

Health 1st Euro, Accidental death and Dismemberment benefits, Assistance, Legal Liability, Transport delay, Cancellation Fees and Luggage benefits

Insurance Product Information Document

Companies : MGEN & MGEN Vie (Health 1st Euro, Accidental death and Dismemberment benefits, repatriation) – Mutuaide Assistance (Assistance benefits other than repatriation, Transport delay, Cancellation fees and Luggage insurance)- Matmut (Legal liability benefits)

Product: Contracts No MGENIB1100219SAP – No 5654 – No 980 0015 98680 M – Globe Traveller

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.

What is this type of insurance?

The « Globe Traveller » product has been subscribed by the Globe Partner Association on behalf of its members aged under 66 travelling outside their country of habitual residence. It provides for the reimbursement of **medical expenses** 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, of **Transport delay**, of **Cancellation fees** and of your **luggage**.



What is insured ?

Health benefits

Reimbursement of real medical expenses and guarantees of payment within an annual limit per person: €150 000 - €300 000 or €500 000, according to the limit selected at the time of enrolment

- ✓ 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

- ✓ Accidental death benefit: €10 000
- ✓ Permanent disability benefit further to an accident: €50 000

Assistance benefits

- ✓ Repatriation or Medical transport
- ✓ Visit of a relative in case of hospitalization
- ✓ Extension of stay for medical reasons
- ✓ Evacuation in case of unstable political situation (acts of terrorism)
- ✓ Transport of body in case of death
- ✓ Early return following the death of a member of the immediate family
- ✓ Search costs
- ✓ Advance of funds abroad
- ✓ Sending of medicines abroad
- ✓ Legal assistance abroad

Legal liability

- ✓ Personal injury: limited to €4 500 000
- ✓ Damage to property and consequential losses therefrom: limited to €450 000

Luggage insurance

- ✓ Luggage, objects and personal effects limited to €2 000 in the event of:
 - Theft and loss
 - Total or partial destruction
- ✓ Basic necessities in case of late delivery
- ✓ Reissuance costs of official documents in case of theft

Transport delay

- ✓ Delay of more than 4 hours (charter and scheduled flight)

Cancellation fees option (if selected at the time of subscription)

Limited to €9 000 per person and €30 000 per event (according to the SNAV (travel agents union) schedule of cancellation fees)

The benefits that are preceded by a green check are systematically granted.



What is not insured ?

For all guarantees

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

Medical costs guarantees

- ✗ Reimbursements are limited to the annual limits indicated in the table of benefits
- ✗ Medical expenses in the country of residence, except for students (covered in their country of residence in case of emergency, when they return for 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 practice of risky sports (unless the option has been selected at subscription)
- 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 125cm³
- 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 32nd week of pregnancy

Main exclusions relating to Legal liability

- Use of land motor vehicles and sailing boats
- Damage resulting from any professional activity

Main exclusions relating to Luggage insurance

- Fragile objects such as porcelain, glass, ceramic
- Laptop computers, mobile phones, cash, credit cards
- Sports equipment (unless the option has been selected at subscription)

Main exclusions relating to Cancellation fees option

- Any event occurring between the date of purchase of the trip and the date of purchase of the insurance contract
- Epidemics, pandemics
- Closure of boarders

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
- €30 deductible per file and per claim for the Luggage benefits
- €30 deductible per person and per claim for the Cancellation fees option



Where am I covered ?

- ✓ Benefits apply in the countries of the zone(s) selected by the member at the time of enrolment.



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, check or wire transfer.



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 contracts MGENIB1100219SAP, 5654 or 980 0015 96680 M concluded between the Globe Partner Association and the insurers.
- 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.