✓ Advance of funds abroad (up to €700)
- ✓ Sending of medicines abroad
- ✓ Legal assistance abroad (payment of fees up to €3 000 or advance of bail up to €7 000, to be reimbursed)

### Legal liability

- ✓ Personal injury: limited to €4 500 000
- ✓ Damage to property and consequential losses therefrom: limited to €450 000
- ✓ Objects entrusted during a period of internship: limited to €11 500

### Luggage insurance

During the outward / return journey, luggage, objects and personal effects under the responsibility of the transport company, limited to €1 150 in addition to the reimbursement from the transport company, in the event of :

- ✓ Theft and loss,
- ✓ Total or partial destruction.



## What is not insured ?

### For all guarantees

- ✗ Accidents or illnesses which occurred prior to the effective date of the contract.

### Medical costs guarantees

- ✗ Medical expenses in the country of residence, except for students (covered in their country of residence in case of emergency, when they return for school holidays, for a maximum of 30 days per contract year and a maximum amount of €15 000)
- ✗ Unreasonable or unusual medical Costs

### Accidental death and dismemberment benefits

- ✗ Accidental death occurring more than one year after the accident

### Legal liability

- ✗ Damage affecting personally the covered person and or members of his/her family



## Are there any exclusions on cover ?

### Main exclusions relating to all guarantees

- The intentional act of the covered person
- Consequences of alcoholism and drunkenness
- Use of non-prescribed drugs and non-medical products
- The absence of random

### Main exclusions relating to health benefits

- Treatments not prescribed by a qualified doctor
- Treatments due to sexually transmitted diseases and related tests
- Expenses related to pregnancy, maternity

### Main exclusions relating to Accidental death and Dismemberment benefits

- Use of a motorcycle with a cylinder in excess of 125cm<sup>3</sup>
- Accidents resulting from the covered person's professional activity

### Main exclusions relating to Assistance benefits

- Assistance due to pollution, natural disasters
- States of pregnancy unless unforeseen complications, and in all cases from the 32<sup>nd</sup> week of pregnancy

### Main exclusions relating to Legal liability

- Use of land motor vehicles and sailing boats
- Damage resulting from any professional activity
- Objects entrusted to the insured (except in case of internships)
- Internships in the medical and paramedical field (except for internships exclusively on an observation basis)

### Main exclusions relating to Luggage insurance

- Fragile objects such as porcelain, glass, ceramic
- Laptop computers, mobile phones,
- Cash, credit cards

### Main restrictions

- In case of subscription after departure, benefits are subject to a waiting period of 8 days as from subscription
- €100 deductible per file and per claim for each Legal liability benefits

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**MGEN**, 3 Square Max Hymans, 75648 Paris Cedex 15, France, registered under number SIREN 775 685 399, regulated by the French Mutual Insurance Companies code.

**MGEN Portugal** - Companhia de Seguros, S.A, whose head office is located at Rua Duque de Palmela, 11, Piso 1, 1250-097 Lisboa, Portugal, with a share capital of €7,500,000.00 and registered under the unique registration and legal entity identification number 517503131. MGEN Portugal is regulated by the Autoridade de Supervisão de Seguros e Fundos de Pensões in Portugal and is authorized by the Prudential Supervision and Resolution Authority (ACPR) to operate in France under the Freedom to Provide Services regime



## Where am I covered ?

- ✓ Benefits apply worldwide, to the exclusion of the country of residence.
- ✓ Students may be covered for medical expenses in their country of residence in case of emergency, during school holidays, for a maximum of 30 days per contract year and a maximum amount of €15 000.



## What are my obligations ?

### Under penalty of forfeiture of cover:

- **When taking out the policy, the covered person must:**

- Fill the enrolment documents comprising a health declaration.
- Pay the entire period of coverage indicated in the affiliation documents.

- **During the lifetime of the contract:**

Inform the insurer of the following events:

- Status changes: address modification, change of status with regard to mandatory health and maternity insurance schemes,
- Return to his/her country of residence,
- Benefits from any social security scheme or any other insurance organism.

- **In case of a claim:**

Advise the insurer within the allowed time limits and join any documentary evidence useful to examine the claim.

Medical expenses:

- Scanned documents are accepted for reimbursement requests of €500 or less.
- In case of hospitalization of more than 24 hours, possibility to obtain a guarantee of payment.
- Address a request for prior approval to the insurer in case of hospitalization, surgery, radiography or medical treatment.

Assistance: Obtain the prior approval of the insurer before taking any steps or incurring any expenses, and when the insurer organizes the transport or repatriation, restitution of the initial travel tickets.

Legal Liability: You should not accept any acknowledgment of liability without our prior written consent.



## When and how do I pay ?

Premiums must be paid entirely at enrolment.  
Payment can be made by credit card.



## When does the cover start and end ?

Acceptance of coverage is subject to the membership to the Globe Partner Association and acceptance by the insurer. The contract starts on the date specified in the insurance certificate, subject to the payment of the premium.

It is concluded for a fixed term.

The contract may also end:

- On the termination date of contract, no MGENIB1100437SAP concluded between the Globe Partner Association and co-insured by MGEN and MGEN Portugal.
- On the date of final return or after evacuation to his/her country of residence in case the contract period has not ended.



## How do I cancel the contract ?

The contract is subscribed for a fixed term without tacit renewal and cannot be cancelled or refunded once started.