Assistance

Special Agreements

1. DEFINITIONS

Accident
Any bodily injury, unintentional on the part of the Insured, resulting from the sudden action of an external cause. Food poisoning is treated as an accident

Insured
The natural person(s) named in the Declarations and to whom the cover applies.

Assisteur/Tokio Marine Assistance
TOKIO MARINE ASSISTANCE, Carrying the risk.
Assistance services are managed by MUTUAIDE ASSISTANCE (a company governed by the French Insurance Code), located at 126 rue de la Piazza - CS 20010 - 93196 NOISY LE GRAND CEDEX.

Beneficiary
The natural person(s) named in the Declarations and to whom the cover applies.

Geographical coverage
Worldwide, with no excess per kilometre (unless otherwise agreed in the Declarations).

Home
Main and usual place of residence in mainland France (the principalities of Andorra and Monaco are conventionally included in this definition) and in the countries of the European Union as well as Switzerland and Norway.
By extension, the place of residence may be in a country other than those listed above; Country where an INSURED of the Policyholder (or of his subsidiaries if this is stipulated in the Declarations) resides.

Bodily injury
Any bodily injury suffered by an individual and the resulting damage.

Franchise
Portion of the indemnity remaining payable by the beneficiary.

Disease
Impairment of health certified by a medical authority, requiring medical treatment and the absolute cessation of all professional or other activities.
Chronic illness: an illness that progresses slowly and lasts for a long time.
Serious illness: life-threatening illness.

Family members
A family member is defined as a spouse or partner living in the same household, a child, brother or sister, father, mother, parents-in-law, grandparents, grandchildren, brothers-in-law and sisters-in-law.

Scope of application
Professional life. By extension, and if provided for in the Specific Terms and Conditions, cover may be extended to private life.

Validity over time
The assistance product has the same validity in time as the insurance contract to which it is linked (Specific Conditions).

2. PERSONAL ASSISTANCE

2.1 PREAMBLE

Under no circumstances can TOKIO MARINE ASSISTANCE replace local emergency services.

In all cases, the decision to provide assistance rests exclusively with TOKIO MARINE ASSISTANCE's doctor, after contact with the attending doctor on site and possibly the Insured's family.

2.2 IN THE EVENT OF ILLNESS OR ACCIDENT

Repatriation or medical transport

If the condition of THE INSURED requires specific medical care or examinations that cannot be carried out locally, TOKIO MARINE ASSISTANCE will organise and pay for :

- transport to a regional hospital or to a country where treatment can be provided;
- repatriation to the Insured's Home if there is no suitable medical centre nearby.

Depending on the seriousness of the case, the patient is repatriated or transported, under medical supervision if necessary, by the most appropriate of the following means: air ambulance, scheduled airline, train, sleeper, boat or ambulance.

If hospitalisation on arrival is not essential, transport is provided to the INSURED's home.

If hospitalisation is not possible in a hospital close to the home, TOKIO MARINE ASSISTANCE will organise and pay for transport from this hospital to the home, when the state of health allows.

Accompaniment during repatriation or medical transport

If the INSURED is transported under the conditions defined in paragraph 1 "Repatriation or medical transport" and if he/she is not accompanied by a doctor or nurse, TOKIO MARINE ASSISTANCE will organise and pay for the travel of a person on site to accompany the INSURED.

Presence with the hospitalised INSURED

TOKIO MARINE ASSISTANCE organises and pays up to **100 Euros per day, up to a maximum of 3,000 Euros**, for the hotel stay of a person who remains at the bedside of the hospitalised INSURED, whose condition does not justify or prevents immediate repatriation.

TOKIO MARINE ASSISTANCE will also pay for the return of this person to Metropolitan France (or to his/her country of Residence) if he/she cannot use the means initially planned. If the hospitalisation is expected to last more than ten days, and if no-one remains at the bedside of the INSURED, TOKIO MARINE ASSISTANCE will pay the transport costs from Metropolitan France (by 1st class train or economy class plane) of a person designated by the INSURED. TOKIO MARINE ASSISTANCE also organises the hotel stay of this person up to a maximum of **100 Euros per day with a maximum cover of 3,000 Euros.**

Reimbursement of medical, surgical and pharmaceutical hospitalisation costs incurred abroad

Reimbursement covers the costs defined below, provided that they relate to treatment received outside the INSURED's country of residence, following an unforeseeable illness or accident that occurred abroad.

TOKIO MARINE ASSISTANCE reimburses the amount of medical expenses incurred abroad and remaining payable by the INSURED, after reimbursement by Social Security or any other provident or insurance organisation to which he/she may be affiliated, up to the sum indicated in the table of cover, for the duration of the contract.

The excess, the amount of which is indicated in the same table, is applied in all cases.

The INSURED, or his/her beneficiaries, undertakes to take all necessary steps to recover these costs from the organisations concerned and to send the following documents:
- Original statements from social security and/or provident organisations justifying the reimbursements obtained;
- Photocopies of treatment notes justifying the expenses incurred.

Nature of hospital medical expenses giving entitlement to supplementary reimbursement

- Medical fees related to hospitalisation.
- The cost of hospital drugs prescribed by a doctor or surgeon.
- Ambulance or taxi fares ordered by a doctor for local travel in connection with hospitalisation.
- Costs of hospitalisation by medical decision.

Coverage of medical expenses ceases from the day on which TOKIO MARINE ASSISTANCE is able to repatriate the Insured to Metropolitan France or to the country where he/she is domiciled.

Advance payment of hospital costs

If the Insured is hospitalised, the cost of hospitalisation may be advanced up to the amount covered by the complementary reimbursement of medical expenses, subject to the following conditions:

- That the treatment is prescribed in agreement with the doctors of TOKIO MARINE

ASSISTANCE, and

- That the INSURED is deemed untransportable, by decision of these same doctors.

No advance is granted from the day on which repatriation is possible.

In all cases, the INSURED undertakes to reimburse this advance no later than thirty days after receipt of the invoice.

2.3 BENEFITS IN THE EVENT OF DEATH

Body transport

TOKIO MARINE ASSISTANCE organises and pays for the transport of the body of the INSURED from the place of coffining to the place of burial in Metropolitan France or at the Insured's Home.

TOKIO MARINE ASSISTANCE will pay the ancillary costs necessary for transporting the body, including the cost of a coffin, up to a maximum of €2,000 including tax.

The cost of accessories, ceremonies, burial or cremation in mainland France is the responsibility of the family.

When there is a temporary burial, TOKIO MARINE ASSISTANCE organises and pays for the cost of transporting the Insured's body to the place of final burial in Metropolitan France or to the Insured's Home, after expiry of the legal exhumation period.

Other services

TOKIO MARINE ASSISTANCE organises and pays for the return to Metropolitan France (or to the Insured's country of Residence) to the place of burial, of the other INSUREDs present if they cannot return by the means initially planned.

In the event that administrative reasons require a temporary or definitive burial on site, TOKIO MARINE ASSISTANCE organises and pays for the outward and return transport (by 1st class train or economy class plane) of a member of the family from their place of residence in Metropolitan France (or in another country where the Insured resided), to the place of burial, as well as their hotel stay.

TOKIO MARINE ASSISTANCE will also organise hotel accommodation for the family member who has to travel, and will pay the actual costs up to a maximum of €100 per night including tax, with a **maximum of €1,000 including tax.**

Body transport

TOKIO MARINE ASSISTANCE organises and pays for the transport of the body of the INSURED from the place of coffining to the place of burial in Metropolitan France or at the Insured's Home.

TOKIO MARINE ASSISTANCE will pay the ancillary costs necessary for transporting the body, including the cost of a coffin, up to a maximum of €2,000 including tax.

The cost of accessories, ceremonies, burial or cremation in mainland France is the responsibility of the family.
When there is a temporary burial, TOKIO MARINE ASSISTANCE organises and pays for the cost of transporting the Insured's body to the place of final burial in Metropolitan France or to the Insured's Home, after expiry of the legal exhumation period.

Other services

TOKIO MARINE ASSISTANCE organises and pays for the return to Metropolitan France (or to the Insured's country of Residence) to the place of burial, of the other INSUREDs present if they cannot return by the means initially planned.

In the event that administrative reasons require a temporary or definitive burial on site, TOKIO MARINE ASSISTANCE organises and pays for the outward and return transport (by 1st class train or economy class plane) of a member of the family from their place of residence in Metropolitan France (or in another country where the Insured resided), to the place of burial, as well as their hotel stay.

TOKIO MARINE ASSISTANCE will also organise hotel accommodation for the family member who has to travel, and will pay the actual costs up to a maximum of €100 per night, including tax, up **to** a **maximum of €700, including tax.**

2.4 LISTENING AND PSYCHOLOGICAL SUPPORT

THE INVOLVEMENT OF PSYCHOLOGISTS

TOKIO MARINE ASSISTANCE puts the INSURED in contact with psychologists who are psychoclinicians.
These psychologists, who all have a postgraduate diploma in clinical psychology, respond to calls for professional, non-oriented, non-compassionate, non-interventionist listening.

GUARANTEE

TOKIO MARINE ASSISTANCE will organise and pay for a telephone interview lasting thirty minutes, with a maximum of five per person and per event. Beyond that, the psychologist will refer the INSURED to a psychologist in town.
This cover must be requested within six months of the occurrence of a personal injury claim and within one month of the occurrence of a material damage claim.

EXCLUSIONS :

TRAUMA NOT DIRECTLY LINKED TO AN EVENT INSURED UNDER THE SPECIAL TERMS AND CONDITIONS, CONSULTATIONS IN A FIELD OTHER THAN PSYCHOLOGY (PSYCHIATRIC OR PSYCHOTHERAPEUTIC SUPPORT) AND SIMPLE FRIENDLY LISTENING ARE EXPRESSLY EXCLUDED.

THE EXCLUSIONS IN THE GENERAL TERMS AND CONDITIONS APPLY TO THESE SPECIAL AGREEMENTS.

3. OTHER ASSISTANCE

3.1 PREMATURE RETURN

If the INSURED has to interrupt his trip :

- in order to attend the funeral of a member of the family (spouse or partner, direct ascendant or descendant, brother, sister), TOKIO MARINE ASSISTANCE organises and pays for the transport (by 1st class train or economy class plane) of the INSURED from the place of stay to the place of burial in Metropolitan France or in another country if the Insured has his/her Residence there.

- in the event of an unforeseeable and serious accident or illness affecting a member of the family (spouse or partner, direct ascendant or descendant), TOKIO MARINE ASSISTANCE will organise and pay for transport (by 1st class train or economy class plane) for the INSURED, after approval by the TOKIO MARINE ASSISTANCE doctor, to enable him/her to come to the bedside of the relative, in Metropolitan France or in the country of residence of the Insured.

- in the event of major material damage to the Insured's home or to the company's premises in the case of a company director, more than 50% of which has been destroyed and which requires the Insured's presence on the premises, TOKIO MARINE ASSISTANCE organises and pays for transport (by 1st class train or economy class plane) for the INSURED to enable him/her to return to his/her home or the company's premises.

Following the premature return of the INSURED, TOKIO MARINE ASSISTANCE organises and pays for the return (by 1st class train or economy class plane) of the INSURED to his place of stay to allow the return of his vehicle or the other INSUREDs, by the means initially planned.

3.2 COMPANY ASSISTANCE

RETURN TO THE MISSION SITE

After repatriation and when the state of health of the INSURED allows him/her to travel alone under normal transport conditions, in full agreement with the attending doctors and the TOKIO MARINE ASSISTANCE team, the Insurer organises and pays for the return to the place of mission, by 1st class train or economy class airliner. The return must be made within two months of repatriation and justified by an economic reason.

SENDING A REPLACEMENT EMPLOYEE

After repatriation and if the INSURED is unable to resume his usual activities due to his state of health and on medical prescription (work stoppage), TOKIO MARINE ASSISTANCE organises and pays for the outward journey by 1st class train or economy class airline, from the INSURED's country of origin, of a person designated by a manager of the subscribing company or by the INSURED, to replace the latter at his place of assignment.

The replacement employee must be transported within two months of the date of repatriation.

Please note that these two services cannot be combined.

3.3 ADVANCE OF BAIL AND PAYMENT OF LEGAL FEES

This cover only applies outside the INSURED's country of residence.

If, in the event of an involuntary offence against the legislation of the country in which he i s , the INSURED is obliged to pay a criminal bond, TOKIO MARINE ASSISTANCE will advance up to **20,000 Euros**. TOKIO MARINE ASSISTANCE pays the legal fees of the legal representatives that the INSURED may call upon up to a maximum of **10,000 Euros**.

The INSURED undertakes to reimburse the advance made in respect of the penal bond within thirty days of its return by the authorities.

This benefit does not cover legal action taken in the INSURED's country of origin as a result of events that occurred abroad.
Intentional offences are not eligible for the "Advance of criminal bail" and "Payment of lawyer's fees" benefits.

3.4 ASSISTANCE IN THE EVENT OF THEFT, LOSS OR DESTRUCTION OF PAPERS OR MEANS OF PAYMENT

During a mission, in the event of loss or theft of papers, TOKIO MARINE ASSISTANCE provides advice on the steps to be taken (filing a complaint, renewing papers, etc.).

In the event of theft or loss of means of payment (credit card, cheque book), TOKIO MARINE ASSISTANCE will provide an advance of funds up to a maximum **of**
5,000 to cover essential expenses.

3.5 SENDING MEDICINES

TOKIO MARINE ASSISTANCE takes all necessary measures to ensure the search for and dispatch of medicines essential to the continuation of treatment in progress, in the event that, following an unforeseeable event, it is impossible for the INSURED to obtain them or their equivalent. The cost of these medicines remains the responsibility of the INSURED.

3.6 MESSAGE TRANSMISSION

TOKIO MARINE ASSISTANCE transmits messages of a private nature, intended for the INSURED when he cannot be reached directly, for example, in the event of hospitalisation, or left by him for the attention of a member of his family.

3.7 TRANSMISSION OF BUSINESS DOCUMENTS

TOKIO MARINE ASSISTANCE guarantees reimbursement of the postal costs of forwarding any document or professional equipment that has been forgotten, stolen or destroyed, up to a maximum of **300 Euros** per event and per year.

3.8 ADVICE ON EVERYDAY LIFE

From Monday to Friday, between 9.00 am and 9.00 pm (except public **holidays),** TOKIO MARINE ASSISTANCE will provide the INSURED with the information he/she requires in the following areas, simply by calling:

- Airports- International press
- Airlines - Currency
- Trains of the world- Currency exchange
- Economic data of the country visited - Restaurants
- Administrative information - Car hire
- Embassies - International permits
- Visas - Climate and weather
- Police/customs formalities- Health and hygiene
- Time difference - Vaccination.
- Telephone

3.9 LIMITS OF INTERVENTION OF TOKIO MARINE ASSISTANCE

EXCLUDED :

- **ANY PERSONALISED LEGAL ADVICE OR EXAMINATION OF A SPECIFIC CASE,**
- **ANY ASSISTANCE IN DRAFTING DOCUMENTS,**
- **ANY DISPUTE,**
- **ANY ASSUMPTION OF COSTS OR PAYMENT FOR SERVICES,**
- **ANY ADVANCE OF FUNDS,**
- **ANY MEDICAL ADVICE OR DIAGNOSIS.**

Concerning the specific field of financial information, TOKIO MARINE ASSISTANCE cannot carry out any comparative study on the quality of contracts, services or rates offered by financial establishments, and excludes any presentation or presentation of a particular product.

Under no circumstances will TOKIO MARINE ASSISTANCE express, in response to a question involving the law and its practice, a personal opinion or advice based on legal rules of such a nature as to enable the person receiving the information to take a decision.

Responses will not be confirmed in writing nor will documents be sent.

4. EXCLUSIONS

EXCLUDED :

- **CONVALESCENCE AND ILLNESS (ILLNESS, ACCIDENT) IN THE COURSE OF TREATMENT NOT YET CONSOLIDATED.**

- **PRE-EXISTING ILLNESSES WHICH HAVE BEEN DIAGNOSED AND/OR TREATED, AND WHICH HAVE RESULTED IN HOSPITALISATION IN THE SIX MONTHS PRIOR TO THE REQUEST FOR ASSISTANCE.**

- TRIPS UNDERTAKEN FOR DIAGNOSTIC AND/OR TREATMENT PURPOSES.

- PREGNANCY, UNLESS THERE IS AN UNFORESEEABLE COMPLICATION, AND IN ALL CASES FROM THE THIRTY-SIXTH WEEK OF PREGNANCY.

- CONDITIONS RESULTING FROM THE USE OF DRUGS, NARCOTICS OR SIMILAR SUBSTANCES NOT PRESCRIBED BY A DOCTOR, OR THE CONSUMPTION OF ALCOHOL.

- THE CONSEQUENCES OF ATTEMPTED SUICIDE.

- DAMAGE CAUSED INTENTIONALLY BY AN INSURED PERSON OR RESULTING FROM HIS/HER PARTICIPATION IN A CRIME, MISDEMEANOUR OR BRAWL, EXCEPT IN THE CASE OF LEGITIMATE SELF-DEFENCE.

- EVENTS OCCURRING DURING THE PRACTICE OF DANGEROUS SPORTS (RAIDS, TREKKING, CLIMBING, ETC.) OR THE INSURED'S PARTICIPATION AS A COMPETITOR IN SPORTING COMPETITIONS, BETTING, MATCHES, CONTESTS, RALLIES OR THEIR PREPARATORY TRIALS, AS WELL AS THE ORGANISATION AND PAYMENT OF ALL SEARCH COSTS.

- THE CONSEQUENCES OF WILFUL NON-COMPLIANCE WITH THE REGULATIONS OF THE COUNTRIES VISITED, OR OF PRACTICES NOT AUTHORISED BY THE LOCAL AUTHORITIES.

- THE CONSEQUENCES OF IONISING RADIATION EMITTED BY NUCLEAR FUELS OR BY RADIOACTIVE PRODUCTS OR WASTE, OR CAUSED BY WEAPONS OR DEVICES INTENDED TO EXPLODE BY MODIFICATION OF THE STRUCTURE OF THE ATOMIC NUCLEUS.

- THE CONSEQUENCES OF CIVIL OR FOREIGN WAR, OFFICIAL BANS, SEIZURE OR COERCION BY THE FORCES OF LAW AND ORDER.

- THE CONSEQUENCES OF RIOTS, STRIKES OR PIRACY, WHERE THE INSURED IS ACTIVELY INVOLVED.

- THE CONSEQUENCES OF CLIMATIC EVENTS SUCH AS STORMS AND HURRICANES.

- THE COST OF SEARCHING FOR AND RESCUING A PERSON IN THE MOUNTAINS, AT SEA OR IN THE DESERT.

- RESCUE COSTS ON (AND OFF) THE SKI RUNS.

IN ADDITION TO THE EXCLUSIONS SET OUT ABOVE, THE FOLLOWING ARE NOT COVERED FOR HOSPITALISATION ABROAD:

- COSTS ARISING FROM AN ACCIDENT OR ILLNESS MEDICALLY DIAGNOSED BEFORE COVER IS TAKEN OUT.

- COSTS INCURRED IN TREATING A PATHOLOGICAL, PHYSIOLOGICAL OR PHYSICAL CONDITION THAT WAS MEDICALLY DIAGNOSED BEFORE COVER TOOK EFFECT, UNLESS THERE IS A CLEAR AND UNFORESEEABLE COMPLICATION.

- THE COST OF INTERNAL, OPTICAL, DENTAL, ACOUSTIC, FUNCTIONAL, AESTHETIC OR OTHER PROSTHESES, COSTS INCURRED IN MAINLAND FRANCE AND THE OVERSEAS DEPARTMENTS OR IN THE COUNTRY OF RESIDENCE OF THE INSURED, WHETHER OR NOT THEY ARE THE RESULT OF AN ACCIDENT OR ILLNESS THAT OCCURRED IN FRANCE OR IN ANY OTHER COUNTRY.

- THE COST OF SPA TREATMENTS, HELIOMARINE TREATMENTS, STAYS IN REST HOMES AND REHABILITATION COSTS.

- NON-HOSPITAL MEDICAL EXPENSES AND ROUTINE DENTAL TREATMENT

5. GENERAL PROVISIONS

5.1 FINANCIAL COMMITMENTS OF TOKIO MARINE ASSISTANCE

The organisation by the INSURED or his entourage of one of the assistance services set out above can only give rise to reimbursement if TOKIO MARINE ASSISTANCE has been informed in advance.

Expenses incurred will be reimbursed on presentation of receipts, up to the limit of those that TOKIO MARINE ASSISTANCE would have incurred to organise the service. When TOKIO MARINE ASSISTANCE has to organise the premature return of the INSURED to Metropolitan France (or to his country of Residence) he may be asked to use his travel ticket.

When TOKIO MARINE ASSISTANCE has ensured the return of the INSURED at its own expense, the INSURED is asked to take the necessary steps to reimburse the unused transport tickets and to pay the amount received to TOKIO MARINE ASSISTANCE within a maximum period of three months following the date of return.

TOKIO MARINE ASSISTANCE will only pay for costs additional to those that the INSURED would normally have had to incur to return home.

When TOKIO MARINE ASSISTANCE has accepted a change in the contractually agreed destination, its financial contribution may not exceed the amount that would have been incurred if the initial destination had been retained.

In the event of hotel accommodation being paid for, TOKIO MARINE ASSISTANCE will only contribute to the cost of room hire actually incurred, within the limits of the ceilings indicated above and in the Table of Cover, to the exclusion of all other costs.

5.2 PROCEDURES FOR HANDLING COMPLAINTS

In the event of difficulties, complaints should be addressed to :

TOKIO MARINE EUROPE S.A. (TOKIO MARINE HCC)
36 rue de Châteaudun
CS30099
75441 Paris Cedex 09

If, after the response provided by this department, the disagreement persists, an opinion may be requested from the mediator of the Fédération Française des Sociétés d'Assurance (French Federation of Insurance Companies), whose contact details are provided on request at the above address.

5.3 SUBROGATION

Any person benefiting from assistance undertakes to subrogate the assistance company and the approved insurance company in their rights and actions against any third party liable up to the amount of the costs incurred by them in execution of the present agreement.

5.4 PRESCRIPTION

Any action arising from the TOKIO MARINE ASSISTANCE guarantee is time-barred within two years of the date of the event giving rise to it.

5.5 LIMITS APPLICABLE IN THE EVENT OF FORCE MAJEURE

TOKIO MARINE ASSISTANCE cannot be held responsible for failures in the execution of assistance services resulting from force majeure or the following events: civil or foreign wars, notorious political instability, popular movements, riots, acts of terrorism-reprisals, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, nor for delays in the execution of services resulting from the same causes.

5.6 IMPLEMENTATION OF GUARANTEES

Any request for assistance must, under penalty of inadmissibility, be made directly by the INSURED (or any person acting on his behalf) by any of the means specified below:

- **Or by telephone:** **De France01 48 82 62 35**
  From abroad ....(33)1 48 82 62 35
- **Or by fax:** **De France01 45 16 63 92**
  From abroad ....(33)1 45 16 63 92

Assistance

Annex to the Special Agreements

Repatriation assistance - Medical expenses (Worldwide)	
Repatriation or	medical transportReal costs
Medical, surgical and pharmaceutical hospitalisation costs* incurred abroad ** with the possibility of advance payment of hospitalisation costs*	**Formula 1: €30,000** **Formula 2: €100,000** Of which hospital dental costs following an accident : 300 per tooth up to a maximum of **€900** Excess **€50**
Accompaniment during repatriation or medical transport	Transport ticket
Presence with the hospitalised Insured	Transport ticket + hotel expenses **100** per night - maximum **€3,000**
Message transmission	Actual costs
Repatriation or transport of the body in the event of death	Transport ticket Coffin costs**: €2,000**
Listening and psychological support	See Special Assistance Agreements
Assistance to the company: return to the place of assignment or dispatch of a replacement employee	Transport ticket
Early return	Transport ticket
Advance payment of bail Payment of legal fees	**20.000 €** **10.000 €**
Theft or loss of means of payment	Cash advance of up to **€5,000**
Theft or loss of identity papers	Help with administrative formalities
Sending medicines	Postage and packing
Message transmission	Postage and packing
Transmission of business documents	**300** per event per year
Tips for everyday life	See Special Assistance Agreements

DEFINITIONS OF SPECIAL AGREEMENTS

Scope of application
Professional life. Cover is extended to private life.

Special conditions
The Special Terms and Conditions are set out in the Application Form issued when the Policyholder takes out the policy.

Home
Main and usual place of residence in mainland France (the principalities of Andorra and Monaco are conventionally included in this definition) and in the countries of the European Union, Switzerland and Norway when the policy is taken out.
By extension, the place of residence may be in a country other than those listed above; Country where an INSURED resides
declared by the Policyholder.

Ceiling on hospital medical expenses incurred abroad
Ceiling applicable according to the plan chosen. Option 1 is limited to €30,000. Option 2 is limited to €100,000.

Optional additional epidemic cover
This option includes Return Impossible cover in the event of an epidemic (€1,000 Max per person and €50,000 Max per group), Hotel expenses following impossible return (Hotel expenses €80 per night / Max 14 nights), Hotel expenses following impossible return (Hotel expenses €80 per night / Max 14 nights), Psychological support following quarantine (6 interviews per event), Pre-departure teleconsultation (1 call), Domestic help (15 hours spread over 4 weeks), Delivery of household shopping (15 days maximum and 1 delivery per week), Psychological support following repatriation (6 interviews per event), Payment of a local telephone package (Up to €80), Emergency suitcase (Max €100 per person and Max €350 per family).

Insurance policy
The specific contract number issued by the company for the VISA FACILITATOR Agencies referenced FR038171TT.

Policyholder
VISA FACILITATOR Agencies for which the company has issued the insurance policy, whose registered office is in France.

Validity over time
The assistance product has the same validity in time as the insurance contract to which it is linked (Specific Conditions) with a maximum duration limited to 1 year.

DEFINITIONS OF OPTIONAL ADDITIONAL EPIDEMIC COVER

- Domestic help (only in the event of an epidemic)
If, following your repatriation by us due to an illness caused by an epidemic, you are unable to carry out the usual household tasks yourself, we will seek out, appoint and pay for a household helper within the limits set out in the definitions.
- Household shopping delivery (only in the event of an epidemic)
Following your repatriation by us following an illness linked to an epidemic, if you are unable to travel outside your home, we will organise and pay, subject to local availability, the cost of delivery of your shopping within the limits set out in the definitions.

- Payment of a local telephone flat rate (only in the event of an epidemic)
During a guaranteed trip outside your country of residence, you are quarantined. We will cover the cost of putting a local telephone package into service, up to the limit set in the definitions;
- Emergency suitcase (only in the event of an epidemic)
If you no longer have sufficient usable personal effects at your disposal due to quarantine or hospitalisation as a result of an epidemic, we will cover the cost of basic necessities up to the limit set out in the definitions, on presentation of proof;
- TELECONSULTATION BEFORE DEPARTURE in the event of an epidemic :

You can contact us before your trip 24 hours a day, 7 days a week, for any information you may need to organise your trip and make sure it runs smoothly.
The information concerns the following areas.
Health information: Health, Hygiene, Vaccinations, Precautions to take, Main hospitals, Advice for women, Time differences, Pets when travelling.
Our doctors are also available to provide any information you may need if you are travelling during an epidemic.
Information is given by telephone and is not confirmed in writing or sent by post.
Information services are provided between 8.00 am and 7.00 pm and within the time normally required to satisfy the request.
However, whatever the time of the call, we welcome and record your requests and contact details so that we can call you back to provide the answers you need.
- Impossible to return in the event of an epidemic:
Your flight has been cancelled as a result of measures taken by the local government or airlines to restrict the movement of people in the event of an epidemic.
If you are obliged to extend your stay, we will organise and pay for your hotel expenses (room and breakfast) as well as those of the beneficiary members of your family or an insured accompanying person, up to a maximum of €80/night/person (14 nights maximum). We organise and pay for your repatriation home, up to the limit indicated in the Table of Benefits.
- Hotel costs following quarantine :
If you are obliged to change your accommodation during your stay, we will organise and pay the hotel costs (room and breakfast) as well as those of your beneficiary family members or an insured accompanying person, up to a maximum of €80/night/person (14 nights maximum).
- Impossible to return in the event of an epidemic:
Your flight has been cancelled as a result of measures taken by the local government or airlines to restrict the movement of people in the event of an epidemic.
If you are obliged to extend your stay, we will organise and pay the hotel costs (room and breakfast) as well as those of the beneficiary members of your family or an insured accompanying person, up to a maximum of €1,000. We organise and pay for your repatriation home, up to the limit indicated in the Table of Benefits.
- Hotel costs following quarantine :
If you are obliged to extend your stay following your quarantine, we will organise and pay the hotel costs (room and breakfast) as well as those of the beneficiary members of your family or an insured accompanying person, up to a maximum of €80/night/person (14 nights maximum).
- Psychological support following quarantine or repatriation (only in the event of an epidemic): In the event of significant trauma following an event linked to an epidemic, we can, at your request, put you in touch with a psychologist by telephone, up to a limit of 6 interviews per event. These interviews are completely confidential.
This listening service is not to be confused with the psychotherapeutic work carried out in private practice. Under no circumstances, given the caller's physical absence, can this service replace psychotherapy.