

GARANTIES	Support allowances	ANNULATION	ASSISTANCE	MULTIRISQUES
Cancellation fees - Serious illness, serious accident, death of the insured, and members of his family up to the second degree (including relapse, aggravation of illness) - Pregnancy complications, - Psychic, mental or nervous illnesses with hospitalization of more than 4 days, - Contraindication and follow-up to vaccination - Economic dismissal, - Serious damage to the home, second home or business premises, - Serious damage to the Insured's vehicle, - Invitation to a resit exam (university only), - Summons to a court as a jury juror, expert, or for the adoption of a child Damage or loss of the passport Delay in passport delivery Visa refusal not motivated by the consulate Epidemics - Cancellation for illness declared in the month preceding departure in the event of an epidemic or pandemic - Cancellation for denied boarding following temperature measurement - Cancellation for case of contact declared 7 days before departure	According to the conditions of the cancellation fee schedule € 6,000 maximum / person € 40,000 / event Deductible: € 30 / person	✓		✓
Luggage - In case of deterioration, destruction or theft Including valuables	800 €/person 400 € Deductible: 40 €/registered file			✓
Civil liability private life Injury, material and immaterial damage Including consequential material and immaterial damage	4 500 000 € 450 000 € Deductible: 75 €/registered file			✓
Airport closure following natural disasters Stay extension costs Pre-routing Connection costs	80 €/person/day, max 5 days Deductible: 24 hours Maximum 100 €/person Maximum 100 €/person			✓
Interruption of stay / activity Following repatriation of the insured or return early (repayment on a pro rata basis)	Max 1 500 €/person 40 000 €/event Deductible : 30 €/person			✓
Repatriation or medical transport	Real costs		✓	✓
Medical expenses outside the country of residence	75 000€ per person and 150 000 € in country where stay extension Deductible: 30 € /person Dental deductible: 300 €		✓	✓
Medical expenses for Schengen impatriates	35 000€ per person for 90 days Deductible : 50€/person		✓	✓
Other assistance guarantees	See chart in page 2			

Assistance guarantees	
Repatriation or medical transport	Real costs
Repatriation of accompanying persons	Return ticket * + taxi costs
Visit from a relative	Round trip ticket * + Hotel costs €80 per night / Max 10 nights
Extension of stay	Hotel costs €80 per night / Max 4 nights
Medical expenses outside the country of residence	€75,000/person in Europe and Mediterranean countries €150,000/person for the rest of the world Deductible: €30 per person
Emergency dental care	Dental deductible: €300
Repatriation of body	Real costs
Repatriation of the body	€1,500 per person
Funeral expenses necessary for transportation Repatriation of members of the accompanying family	Return ticket * + taxi costs
Legal assistance abroad	
Payment of attorney's fees	€5,000
Advance of the bail	€10,000
Early return in the event of the death of a family member	Return ticket * + taxi costs
Sending medicines abroad	Shipping costs
Search and rescue costs	€5,000
Cash advance (only to abroad)	€1,500 / person
Rescue on marked trails	Real costs
Hotel charges following quarantine	Hotel costs €80 per night/Max 14 nights
Hotel costs following impossible return in the event of an epidemic	Hotel costs €80 per night/Max 14 nights
Return impossible in the event of epidemics or quarantine	Support for a new return ticket up to a maximum of €1,000 per person and €50,000 per group



The contract must be signed on the day of the reservation or at the latest, within 48 hours (except for groups, subscription upon receipt of the rooming list)

LATE SUBSCRIPTION IS PROHIBITED

In the event of a pre-existing pathology, we advise your customers to have a medical certificate issued on the date of registration certifying the stable nature of the disease and specifying that the person is fit to travel.

The insured person MUST cancel upon the occurrence of a medical problem affecting him or one of his relatives, and which could, immediately or subsequently, prevent his departure. If he cancels late, we will only be able to cover the cancellation fees due on the date of the event, and he will remain his own insurer for the difference.

* by train 1st class or flight economy class

Prices (VAT included)

Price ANNULATION:	€20/person			
Prices ASSISTANCE:	Less than 15 days €22,80*/person	Between 16 and 30 days €33,80*/person	Between 31 and 90 days €43,80*/person	Between 91 and 365 days €129,50*/person
Prices MULTIRISQUES:	Less than 30 days €49,50/person		Between 31 and 90 days €95,50/person	Between 91 and 365 days €185,50/person

* For Saudi Arabia, Chad and Niger the Assistance rates are increased by 20%.