



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	Single 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 outside USA/Canada	€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	Single 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
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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.