



TABLE OF BENEFITS

CAP ASSISTANCE

MULTIRISK POLICY N°IB2000392FRCA0
 CANCELLATION POLICY N°IB2000392FRCA1 (OPTIONAL)

MULTIRISK POLICY EUROP ASSISTANCE IB2000392FRCA0

| HEADS OF COVER | AMOUNTS INCLUDING TAX*/PERSON |
|--|--|
| ASSISTANCE TO ILL OR INJURED PERSONS | |
| Travel/Repatriation | Actual cost |
| Return of insured family members or of one insured escort and pets | Single ticket |
| Hospital visiting | Outbound and inbound tickets and €80/night (max. 10 nights) |
| Accompanying children under 18 | Return ticket or hostess |
| Continuation of travel | Supplementary transport costs |
| Replacement driver | Return ticket or driver |
| Extension of stay | Hotel €80/ night (Max. 10 nights) + return ticket In the event of a suspected or proven illness, in order to avoid a risk of the illness spreading in an Epidemic or pandemic context and by decision of Europ Assistance's doctors: extended to 14 nights and for Costa Rica €2,000 Max. |
| Early return in the event of the hospitalisation of a family member, of the work stand-in, of the person in charge of minding minor children and/or handicapped adult offspring who stayed at home | Return ticket |
| MEDICAL EXPENSES | |
| Additional reimbursement of medical expenses and advances as regards hospitalisation expenses (abroad only) | |
| Area 1: Europe and Israel, Morocco, Tunisia | €100,000 |
| Area 2: Worldwide except areas 3 and 4 | €200,000 |
| Area 3: Worldwide including Japan, Australia, NZ, Singapore, Brazil, Switzerland and Hong Kong, China <u>outside USA/Canada</u> | €300,000 |
| Area 4: Worldwide including USA/Canada | €1,000,000 |
| Dental emergency | €300 |

| HEADS OF COVER | AMOUNTS INCLUDING TAX*/PERSON |
|--|---|
| ASSISTANCE IN CASE OF DEATH | |
| Transport of body | Actual cost |
| Cost of coffin or urn | €2,300 |
| Return of family members | Single ticket |
| Early return in the event of the death of a family member, of a work stand-in, of the person in charge of minding minor children and/or handicapped adult offspring who stayed at home | Return ticket |
| TRAVEL ASSISTANCE | |
| Before travel | |
| Travel Information | information |
| During the travel | |
| Pediatric counselling | Medical information by phone (Monday to Friday, from 9am to 7pm – French time zone) |
| Baby-sitter on site in case of hospitalization | 20 hours maximum |
| Advance of bail abroad | €15,000 |
| Payment of lawyers' fees abroad | €3,000 |
| Assistance in the event of damage to insured's home during travel | |
| Early return | Single ticket |
| Protective measures (in France only) | €153 max. for travel/restoration costs |
| Accommodation (in France only) | €80/night (max. 5 nights)/person |
| Early return in the event of a terrorist attack | Single ticket |
| Early return in the event of a natural disaster | Single ticket |
| Search and rescue costs at sea and on mountains | |
| Search and rescue at sea and on mountains | €4,500/person and €23,000/event |
| Rescue on marked trails/slopes/pistes | €10,000 |
| Sending medicines | Despatch costs |
| Assistance if your identity documents or means of payment are stolen, lost or destroyed | Advance of funds of €500 |
| Psychological assistance (in France only) | 3 conversations |
| After the travel | |
| Ill child care at the insured person's home | Return ticket for a family member or childminder home, max. 20 hours (€25/h) |
| Tutor: in the event of repatriation and hospitalisation or immobilisation at home for a duration of at least 2 weeks of a child beneficiary under 10 years old | Up to 15 hours per week, for up to one month |
| Assistance to return home following repatriation | |
| Home help | 10 hours (€20/hour) |
| Hospital assistance | TV rental max. €75 |
| Pet-sitting | Childcare expenses max. €150/claim |

| INSURANCE COVER | AMOUNTS INCLUDING TAX*/PERSON |
|---|--|
| LUGGAGE AND PERSONAL EFFECTS | |
| Theft, total or partial destruction, loss during transit by a transport company | €3,000 |
| Valuables: limited to 50% of the cover amount | €1,500 |
| Costs for the re-issue of passports, ID cards or driving license in the event of theft | €150 |
| Compensation for late receipt of luggage > 24 hours | €300 |
| PERSONAL CIVIL LIABILITY ABROAD | |
| Overall cover ceiling: | €4,500,000/event |
| of which, bodily injuries and non-pecuniary damage consecutive upon covered bodily injuries | €4,500,000/event |
| of which, pecuniary damage and non-pecuniary damage consecutive upon covered pecuniary damage | €300,000/event |
| PERSONAL TRAVEL ACCIDENT INSURANCE | |
| Death benefit | €10,000 per person |
| Full permanent disability | €50,000 per person |
| MISSED AEROPLANE | |
| Missed Aeroplane | 80% of the total ticket cost |
| STAY CURTAILMENT EXPENSES | |
| Reimbursement of stay services not used (except for transport) in the event of medical repatriation or early return home | Pro rata, up to a maximum of €7500 per person and €35,000 max./event |
| AEROPLANE DELAY | |
| On regular outward and/or inward bound flight > 3 hours On outward bound charter flight: delay > 6 hours | Lump sum indemnity of €250/person |
| INABILITY TO RETURN HOME | |
| Payment, upon production of supporting evidence, for accommodation expenses, meals and essential in the event of a policyholder not being able to return home after the initially-planned return date thereof | |
| Overall cover ceiling | €1,000 |
| Of which accommodation expenses | €80 per night per person with a maximum of 3 nights |
| REPLACEMENT VEHICLE | |
| Accident, fire, theft of the insured person's vehicle Making available of a replacement vehicle | up to 4 days |

CANCELLATION (OPTIONAL) POLICY EUROP ASSISTANCE IB2000392FRCA1

| INSURANCE COVER | AMOUNTS INCLUDING TAX*/PERSON |
|--|---|
| TRAVEL CANCELLATION (OPTIONAL) | |
| Cancellation cost | According to the cancellation expenses scale €8,000 max./person and max. €40,000/event |
| Death/hospitalisation | Excess €20 |
| Other medical reasons | Excess: 10%, with a minimum of €35 per person |
| Cancellation for all justified reasons | Excess: 20%, with a minimum of €50 per person |

**Rate applicable according to legislation in force*



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ORIAS N°07 001 560
Simplified joint-stock company with a capital of 46 027 140 euros
Paris Trade and Companies Register N°: 414 572 248
European Union VAT N°: FR 22 414 572 248
Financial guarantee and civil liability insurance in accordance with
sections L.512-7 and L.512-6 of the French Insurance Code.