



TABLE OF BENEFITS

CAP EXPLORER

AXA ASSISTANCE POLICY N°2243705

CANCELLATION - COMPREHENSIVE - ASSISTANCE - COMPLEMENTARY BANK CARD

COMPREHENSIVE	SUPPLEMENTARY BANK CARD	PREMIUM ASSISTANCE	PREMIUM CANCELLATION	SERVICES	AMOUNTS AND LIMITS
				Cancellation Insurance	Maximum per person: €10,000 Maximum per event: €40,000
				Excess	Events: • In paragraphs 1 and 2: an excess of €50 per Insured Person is applicable • In paragraphs 3 to 24: an excess of 10% with a minimum of €50 per Insured Person is applicable • In paragraphs 25 to 37: an excess of 20% with a minimum of €50 per Insured Person is applicable
X	X		X		
				Departure impossible due to transport disruption Departure: No connection Cancelling a trip	Maximum €1,000 per person Maximum €2,000 per person
X	X		X		
				Missed flight	50% of the initial amount of your total package (transportation and ground services) 80% of the total initial amount of your flight (transport services only)
X	X		X		
				Flight delay • Scheduled flight excess: Delay of 3 hours • Charter flight excess: Delay of 6 hours	Maximum €31 per person/per hour of delay maximum par person: €152 maximum per event: €762
X	X	X		Medical repatriation	Actual costs
X	X	X		Sending a medical practitioner on site	Actual costs
X	X	X		Immobilisation on site	€100 per day up to a maximum of 10 days
X	X	X		Extending your stay on-site	€100 per day up to a maximum of 10 days
X	X	X		Returning home or continuation of the trip after healing	Actual costs
X	X	X		Visiting a close relative or friend Coverage of hotel expenses	Return transportation costs €100 per day up to a maximum of 10 days

X	X	X	Repatriation in the event of death Coverage of coffin costs	Actual costs €2,300
X	X	X	Accompanying the deceased Coverage of hotel expenses	Return transportation costs €100 per day up to a maximum of 4 days
X	X	X	Return of beneficiary minor children Accommodation of the accompanying person	Return ticket for the accompanying person €100 per day up to a maximum of 4 days
X	X	X	Return of beneficiaries	Return ticket
X	X	X	Psychological assistance	3 telephone conversations per person and per event
X	X	X	Replacement driver	Actual costs
X	X	X	Medical information and advice 24 a day, 7 days a week	Actual costs
X	X	X	Early return	One-way ticket or return ticket
X	X	X	Return impossible due to transport disruption: Extension of stay or additional transportation costs	Maximum €1,000 per person Or €200 /night / person – max 5 days
X	X	X	Sending medicines abroad	Actual costs
X	X	X	Emergency message transmission	Actual costs
X	X	X	Medical intervention for a minor child having remained at home	Organization and cost of transport by ambulance
X	X	X	Delayed return home of a pet: • Return home of a pet or • Provision of a travel ticket	Actual costs Return ticket
X	X	X	Service organisation	Not covered
X	X	X	Medical expenses abroad Asia, Australia, Canada, USA, New Zealand Rest of the World Europe and the Mediterranean region Emergency dental care Excess	Maximum €300,000 per person Maximum €200,000 per person Maximum €75,000 per person Maximum €300 per person €30 per claim
X	X	X	Costs related to search and first aid For the Alpinism extension subscription:	Maximum €4,600 per person Maximum €23,000 per event €12,000 maximum per person €45,000 maximum per event
X	X	X	Loss or theft of documents or personal belongings • Advice, shipping costs • Renewal costs • Cash advance	Actual costs Maximum €152 per person Maximum €3,000 per person
X	X	X	Advance of bail abroad	Maximum €15,245
X	X	X	Lawyer's fees abroad	Maximum €3,049
X	X	X	Baggage insurance • Precious / valuable object • Excess	Maximum €2,000 per person Maximum €10,000 per person Up to 50% of the maximum per person €30 per claim
X	X	X	Late baggage delivery (one-way flight only)	Maximum €152 per person Maximum €762 per event

				<u>Third-party liability in a non-professional context</u>	
X	X	X		All combined bodily injuries, property damage and consequential loss including:	€4,500,000 per loss
				• Bodily injuries other than those occurring in the USA / Canada	€4,500,000 per loss
				• Bodily injuries occurring in the USA / Canada	€1,000,000 per loss
				• Property damage and consequential loss	€45,000 per loss with an excess of €150
				<u>Third-party tenant's liability</u>	
X	X	X		• Combined property damage and consequential loss caused to movable and immovable property which is the subject of the lease	€500,000 per loss with an excess of €500
				Damage to movable property listed in the inventory attached to the lease is included	€10,000 per loss with an excess of €500
				<u>Third-party liability in sports and leisure activities</u>	
X	X	X		• Bodily injuries and consequential loss following covered bodily injuries	€150,000 per event
				• property damage and consequential loss following covered property damage	€45,000 per event
					€10,000 per loss with an excess of €500
X	X	X		<u>Legal action and defence</u>	€20,000 per dispute with an intervention threshold of €380
				Personal Accident Insurance	
X	X	X		Death and Permanent disability (Person over 16 and under 70)	€20,000 per person
				Death and Permanent disability (Person under 16 and over 70)	€8,000 per person
X	X	X		Compensation Trip	The same value as the original trip
X	X	X	X	"Trip interruption" insurance Unused services	€7,000 per person, €29,000 per event
X	X	X		Domestic help at your Home after repatriation	Maximum 20 hours in 15 days
X	X	X		Nurse at your Home after repatriation	Maximum 20 hours
X	X	X		Babysitter at your Home after repatriation	Maximum 20 hours or return ticket
X	X	X		Delivery of medicines at your Home after repatriation	Costs of delivery / an intervention per event
X	X	X		Sending a locksmith	Travel expenses maximum €153 Cost to repair keys maximum €153
X	X	X		Accommodation following a loss	€100 per day up to a maximum of 5 days
X	X	X		Teleconsultation	Maximum 2 teleconsultations per contract Through the app DOCTOR PLEASE! (for more information, consult the sheet "Teleconsultation, how does it work?" available from the email) you received when you subscribed



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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.