

INDIVIDUALS



SUMMARY OF BENEFITS
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Healthcare Benefits*

**In case of unforeseen illness or accident*

ANNUAL AGGREGATE LIMIT	€250,000
Medical or surgical hospitalization: - Room and board, medical procedures, consultations - Examinations, laboratory tests, drugs - Cost of transportation by ambulance in connection with a hospital stay covered under this plan	100% of actual costs
Semi-private room	100% of actual costs (up to €100 per day)
Consultations with general practitioners and specialists (excluding dentists)	100% of actual costs (up to €80 per procedure beyond 2 consultations)
Pharmaceutical costs	Up to €3,000
Diagnostic tests and laboratory work, x-rays, medical imaging (MRI) and scans, tests and paramedical fees	100% of actual costs
Dental care in case of accident or dental emergency not resulting from the poor prior condition of the teeth or gums	Up to €350
Dentures and other prostheses (only following a reported accident)	Up to €200
Vision: lenses and frames (only following a reported accident)	Up to €150



Personal injuries Benefits

Death	€10,000
Permanent total disability	€50,000



"Private life" Civil Liability Benefits*

**strictly and only outside the Country of Origin /of Nationality and for up to 30 days/year during stays organised anywhere in the world.*

All Bodily Injury, Property Damage and Intangible Damage	€4,000,000 per event
capped in the USA and Canada at:	€1,500,000
Subject to the following sub-limits:	
Food poisoning	€1,500,000
Combined consequential property and intangible damages	€450,000 (Excess of €80 per Claim)
Damage to equipment entrusted during an internship	€12,000 (Excess of €80 per Claim)
Third-party rental liability abroad	€100,000

Personal assistance Benefits

Emergency medical transport Repatriation to the Country of Residence, Country of Posting or Expatriation Repatriation to the Country of Origin or Nationality	Actual costs
Return of an accompanying beneficiary	Return ticket
Extension of the Insured Party or an accompanying beneficiary's trip	Accommodation expenses: €150/day (capped at €1,500)
Presence of a relative with the hospitalised Insured Party for more than 5 days	Return ticket + accommodation expenses: €150/day (capped at €1,500)
Return to the Country of Posting or Expatriation (within 2 months of repatriation)	Return ticket
Emergency return following the death or serious illness of a Close Relative	Round-trip ticket (limited to 1 per year)
Accompanying support for children	Return ticket + accommodation expenses (€150/day for 2 days) for an accompanying person
Assistance with returning home after repatriation (only in metropolitan France): - Childcare, Home help, Animal care (dogs/cats) - Comfort while in hospital (TV rental)	10 hours / Transportation + boarding: €155 €80
Repatriation of the body in case of death	Actual costs
Cost of a coffin or urn	€2,000
Accompaniment of the deceased	Return ticket
Identification of the body and death formalities	2 return tickets + accommodation expenses: €150/day per person for 2 days max.
Advance on bail	€15,000
Advance and payment of legal fees	€3,000
Search and rescue costs	€15,000
Early return in the event of a claim relating to the Insured Party's home	Return ticket
Early return/Transport to a secure area in the event of an attack or a natural disaster	Return ticket or round-trip ticket to a secure area
Sending medicines abroad	Organisation and shipping costs
Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Information on administrative procedures - Advance of funds of up to €2,300 - Extended stay: €150/night (max. €1,500)
Psychological Assistance	3 telephone interviews
Travel incidents: air delay causing the Insured Party to miss a connection (for technical or atmospheric reasons)	Payment of fixed compensation of €300
Theft, total or partial Destruction and Loss of baggage during transport	€2,000 (Excess: €25 per piece of baggage) limited to 50% for valuables
Delayed baggage at the airport (>12 hours)	€300
Cost of obtaining replacement identity documents	€150



CONTACT US

For answers to your questions
about your healthcare plan

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