

International health insurance



Insurance product information document

Insurer: AXA France Vie – Insurance company registered in France and governed by the French Insurance Code – Paris Trade and Companies Register number 310 499 959

Product: Start'Expat

This information document summarizes the key benefits of and exclusions from the plan. It does not take into account your specific needs and requirements. All of the information about this product can be found in the contractual and pre-contractual documents, such as the Information Booklet serving as the General Terms and Conditions.

What type of insurance is it?

The Start'Expat plan is designed to reimburse from the first € all or part of the medical expenses incurred by the plan member in the event of an accident or unforeseen illness during temporary stays abroad (< 12 months).



What is insured?

Reimbursements of healthcare expenses are subject to annual upper limits which vary according to the level of coverage chosen and are shown in the benefits schedule. They cannot be higher than expenses actually incurred, and you may have to make a contribution to costs.

BENEFITS WHICH ARE ALWAYS PROVIDED

- ✓ Hospital medicine (following an accident or unforeseen illness): room and board, surgical procedures, consultations, pharmaceutical expenses, transportation by ambulance etc.
- ✓ Routine outpatient medicine (following an accident or unforeseen illness): consultations, specialist care, diagnostic tests, radiology, medical imaging and scans, prescribed medication etc.
- ✓ Dental expenses and dentures (following an accident or a dental emergency).
- ✓ Vision care (following a reported accident only): lenses and frames.

SERVICES WHICH ARE ALWAYS PROVIDED

- ✓ Mobile application
- ✓ Members' area
- ✓ Medical network

Benefits preceded by a check mark ✓ are included as standard in the plan.



What is not insured?

- ✗ Any medical expenses that can wait until the plan member has returned or been repatriated to the country of origin.
- ✗ Treatment related to accidents and illnesses occurring prior to the date of enrollment and/or not declared to the Insurer.
- ✗ The share of expenses reimbursed or reimbursable by any benefits provider (e.g. Social Security) or under another insurance plan.
- ✗ Ancillary expenses such as telephone and television during stays in hospital.
- ✗ Travel and hotel expenses incurred in connection with treatment.
- ✗ Detoxification therapies (alcoholism, drug dependency or similar).
- ✗ Podiatric treatment which is not required as the result of an accident or illness.
- ✗ Costs incurred in connection with pregnancy and maternity.



Are there any exclusions from coverage?

MAIN EXCLUSIONS

- ! Pre-existing medical conditions.
- ! Medication without a prescription.
- ! Treatments or procedures performed by a person without the required qualifications.
- ! Any treatment which is not prescribed by a doctor, or which has no value from a strictly medical point of view.
- ! Costs deemed to be excessive, unreasonable or unusual considering the country in which they were incurred.
- ! Psychomotor therapy.

MAIN RESTRICTIONS

- ! Certain benefits are subject to upper limits and/or prior approval, as shown in the benefits schedule.

The full list of exclusions is available in the General Terms and Conditions.



Where are you covered?

- In the selected coverage zone (worldwide or worldwide excluding the USA)
- Worldwide, only for costs incurred following an accident in the United States, during occasional trips of less than 30 consecutive days.



What are your obligations?

Failure to fulfil these obligations may result in coverage being reduced or denied

- When you enroll in the plan: complete the application form and the medical questionnaire provided by the insurer accurately and honestly and sign both documents, provide all the requested supporting documents and pay the full premium specified in the plan.
- During your membership of the plan: provide all the supporting documents required for the payment of benefits under the plan, inform the insurer of any change in your circumstances (change of address, occupation, family composition, etc.).
- In the event of a claim: send the insurer your claims for reimbursement within a maximum of 3 months of the date of treatment for healthcare costs.



When and how to make your payments?

- Premiums are payable in full when enrolling in the plan.
- You can make your payments online (by bank card), or by bank or postal check.



When does your coverage begin and end?

- Membership becomes effective on the date shown on the Certificate of enrollment and no earlier than the day following notification of acceptance of membership. You have 14 calendar days to cancel your membership from the date on which your Certificate of enrollment is sent out without having to justify your reasons or being subject to penalties.
- The plan is purchased for the period shown on the certificate of enrollment.



How can you terminate your plan?

- Membership of the plan is purchased for a fixed period as specified in the application form when enrolling in the plan and cannot be terminated before the end of this period.

Expatriates Insurance

Insurance Product Information Document



Company (Insurer) : Chubb European Group SE, a company governed by French Insurance Code, domiciled at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, entered in the Nanterre Trade & Companies Register with the number 450 327 374, subject to regulation by the French ACPR.

Produit : START EXPAT – Assistance

This document provides a summary of the main cover and exclusions. It is not personalized to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions. <https://www.msh-intl.com/fr/>

What is this type of insurance?

This insurance is designed to protect Insureds outside their Country of nationality, as well as their family members if they are mentioned on the Membership Certificate, by providing them with assistance services and private live civil liability coverage.



What is insured?

COVERS ALWAYS INCLUDED

- ✓ Emergency medical transport (Actual costs)
- ✓ Repatriation to the country of residence / country of posting or expatriation (Actual costs)
- ✓ Repatriation to the country of origin or nationality (Actual costs)
- ✓ Return of an accompanying beneficiary in the event that the Insured Party is repatriated (Return air or train ticket)
- ✓ Accompanying support for children (Round trip air or train ticket for one relative or an accompanying person and accommodation and breakfast expenses, up to 150€ per night, max 2 nights)
- ✓ Extension of the Insured Party or an accompanying beneficiary's trip (coverage of living expenses, up to €150 per day, capped at €1,500)
- ✓ Presence of a relative with the hospitalized Insured Party (Round-trip ticket for air or train travel and coverage of accommodation costs of up to €150 per day and per person, capped at €1,500)
- ✓ Return of the Insured to his/her Country of Posting or Expatriation (One air or train ticket)
- ✓ Assistance in returning home after repatriation (in France): child care / household help / pet sitting / hospital comfort
- ✓ Repatriation of the body in case of death (Actual costs) Coffin or urn costs (Up to €2,000)
- ✓ Accompanying the deceased body or urn (One return air or train ticket for one family member)
- ✓ Identification of the body and death formalities (Round-trip ticket for air or train travel for one member of the family and coverage of costs of staying up to €150 per day per person over a maximum period of 2 days)
- ✓ Emergency return of the Insured Party following the death or serious illness of a Close Relative (Round-trip ticket (max once per year for the same event)
- ✓ Advance on bail (15 000€) & Advance and payment of legal fees (3 000€)
- ✓ Search & rescue costs (up to 15 000€)
- ✓ Early return to the Insured's home in the event of a damage (One return air or train ticket)
- ✓ Early return in the event of an attack or natural disaster (Return ticket)



What is not insured?

- ✗ Any cover, claim or indemnity the payment of which would expose Chubb to a violation of United Nations resolutions or economic and trade sanctions, or of the laws or regulations of the European Union, the United Kingdom, France or the United States of America.
- ✗ Pregnancy and childbirth **except in the case of unforeseeable complications that could endanger the life of the mother or the unborn child**, termination of pregnancy, treatment of sterility.



Are there any restrictions on cover ?

- ! Claims caused or provoked intentionally by the Insured Party.
- ! Claims caused by the Insured's use of drugs or narcotics not prescribed by a physician; due to the Insured's suicide or attempted suicide; or due to a neurological or neuropsychiatric disorder.
- ! Claims resulting from the practice of a sport as a professional, as well as from participation, even as an amateur, in motor racing or sports deemed to be dangerous, such as ski jumping, bungee jumping, scuba diving, extreme sports and record attempts.
- ! Assistance :
 - May not intervene outside the limit of the approvals given by the local authorities.
 - Is not required to intervene in cases in which the Insured Party has voluntarily committed violations of the laws in force in the countries through which he or she passes or in which he or she stays;

The comprehensive list of exclusions can be found in the Information Notice

- ✓ Sending medicines abroad
- ✓ Assistance in the event of theft, loss or destruction of identity documents or payment instruments: Information procedures / Provision of funds (€2,300) / Extended stay (accommodation costs 150€ max. 1 500€)
- ✓ Travel incidents (Flight delays resulting in missed connection: €300)
- ✓ Luggage and personal effects: Theft, destruction, loss: €2,000 / Delayed delivery: €300 / ID Card or passport theft: €150
- ✓ Psychological Assistance
- ✓ Bodily injury (Accidental death: €5,000 / Total or Partial Permanent Disability: up to €50,000)
- ✓ Private life civil liability

Coverages marked with a check mark ✓ are systematically included in the contract..



Where am I covered ?

- The cover provided by this Contract applies worldwide, strictly and exclusively during the period of expatriation or posting of the Insured, to the exclusion of the following countries and territories: **Cuba, Iran, Syria, North Korea, North Sudan, Venezuela, Crimea, the Donbass Region including Luhansk and Donetsk.**



What are my obligations ?

Under penalty of suspension of benefits, termination or nullity of the contract :

- On applying for the contract: The Insured must accurately declare all information known to him/her which may enable the Insurer to assess the risks he/she is assuming
- During the term of the contract: Pay the Premium and inform the Insurer of any change in the insured risk.
- In the event of a claim: Declare any claim within 5 working days of becoming aware of it. In order for the assistance services to be implemented, the Insured must contact Europ Assistance prior to any intervention involving the cover of the contract. The contact details are shown on the Insured card and in the Information Notice.



When and how do I pay ?

- The annual premium or partial premium shown on the Membership Certificate is payable in advance on the agreed due dates.



When does the cover start and end ?

- Cover takes effect when the Insured leaves his/her Home in his/her Country of origin to go to the Country of posting or expatriation, and ceases upon definitive return to his/her Country of origin or nationality.
- They are valid twenty-four hours a day (24/24), in both private and professional life, for the duration of this period.
- Cover expires thirty (30) days after the Insured's definitive return to his/her country of origin or nationality. All cover terminates for each Insured under the following conditions: on the date of termination of the Contract; on the date on which the Insured is no longer part of the insured group, at the end of insurance year during which the Insured will have reached the age of 65, on the date on which the Insured no longer has posting or expatriate status.



How can I cancel the contract ?

- When ? :
 - The Insured may cancel the contract at any time one year after taking out the contract, subject to 1 months' notice.
 - In the event of the removal of aggravating conditions mentioned in the contract, if the Insurer refuses to reduce the insurance premium accordingly within 10 days of the complaint made by the Insured by registered letter.
 - In the event of a price increase, the Insured may cancel the Contract within 15 days of becoming aware of the increase.
- How :
 - The Insured may terminate the contract either by letter or any other durable support, or by a declaration made against receipt at the Insurer's head office, or on the MSH website <https://www.msh-intl.com/fr/>