

Medical expenses

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| Maximum medical expenses per person per year | €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, no waiting period |
| 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 |

Accidental death and disability

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| 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

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| 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)

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| Transmission of urgent messages | 100% of actual costs |
| Search costs | 100% up to € 5 000 |
| Cash advance in case of 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:

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

Luggage insurance

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| 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

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| 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)

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| 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)

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

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