

Medical expenses

Maximum medical expenses per person per year (for North America as the destination, only the €500 000 option is available)	€150 000, €300 000 or €500 000 as indicated on the certificate of insurance
Surgery and hospitalisation Possibility of direct payment for stays in a hospital of more than 24 hours	100% actual costs* no deductible
Consultations, pharmacy, analyses, x-rays, paramedical procedures	100% actual costs*
Emergency dental treatment	100% up to € 300*
Dental treatment following an accident	100% up to € 600*

***For students:** you maintain the same coverage in **your country of residence** when you return on holidays, **only for emergencies** and up to a **maximum of € 15 000**.

Accidental death and disability

Death lump sum benefit	€ 1 000
Accidental death lump sum benefit	€ 10 000
Permanent disability following and accident lump sum benefit	€ 50 000

Assistance benefits

Medical transport	100% of actual costs
Repatriation for medical reasons	100% of actual costs
Accompaniment during the transport of the insured	Return ticket
Visit from a relative in case of hospitalisation longer than 6 days	Return ticket + € 80 per night (maximum 8 nights)
Early return following the death of a member of the immediate family	Inbound ticket – actual costs
Extension of the stay for medical reasons	Inbound ticket + € 80 per night (maximum 8 nights)
Evacuation in case of unstable political situation (acts of terrorism)	Inbound ticket
Dispatch of essential medicines which cannot be found on site	100% of actual costs

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Schedule of benefits

Assistance (continues)

Transmission of urgent messages	100% of actual costs
Search costs	100% up to € 5 000
Cash advance in case of loss or theft	up to € 700
Legal representative fees	up to € 3 000
Advance of bail	up to € 7 000
Repatriation of the body in case of death	Actual expenses (funeral expenses limited to € 1 500)

Civil liability

Damage that has been caused to someone else during the trip (travel incl.) is guaranteed:

Personal injury	€ 4 500 000
Damage to property and consequential losses therefore	€ 450 000
Deductible	€ 100 per case and per claim

Luggage insurance

In case of theft, total or partial destruction, or loss during the transportation by a transport company	€ 2 000 (deductible of 30 €)
Late delivery of more than 24 hours	Basic necessities up to €150

Delay in transport

Charter flights and regular flights, delay exceeding 4 hours	Costs of meals, transfer and first night, up to € 150 per person
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Schedule of benefits

Trip cancellation (optional)

Maximum € 9,000 per person and € 30 000 per event	According to SNAV* scale (please check the information booklet for details)
Deductible per person	€ 30

* SNAV : French Travel Agents Union

Risk sports (optional)

Coverage of accidents or illnesses occurring or contracted during the practice of risk sports	Removal of exclusions related to practising risk sports
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Sports equipment (optional)

Luggage insurance for sports equipment	Removal of exclusions related to sports equipment in the Luggage insurance benefit
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