INFORMATION NOTICE

DG Insurance and Assistance 0726

Your policy comprises this Information Notice and your Policy Certificate

Contract No. MPTAST1300085



Visa Travel International Tourist Travel Insurance

assur-travel
Partenaire de votre mobilité

23 July 2026



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DEFINITIONS AND SCOPE OF APPLICATION

We / the Insurer
The policy is taken out through ASSUR TRAVEL on behalf of MGEN Portugal - Companhia de Seguros, S.A., a Portuguese insurance company regulated by the Autoridade de Supervisão de Seguros e Fundos de Pensões, with a share capital of 7,500,000 euros, registered under number 517503131, and whose registered office is situated at Rua Duque de Palmela 11, Piso 1, 1250-097 Lisbon, Portugal.

The assistance provider
The assistance provider appointed by the Santé et Assistance insurer: HEALTHCASE, a Florida limited liability company (EIN 83-1833403), located at 1 SE 3rd Avenue, Suite 2900, Miami, Florida, 33131, USA.

Managing broker
ASSUR TRAVEL – ACTIBURO BUSINESS PARK – 99 Rue Parmentier – 59650 Villeneuve d'Ascq. SAS with a share capital of 100,000 euros – RCS Lille 451 947 378 – ORIAS No. 07030650 - Company governed by the Insurance Code under the Authority for Prudential Supervision and Resolution, 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09.

Serious accident
A sudden and unforeseen event affecting the Insured, not caused intentionally by the Insured, resulting from the sudden action of an external cause and certified by an authorised medical authority, which prevents the Insured from moving about unaided.

Policyholder
The group of individuals, of any nationality, who have purchased a Holiday, have taken out the Insurance Policy and are identified as such on the application form.

Insured
The policyholder.

Credit card insurer
The insurance company with which the Policyholder has taken out their travel cancellation insurance policy using their credit card.

Medical Authority
Any person holding a valid qualification in medicine or surgery in the country where the serious bodily injury or serious illness is diagnosed. The Medical Authority must be a third party to the Insured Person.

Luggage
A travel bag or suitcase containing the Insured Person's personal belongings.

Beneficiary/Insured Person
An individual or designated group, hereinafter referred to as 'you', of any nationality, travelling through the Policyholder of this Contract.

Enrolment form
The document sent by email by the administering broker to the Policyholder to confirm their enrolment in the Policy.

COM
COM refers to the Overseas Collectivities, namely French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Saint Martin and Saint Barthélemy.

Covered trip
A trip organised by the Insured Person for private or business purposes and for which you have taken out the policy with the relevant cover option. The period of cover corresponds to the dates of the stay indicated on

the invoices issued, with a maximum duration of 365 consecutive days for each trip.

Place of residence
Your place of residence is defined as your main and habitual place of residence, as stated on your income tax assessment notice, anywhere in the world.

DROM
'DROM' refers to the Overseas Departments and Regions, namely Guadeloupe, Martinique, French Guiana, Réunion and Mayotte.

Effect of the cancellation cover
The Cancellation Cover only takes effect once the Insured Person has taken out this policy. It may be taken out no later than 48 hours (working days) after the purchase of the first services for the holiday, in accordance with the information provided on the Application Form. It expires at the time of departure, i.e. upon the Insured Person's arrival at the meeting point specified by the Tour Operator, or, if using personal transport, upon arrival at the holiday destination.

Validity of other cover
The period of validity of the other cover corresponds to the dates of the holiday specified on the Application Form, up to a maximum of 365 consecutive days.

Epidemic
An abnormally high incidence of a disease during a given period and in a given region.

European Economic Area
Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the United Kingdom.

France
Mainland France, Corsica.

Cover
The insurance cover under the Policy.

Hospitalisation
A stay of more than 24 hours in a hospital, or a stay of less than 24 hours in the event of surgery under general anaesthetic.

Illness
A sudden and unforeseeable deterioration in health, as certified by a competent medical authority.

Serious illness
Any deterioration in health duly certified by a competent medical authority which strictly prohibits the insured person from leaving their home, requires medical care and the complete cessation of all professional activity (except for retired persons and those who are unemployed), and results in a medical prescription.

Maximum per event
Where cover is provided for several insured persons who are victims of the same event and are insured under the same special conditions, the insurer's cover is in any event limited to the maximum amount provided for under this cover, regardless of the



number of victims. Consequently, compensation payments are reduced and settled in proportion to the number of victims.

Family members / Close relatives
Your legal or de facto spouse or any person with whom you are in a civil partnership (PACS), your ascendants or descendants or those of your spouse, your fathers-in-law, mothers-in-law, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law and grandchildren or grandparents. They must be resident in the same country as you, unless otherwise stipulated in the contract.

Invalidity
Any fraud, forgery, false statements or perjury likely to trigger the guarantees provided for in the agreement shall render our commitments null and void and result in the forfeiture of the rights provided for in the said agreement.

Valuables
Any sound and/or image reproduction equipment and their accessories, laptops, as well as jewellery, fine pearls, precious stones, furs and watches, whether carried, used, left in storage or handed over to a carrier against a receipt, with a maximum unit value of €600.

Pandemic
An epidemic spreading across a vast territory, crossing borders, and designated as a pandemic by the World Health Organisation (WHO) and/or by the competent local public authorities of the country where the loss occurred.

Quarantine
The isolation of a person, in the event of a suspected or confirmed illness, ordered by a competent local authority, with a view to preventing the risk of the said illness spreading in the context of an epidemic or pandemic.

Incident
An event likely to trigger the Cover.

Policyholder
Any organisation registered with Atout France as a tour operator and/or registered with ORIAS, offering its travelling customers the Insurance Contract covered by this information notice.

Territorial Scope
The cover is valid worldwide.

Third party
Any individual not party to the insurance policy.

Group
All participants listed on the same travel booking form, comprising at least five (5) and no more than nine (9) people, and who, for the purposes of the General Tax Code, are members of the Policyholder's tax household.

Depreciation
A rate applied by the Insurer that takes into account the degree of wear and tear on the insured property in relation to the time elapsed.

TERMS AND **CONDITIONS OF COVER**

WHO IS ELIGIBLE TO TAKE OUT THIS POLICY?
Any natural person of legal age who has purchased a Trip from the Distributor. For the Cancellation Cover supplementing the Bank Card: any natural person of legal age who holds a multi-service Bank Card offering Travel Cancellation and Repatriation Assistance cover: Gold Mastercard, Visa Premier, Infinite Platinum, American Express Gold, to the exclusion of other types of Bank Cards, and who has paid for their Trip using their Bank Card.

PROOF OF COVER
Electronic data held by the Insurer or any agent of its choice shall be deemed to constitute the Policyholder's signature, shall be binding on the Policyholder and may be accepted as proof of their identity and of their consent to the insurance offer and to the terms of this Information Notice.

CONFIRMATION OF POLICY ACCEPTANCE
The managing broker shall send the Policyholder, by email, an application form and this Information Notice, as well as, as a reminder, the pre-contractual information documents, which the Policyholder also undertakes to keep on a durable medium.

The cover you have taken out is set out in the policy schedule provided when you took out the policy. Please refer to this document for details of the relevant cover.

In accordance with Article L.141-4 of the Insurance Code, the Policyholder undertakes to provide any Beneficiary under this policy with the information leaflet drawn up for this purpose.

WITHDRAWAL FROM THE POLICY

In accordance with Article L112-2-1 of the Insurance Code, the insured person may exercise their right to withdraw from an insurance policy taken out remotely within 14 days from the date the policy was taken out.

This right does not apply to travel insurance policies and similar policies with a term of one month or less.

The request to cancel must be sent by registered post with acknowledgement of receipt to:

ASSUR TRAVEL, ACTIBURO BUSINESS PARK – 99 Rue Parmentier – 59650 Villeneuve d'Ascq.

Below is a template withdrawal letter:

Surname, First name: .....
Policy number and name: ..... Dear Sirs,
In accordance with Article L112-2-1 of the Insurance Code, I hereby expressly withdraw from the insurance contract referred to above, which I took out exclusively online on
...../...../.....
Yours faithfully,
Dated: ...../...../....

AMENDMENTS
Any changes relating to the Policyholder (contact details, etc.) and the Trip(s) must be reported as soon as the Policyholder becomes aware of them.



OBLIGATIONS

To receive compensation for a Claim, the Policyholder or their beneficiaries must provide the supporting documents described in each of the cover provisions **(in the absence of these documents, no compensation will be payable).**

In all cases, they must provide:

- the policy number,
- a copy of the Membership Form,
- the originals of the tour operator's itemised invoices showing land-based services and transport services, where applicable, a certificate or supporting document from the assistance provider confirming the date of repatriation or early return and the reason for it,
- the policyholder's bank details (to enable the compensation to be transferred),
- where the person giving rise to the cancellation is not the Insured Person: proof of family relationship (copy of family record books, etc.),
- any official document establishing the severity of the damage causing the cancellation, delayed arrival or early return,
- the circumstances of the incident, its known or presumed causes, and the nature and approximate amount of the damage.

The Insured must take all reasonable measures to limit the extent of any damage already known and to prevent further damage from occurring. Failing this, the Insurer is entitled to compensation proportionate to the loss that such failure to act might cause it.

OBLIGATIONS IN THE EVENT OF CANCELLATION

You MUST cancel as soon as a medical problem arises affecting you or a close relative, which could, immediately or at a later date, prevent your departure.

Failing which, the insured person or their beneficiaries are required to notify the Insurer and their travel agent of the claim simultaneously within 5 (five) days of becoming aware of it, except in cases of unforeseeable circumstances or force majeure.

DON'T FORGET TO CANCEL AS SOON AS THE FIRST SYMPTOMS APPEAR

If you cancel late, we will only be able to cover the cancellation costs payable on the date the event occurred, and you will remain your own insurer for the difference.

HOW TO CONTACT OUR INSURANCE DEPARTMENT?

ASSUR TRAVEL – Claims Department – ACTIBURO BUSINESS PARK - 99 Rue Parmentier - 59650 Villeneuve d'Ascq
Monday to Friday from 09:00 to 12:30 and from 13:30 to 18:00 Tel: 03 20 30 74 12 – contact.gestion@assur-travel.fr

REQUIREMENTS FOR REPATRIATION ASSISTANCE COVER

It is essential to contact the assistance service before seeking any medical consultation or being admitted to hospital. Assistance services can only be provided if the beneficiary makes a telephone call at the time of the incident. Services that have not been arranged or approved by the assistance provider will not be eligible for any reimbursement.

HOW TO CONTACT OUR ASSISTANCE SERVICE?

HEALTHCASE – 1 SE 3rd Avenue – Suite 2900 – Miami, Florida – 33131, USA
24 hours a day, 7 days a week
Tel: +33 (0)3 53 65 42 00 - assistance@healthcaseservices.com

To enable us to assist you as effectively as possible, please ensure you have the following information to hand, as you will be asked for it during your call:

- the name and number of the policy you are covered under,
- your full name,
- your home address,
- the country, town or village where you are at the time of the call,
- please specify the exact address (house number, street, building number if applicable, etc.),
- the telephone number where we can reach you,
- the nature of your problem.

When you make your first call, you will be given an assistance reference number. Please quote this number every time you contact our Assistance Service.

ASSISTANCE SERVICES CAN ONLY BE PROVIDED IF THE BENEFICIARY MAKES A TELEPHONE CALL AT THE TIME OF THE INCIDENT.

SCOPE AND LIMITS OF COVER

Claims are covered subject to the exclusions and limits of the cover, as well as compliance with the reporting deadlines and formalities set out in this information leaflet.



PREMIUMS

Premiums (including VAT) depend on the package chosen by the Policyholder and the price of the Trip (including VAT). The amount is disclosed to the Policyholder prior to their consent to take out the cover and, once cover has been taken out, is stated on the Application Form.

The insurance premium is paid in full by the Policyholder to the Distributor at the same time as the purchase of the Trip.

PERIOD OF VALIDITY OF THE COVER

The Cover takes effect immediately after the Policyholder has confirmed acceptance of the Cover at the time of purchase of the insured Trip(s) and payment of the premium to the Distributor.
The Cover ceases:

- automatically on the date the Trip ends,
- As regards the cancellation cover, it expires at the time of departure, that is to say, as soon as the Insured Person arrives at the meeting point specified by the Tour Operator, or, in the event of using private transport, upon arrival at the holiday destination,
- where the right of withdrawal is exercised in accordance with the conditions set out in Article L112-10 of the Insurance Code,
- in all other cases provided for by the Insurance Code.

The Cover shall apply only if the Contract is in force on the date the Claim arises.



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HOW TO CONTACT OUR INSURANCE DEPARTMENT

ASSUR-TRAVEL
GG, Rue Parmentier – Actiburo Business Park, 5G650
Villeneuve d'Ascq

- By telephone: 03 20 30 74 12
- By telephone from abroad: 33.3.20.30.74.12
- By email: contact.gestion@assur-travel.fr

To help us assist you as effectively as possible, please ensure you have the following information to hand, as you will be asked for it when you call:

- the name and number of the contract you are on,
- your full name,
- your home address,
- the telephone number where we can contact you
- the reason for your report When you first call,
- the telephone number on which we can contact you,
- you will be given an insurance claim reference number; please quote this number every time you contact our Insurance Department.

During your first call, you will be given an insurance claim reference number. Please quote this number every time you contact our Insurance Department.

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INSURANCE COVER

Provided that cover has been taken out

COVERED EVENTS	COVER LIMITS AND EXCLUSIONS		
	Limit per person covered	Limit per event	Excess
CANCELLATION			
Standard cancellation	€6,000:	€40,000:	€30 per person
Epidemics / pandemics Cancellation due to illness, including serious illness, refusal of boarding following a temperature check			10 per cent of the claim, subject to a minimum of €100 per person
LUGGAGE			
Luggage Theft, total or partial destruction, or loss whilst in transit with a transport company - including valuables in the event of aggravated theft - including personal effects or belongings in the event of aggravated theft	€1,200 Of which valuables in the event of aggravated theft: €600	€7,500 Of which valuables in the event of aggravated theft: €3,000	- Valuables in the event of aggravated theft: €40 - Personal effects or belongings in the event of aggravated theft: no excess
TRIP INTERRUPTION			
Trip interruption	€1,500 per person	€40,000 per claim	€30 per person
AIRPORT CLOSURE DUE TO A NATURAL DISASTER			
Costs of extending your stay	€80 per person per day, up to a maximum of 5 days		24-hour delay
Pre-transport Connection fees	Maximum €100 per person Maximum €100 per person		



PRIVATE LIABILITY INSURANCE		
Personal Liability		€75 per claim
Personal injury, property damage and consequential loss	€4,500,000	
Including consequential property damage and financial loss	€450,000	

DESCRIPTION OF INSURANCE COVER

As soon as the first symptoms of the Illness appear or as soon as you become aware of the event giving rise to the Cover, you must notify the Distributor IMMEDIATELY. At the same time, the Claim must be reported within 5 days of the Policyholder becoming aware of the event, except in cases of unforeseeable circumstances or force majeure.

If the Policyholder fails to comply with this deadline for reporting a Claim and if the Insurer proves that this delay has caused it harm, the Policyholder will not be entitled to the Cover (Article L 113-2 of the Insurance Code).

TRAVEL CANCELLATION

SCOPE OF COVER

The purpose of the cover is to reimburse the Insured Person for all or part of the deposit paid and/or the travel cancellation fees in accordance with the travel organiser's scale in the event of cancellation of the trip prior to departure (excluding the insurance premium, administration fees, visa fees and airport taxes).

The grounds for cancellation of the Trip are as follows:

Standard cases

- Serious illness, serious accident or death (including the worsening or relapse of a pre-existing or chronic condition):

-of the insured person, their legal or de facto spouse, or any person with whom they are in a civil partnership
- of a second-degree relative
- of a disabled person living in the insured person's household
- of the person responsible for the care of their minor children
-the insured person's guardian
- a person travelling with the insured person, with whom they have no family relationship, provided they are listed on the same booking form (maximum 4 people, including the insured person)

If the person (up to four people) who was booked on the same trip as the insured person, who was due to travel with them and who was covered by the same insurance policy, wishes to cancel, we will cover their cancellation costs. This cover only applies if the reason for cancellation is covered by the insurance policy and if all participants have taken out the insurance.

Please note that if the insured person is left to travel alone and is charged a single room supplement, this additional cost will be covered by the insurer up to the amount of compensation that would have been paid in the event of cancellation. This cover applies only if the reason for cancellation is covered by the insurance policy and all participants have taken out the insurance.

The illness, accident or any worsening of the condition must have occurred after the date of booking the trip.

In the event of a serious accident, it is the insured person's responsibility to specify the causes and circumstances, as well as the names and addresses of those responsible and any witnesses.

Cancellation due to the death of a close relative up to the second degree will only be considered if the death occurs within the month preceding departure.

Furthermore, we will never provide cover if the person was hospitalised at the time of booking the trip.

We also cover cancellation costs for:

- Unforeseeable complications arising from pregnancy, provided that the insured person is not more than three months pregnant at the time of booking the trip
- Psychological, mental or nervous disorders requiring hospitalisation for more than 4 days,
- Contraindications to, or the after-effects of, the insured person's vaccination.
- Redundancy of the insured person or their spouse, provided that the redundancy proceedings had not commenced on the day the trip was booked,
- Serious damage (theft, fire, water damage, natural disasters) to the insured person's main or secondary residence or business premises, where more than 50 per cent has been destroyed and the insured person's presence is absolutely essential on the day of departure,
- Serious damage to the Insured Person's vehicle within 48 hours prior to departure, provided that the vehicle can no longer be used to travel to their holiday destination or to the airport,
- The Insured Person being summoned to sit a resit examination (university only), provided that the resit is scheduled to take place during the travel dates and that the failure was not known at the time of booking the trip,
- A summons to appear in court as a juror in a criminal trial, as an expert witness, or in connection with the adoption of a child. Cover applies provided that the date of the summons was not known on the day the trip was booked and that the date coincides with the period of your trip,
- Refusal of a visa by the authorities of the country visited, provided that the application was made at least one month before the departure date and that no previous application had been refused by those same authorities,
- Damage to or loss of the Insured Person's passport (by post, courier or at a consulate) within 48 hours prior to departure essential for the trip, provided that steps to renew the passport were taken immediately,
- Delay in the delivery of the Insured Person's passport by post, provided that the passport application was submitted to the Town Hall or the Prefecture at least one month before the Insured Person's departure.
- The Insured must provide the Insurer with proof of submission to the Town Hall or the Prefecture.

The amounts of excesses and cover limits are set out in the table of cover.

Epidemics/Pandemics

Cover is provided for the reasons and circumstances listed below, to the exclusion of all others, subject to the limits set out in the Table of Cover:

- Serious illness resulting from an epidemic or pandemic



confirmed before you booked your trip:

- yourself, your spouse or civil partner, your ascendants or descendants (of any degree), your guardian or any person usually living in your household,
- your brothers and sisters, including the children of the spouse or cohabiting partner of any of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law and mothers-in-law,
- your designated professional replacement named at the time of booking,
- the person designated at the time of taking out this policy, who is responsible during your trip for looking after or accompanying your minor children on holiday, or the disabled person living in your household, provided that there is hospitalisation lasting more than 48 hours or death,

- Denial of boarding at the airport, railway station, coach station or port of departure following a temperature check organised by the health authorities of the country of departure or the transport company with which you are travelling. (Proof issued by the transport company that refused you boarding, or by the health authorities of the country of departure, must be provided to us; in the absence of such proof, no compensation will be payable).

It is your responsibility to prove the validity of the circumstances entitling you to our benefits; we therefore reserve the right to reject your claim, on the advice of our doctors, if the information provided does not substantiate the facts.

AMOUNT OF COVER

The compensation paid under this Contract may under no circumstances exceed the price of the trip declared at the time of taking out this Contract and within the limits set out in the Table of Cover, per insured person and per event.
We will reimburse you for the cancellation fees charged by the Tour Operator in accordance with the terms of the cancellation scale set out in the Table of Cover.
Administration fees, tips, visa fees and the premium paid in respect of taking out this policy are non-refundable.

PROCEDURES IN THE EVENT OF A CLAIM

The insured person or their beneficiaries must notify the travel agency and the insurer within 5 working days

the occurrence of the event.

In the event of cancellation for medical reasons, the inability to travel must be confirmed by a competent medical authority, which shall issue a certificate stating that travel is contraindicated. From that date, the insured has 5 days to make a claim.

The Insured or their beneficiaries undertake to provide all documents and information requested by the Insurer regarding the claim, in particular:

- The contractual document (invoice) issued by the tour operator, specifying the insurance package taken out
- The receipt for payment of cancellation or withdrawal fees issued by the tour operator,
- The original medical questionnaire, duly completed by a doctor,
- A medical certificate or hospitalisation certificate specifying the nature, severity and duration of the illness or accident, as well as its foreseeable consequences, together with photocopies of prescriptions relating to the treatment received, the medicines prescribed and any tests or other examinations carried out. To this end, you must release your doctor from the duty of medical confidentiality in relation to the Company or take all necessary steps to ensure that the doctor treating the person whose illness or accident led to your cancellation is released from the duty of medical confidentiality,
- The post-mortem death certificate, in the event of cancellation on these grounds,
- Proof of family relationship (copy of family record books, …) where the person giving rise to the cancellation is not the insured person,
- For insured persons who have taken out the 'High-end Credit Card Supplementary Cover': the letter of compensation or the letter of refusal issued by the credit card insurer.
- Any official document establishing the severity of the damage causing the cancellation,
- Paid invoices (airline tickets, etc.),
- in the event of denied boarding: proof issued by the transport company that refused you
- , or by the health authorities; in the absence of such proof, no compensation will be payable).
- Any other document that the insurer deems necessary to investigate the claim.

In the event of a serious accident, it is the insured person's responsibility to specify the causes and circumstances, as well as the names and addresses of those responsible and any witnesses.

Finally, the insured must, on pain of forfeiture of cover unless there is a justified objection, allow access to the insurer's medical examiner.

The causes and consequences of the claim shall be assessed by mutual agreement; failing that, by an amicable expert assessment, subject to the respective rights of the parties. Each party shall appoint an expert. If the experts so appointed cannot reach agreement, they shall appoint a third expert; the three experts shall act jointly and by majority vote.

Each party shall pay the costs and fees of its own expert and, where applicable, half of those of the third expert.

Where a medical certificate is required, it must be issued by a medical authority who is a third party to the insured person.

The medical certificate must be sent in a confidential envelope addressed to the medical adviser designated by the managing broker. To this end, the Insured must release their doctor from the duty of medical confidentiality in relation to this medical adviser. On pain of forfeiture, the Insured Party claiming under the Cover must submit all the documents required under the contract and may not, except in cases of force majeure, invoke any grounds preventing their production.

If the Insured Person objects to this without valid reason, they risk forfeiting their rights under the Cover. By express agreement, the Insured Person acknowledges the Insurer's right to make the invocation of the Cover conditional upon compliance with this condition.

Finally, the Insured must, on pain of forfeiture unless there is a justified objection, allow access to the Insurer's medical adviser.
The causes and consequences of the claim shall be assessed by mutual agreement; failing that, by an amicable expert assessment, subject to the respective rights of the parties. Each party shall appoint an expert. If the experts so appointed cannot reach agreement, they shall appoint a third expert; the three experts shall act jointly and by majority vote.
Each party shall pay the costs and fees of its own expert and, where applicable, half of those of the third expert.
You must send to ASSUR TRAVEL – Claims Department – ACTIBURO BUSINESS PARK – 99 Rue Parmentier, 59650 Villeneuve d'Ascq, the medical documents and information required to assess your claim, which we will send to you upon receipt of your claim notification, together with the medical questionnaire to be completed by your doctor.
You must also provide any information or documents requested of you to substantiate the reason for your cancellation.
Furthermore, it is expressly agreed that you accept in advance the principle of an examination by our medical adviser. Consequently, if you object to this without a legitimate reason, you will forfeit your entitlement to cover.
Failure to provide these documents may result in the forfeiture of your entitlement to compensation.

EXCLUSIONS FROM COVER

In addition to the exclusions common to all cover, the following are also excluded:

- **The Cancellation Cover does not cover the inability to travel due to border closures, logistical issues, or the accommodation or safety conditions at the destination.**
- **The fact that travel to the destination is not recommended**
- **A work-related obligation (except in the event of cancellation by a third party of a meeting with the insured person and subject to the provision to the Insurer of a certificate issued by the director of the company visited),**
- **In vitro fertilisation, its preparation, treatment and consequences**
- **The consequences of drug addiction and alcoholism**
- **Drunkenness or the use of narcotics or medicines not prescribed by a competent medical authority**
- **Psychological, mental or nervous disorders that do not result in hospitalisation lasting more than 4 days**
- **Cancellations resulting from an illness or accident that has commenced, relapsed, worsened or led to hospitalisation within the month preceding booking of the trip are never covered**
- **Conditions that are not stable and which have been diagnosed or treated within 30 days prior to booking the holiday, unless the insured person provides, at the time of booking, a medical certificate confirming that their condition is stable and that they are fit to travel.**
- **Cancellation caused by a person who was hospitalised at the time of booking the trip or taking out the policy**
- **Cosmetic treatments, a health cure**
- **Any deliberate acts leading to the cancellation, suicide, attempted suicide or self-harm**
- **Any reason leading to the cancellation which was known at the time of booking the trip**
- **Epidemics and pandemics, unless otherwise specified in the cover, pollution, strikes, force majeure, natural disasters as defined by Law No. 82-600 of 13 July 1982, as amended,**
- **Civil or foreign war, popular uprisings, acts of terrorism, threats, attacks, riots, and any effects arising from a source of radioactivity**
- **Accidents resulting from the disintegration of the atomic nucleus or caused by earthquakes, volcanic eruptions or any other natural disaster**
- **Medical contraindications to air travel**
- **Failure to have a vaccination**
- **Failure to present documents essential for travel, such as a passport* (*except in the event of theft), visa, travel tickets, or vaccination record.**
- **Cancellations by the carrier or tour operator, whatever the cause**
- **Financial insolvency; liability of the tour operator or carrier**
- **Cancellations resulting from periodic check-ups and medical monitoring**
- **Mechanical breakdowns affecting the insured person's vehicle**
- **the absence of an unforeseen event,**

LUGGAGE

SCOPE OF COVER

The purpose of this cover is to:

- reimburse the Insured for their Luggage, as well as any Valuables and Personal Belongings contained therein, except those expressly excluded, in the event of loss, theft or total or partial destruction, or loss of Luggage whilst in the care of a transport company, subject to a deduction for wear and tear,
- reimburse the cost of purchasing essential items upon presentation of supporting documents in the event that your personal Luggage is not handed over to you at the destination airport and if it is returned to you more than 24 hours late.

AMOUNT OF COVER

The amount specified in the table of cover limits constitutes the maximum reimbursement for all claims arising during the period of cover.

Furthermore, the valuables listed above are covered only against theft that is clearly established and duly reported as such to a competent authority (police, gendarmerie, transport company, flight attendant, etc.).

Theft of valuables is covered ONLY when they are placed in a safe or when they are carried by you or handed over to a carrier against a receipt.

If you are travelling by private car, the risk of theft is covered up to a maximum of €250 per claim, provided that your luggage and

personal effects are contained in the vehicle's locked boot and out of sight. Only theft by breaking and entering is covered.

If the vehicle is parked on a public road, cover is only valid between 7.00 am and 10.00 pm.

It is your responsibility to prove that the circumstances giving rise to your claim are genuine; we therefore reserve the right to refuse your claim if the information provided does not substantiate the facts.

Calculation of compensation

In the event of total or partial destruction, or in the event of loss whilst being transported by a haulage company, you will be compensated upon presentation of supporting documents and on the basis of the replacement value of equivalent items of the same nature, less depreciation.

During the first year from the date of purchase, the amount reimbursed will be equal to the purchase value of the luggage or valuable item. In the following year, the reimbursement amount will be calculated at up to 75 per cent of the purchase price. In subsequent years, the value will be reduced by a further 10 per cent.

Under no circumstances shall the proportional capital rule provided for in Article L.121-5 of the French Insurance Code apply.

Our reimbursement will be made after deduction of any reimbursement received from the transport company and the excess.

PROCEDURES IN THE EVENT OF A CLAIM

The claim must be submitted to: ASSUR TRAVEL – Claims Department – ACTIBURO BUSINESS PARK – 99 Rue Parmentier, 59650 Villeneuve d'Ascq, within 5 working days (48 hours in the event of theft), except in cases of unforeseeable circumstances or force majeure. If this deadline is not met and we suffer a loss as a result, you will forfeit all entitlement to compensation.

The insured must provide the Insurer with the following documents:

- the certificate of irregularity in the event of loss of or damage to luggage caused by the carrier,
- a police report (in the event of theft) must be filed as soon as possible and proof of this submitted to the Insurer,
- a copy of the list of items reported as damaged or stolen, submitted to the airline or transport company,
- the reimbursement letter from the airline or transport company stating the compensation paid to the insured person,
- the original proof of purchase for the damaged or stolen items,
- in the event of delayed delivery:
  - have the delay in the delivery of the Baggage recorded by the airline on which the Insured Person is travelling by means of a baggage irregularity report,
  - send the proof of purchase for essential items and the baggage return slip to the Claims Centre. Failure to provide these documents may result in the forfeiture of your entitlement to compensation.

The sums insured cannot be regarded as proof of the value of the goods for which you are claiming compensation, nor as proof of the existence of those goods.

You are required to prove, by any means at your disposal and by any documents in your possession, the existence and value of these items at the time of the incident, as well as the extent of the damage.

If you knowingly use inaccurate documents as evidence, resort to fraudulent means, or make inaccurate or misleading statements, you will forfeit all rights to compensation, without prejudice to any legal proceedings we may then be entitled to bring against you.

What happens if you recover all or part of your luggage, items or personal effects?

You must notify Assur Travel – Claims Department – Parc ACTIBURO, 99 rue Parmentier, 59650 Villeneuve d'Ascq, immediately by registered letter as soon as you become aware of this:

- if we have not yet paid you the compensation, you must take back possession of the said luggage, items or personal effects; in that case, we are only liable for payment in respect of any damage or missing items,
- if we have already compensated you, you may, within 15 days:
  - either to relinquish said luggage, items or personal effects in our favour,
  - or to reclaim the said luggage, items or personal effects, subject to the repayment of the compensation you have received, less, where applicable, the portion of that compensation corresponding to any damage or loss.

If you have not made a choice within 15 days, we will assume that you have opted to relinquish ownership.

EXCLUSIONS FROM COVER

In addition to the exclusions common to all cover, the following are also excluded:

- **forgetfulness, loss (caused by the Insured), mix-ups of luggage,**
- **accidental damage caused by the spillage of liquids, greasy substances, dyes or corrosive substances contained in your Luggage,**
- **confiscation of Luggage by the authorities (customs, police),**
- **damage caused by moths and/or rodents, as well as by cigarette burns or a non-incandescent heat source,**
- **breakage of fragile items such as porcelain, glass, ivory, pottery and marble,**
- **property entrusted to third parties or under the responsibility of third parties, such as custodians. However, Luggage handed over to a carrier or entrusted to a tour operator or hotelier is not considered to be property entrusted to third parties,**
- **the theft of luggage left in a motor vehicle parked outside a locked garage, whether public or private, between 10.00 pm and 7.00 am,**
- **the loss or theft of the Insured's luggage resulting from their own oversight or negligence, that is to say, leaving their luggage in a place open to the public without supervision, leaving their luggage visible from outside a**

vehicle and/or without having fully closed and locked the access points,

- **theft of any kind or damage whilst camping, or in sheds, privately owned pleasure craft, caravans and trailers,**
- **theft or damage to luggage occurring at the beneficiary's home,**
- **scratches or scuffs to luggage occurring during transport,**
- **scratches to camera lenses,**
- **indirect damage such as depreciation and loss of use,**
- **the items listed below: cash, credit cards, magnetic or smart cards, any prosthetic devices or medical aids of any kind, bicycles, trailers, securities, paintings, spectacles, contact lenses, keys of any kind (except those for the home), documents recorded on tapes or film, as well as professional equipment, mobile phones, any multimedia equipment, sat-navs, sports equipment, musical instruments, foodstuffs, lighters, pens, cigarettes, alcoholic drinks, works of art, beauty products and items purchased during the Trip.**

TRIP INTERRUPTION

SCOPE OF COVER

The purpose of the 'Trip Interruption' cover is to reimburse, on a pro rata basis, the costs of the part of the Trip not taken in the event of a Trip interruption for one of the following reasons:

- medical repatriation organised by the Insured Person's assistance provider, or that of a family member up to the second degree of kinship or their travelling companion,
- early return of the Insured Person due to serious illness, serious accident (on the advice of a doctor) or the death of a family member up to the second degree of kinship,
- early return as a result of serious damage to the Insured Person's home, their second home or a business they own, necessitating their immediate presence on the premises.

AMOUNT OF COVER

Compensation is calculated from the day following the early return. This cover does not apply to transport tickets.

PROCEDURES IN THE EVENT OF A CLAIM

You must contact:

ASSUR TRAVEL
Claims Department
ACTIBURO BUSINESS PARK - GG Rue Parmentier
5G650 Villeneuve d'Ascq

- any official document establishing the severity of the damage, the reason for the early return,
- a certificate or supporting document from the Assistance Provider confirming the date of repatriation or early return and the reason for it,
- the compensation letter or letter of refusal issued by the credit card insurer,
- all documents necessary to compile the claim file and thereby prove the validity and amount of the claim.

In all cases, you will always be required to provide the originals of the tour operator's itemised invoices showing land-based services and transport services.

EXCLUSIONS FROM COVER

In addition to the general exclusions common to all cover, the following are excluded:

- **cosmetic treatments, health cures, voluntary terminations of pregnancy, in vitro fertilisation and their consequences,**
- **transport tickets,**
- **interruptions to the holiday resulting from an event known before the start of the trip,**
- **the Insured Person's hospitalisation,**
- **the Insured Person's placement in quarantine.**
- **Civil or foreign war, popular uprisings, acts of terrorism, threats, attacks, riots, and any effects arising from a source of radioactivity.**
- **Interruptions to the trip resulting from an event known at the time of departure.**
- **The Insured Person's hospitalisation**

AIRPORT CLOSURE

DEFINITIONS

Natural disaster: A phenomenon, such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural cataclysm, caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities.

Airport closure: Total or partial closure of the airport of departure or destination preventing the insured person from travelling to or returning from their country of residence as part of their trip for a period exceeding 24 consecutive hours.

SCOPE OF COVER

Definition of a natural disaster: A phenomenon, such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural catastrophe, caused by the abnormal intensity of a natural force and recognised as such by the public authorities.

Definition of an airport closure: Total or partial closure of the airport of departure or destination preventing the insured person from leaving or returning to their country of residence as part of their journey for a period exceeding 24 consecutive hours.



If, as a result of an airport closure arising from the consequences of a natural disaster, the insured persons find themselves completely unable to return to their country of origin or are unable to travel following the cancellation of their flight, the Company will cover either:

On return, reimbursement of accommodation costs incurred beyond the scheduled return date due to an airport closure following a decision by the competent authorities, provided that this closure was unknown at the time of departure, up to a maximum of €80 (including VAT) per person per day from the second day onwards (24-hour excess) for a maximum of 5 consecutive days, reimbursed only upon presentation of supporting documents on return for accommodation, food and essential items,

On the outward journey, full or partial reimbursement, depending on the penalty scale, of the pre-transport cost if the trip is cancelled or postponed due to an airport closure resulting from a natural disaster and if no reimbursement arrangements are provided for in such cases by the pre-transport provider, up to a maximum of €100 (including VAT) per person,

On return, a refund of connecting flight costs will be provided in the event of a return to France via an airport other than the one originally planned for the stay, upon presentation of supporting documentation, up to a maximum of €100 (including VAT) per person.

The Company will not make any reimbursement for claims totalling less than €20 (including VAT) per person.

PROCEDURES IN THE EVENT OF A CLAIM

IN ALL CASES, THE INSURER WILL STRICTLY REQUIRE THE FOLLOWING INFORMATION TO PROCESS THE CLAIM:

The Insured's identification number and the policy number,

A copy of the application form for this policy showing that the extension has been taken out,

A copy of the travel booking confirmation,

Receipts for accommodation, food and essential items,

An invoice for the onward journey stating that a partial or full refund of the service was not possible,

Proof of the cost of transport from the airport of arrival to the airport originally planned for the journey, and a document stating which airport was the original point of arrival.

EXCLUSIONS FROM COVER

In addition to the exclusions common to all cover, the following are also excluded:

- **The consequences of wilful misconduct on the part of individuals who are insured under this policy.**
- **Financial loss or damage caused by civil or foreign war, whether declared or not (Article L.121-8 of the Insurance Code). It is the insured person's responsibility to prove that the claim arises from a cause other than foreign war. It is the insurer's responsibility to prove that the claim arises from civil war.**
- **Damage or financial loss caused by earthquakes, tidal waves, volcanic eruptions or other natural disasters.**
- **However, with regard to damage to property, cover is provided for the effects of natural disasters in accordance with Articles L.125-1 to L.125-6 of the Insurance Code.**
- **Damage or aggravation of damage caused by: -weapons or devices designed to explode by altering the structure of the atomic nucleus - any nuclear fuel, radioactive product or radioactive waste -any other source of ionising radiation (in particular any radioisotope)**
- **Fines, taxes, duties, levies and any other criminal penalties imposed personally on the insured person.**
- **Triggering events, damage or financial losses of which the insured is aware at the time of taking out**
- **of the policy as likely to trigger its application.**
- **Attacks, acts of terrorism or sabotage (whether be in the form of actions or threats), or the consequences of the implementation of the Vigipirate plan in France, or of a comparable plan put in place in any other country, or the consequences of any measures taken by the competent authorities, as a preventive measure, to avert such events, as well as any withdrawal of administrative authorisation linked to these same causes,**
- **Any journey (or trip) to, within, or through the following countries is always excluded from the scope of the contractual cover: Afghanistan, Liberia, Cuba or Sudan,**
- **The consequences of:**
  - **the organisation of sporting competitions;**
  - **the practice of sports as a licence holder of a sports federation;**
  - **the practice of air or water sports.**
- **It is specified that for all claims arising in the USA or CANADA, the costs of expert reports, solicitors' fees, court fees and legal proceedings are included in the sum insured and subject to the application of the excess**
- **Consequences of exposure to infectious biological agents, chemical agents such as combat gases, incapacitating agents, neurotoxins or agents with residual neurotoxic effects, which are subject to quarantine or specific preventive measures or surveillance by international and/or local health authorities in the country where you are staying and/or the national health authorities in your country of origin,**
- **Epidemics and pandemics, unless otherwise specified in the cover, pollution, natural disasters.**
- **Political risks, war, civil war, attacks, acts of terrorism, riots and popular uprisings, and radioactive phenomena.**

PRIVATE CIVIL LIABILITY

DEFINITIONS

Personal injury
Any physical injury sustained by a natural person and the resulting harm.

Property damage
Any damage to or destruction of property or property. Any physical harm to an animal.

Consequential non-pecuniary loss
Any financial loss resulting from the total or partial deprivation of the use of property or a right, the loss of profit, the loss of custom, the interruption of a service or activity, and which is the direct consequence of covered personal injury or property damage.

Damaging event
An event which constitutes the cause of the damage.

Absolute excess
The sum (or percentage) which, in all circumstances, remains the responsibility of the Insured out of the amount of compensation payable by the Insurer.

The excess applies per claim, regardless of the number of victims. Excesses expressed as a percentage apply to the amount of compensation payable by the Insurer.

Accidental pollution
The emission, dispersion, discharge or deposition of any solid, liquid or gaseous substance released into the atmosphere, soil or water, resulting from a sudden and unforeseen event and not occurring slowly, gradually or progressively.

Claim
Any claim for compensation, whether settled out of court or through litigation, made by the victim of damage or their beneficiaries and addressed to the Insured or the Insurer.

Civil liability
The legal obligation incumbent upon any person to compensate for damage they have caused to another.

Claim
Any damage or series of damages caused to third parties, for which the Insured is liable, resulting from a harmful event and giving rise to one or more claims. The harmful event is that which constitutes the root cause of the damage. A series of harmful events having the same technical cause is treated as a single harmful event.

Third party
Any person other than the Insured.

Motorised land vehicle
A vehicle that moves on the ground (i.e. other than an aircraft or vessel), without being tied to a railway track, self-propelled (driven by its own power) and used for the transport of persons (even if only the driver) or goods.

SCOPE OF COVER

The Insurer indemnifies the Insured against the financial consequences of any civil liability that may arise as a result of bodily injury, property damage and consequential non-pecuniary loss caused to third parties the course of their private life. 'Private life' means any activity of a non-professional nature.

This cover is supplementary to, or in the absence of, any other cover provided elsewhere.

DEFENCE

In the event of a claim involving liability covered by the policy, the Insurer shall defend the Insured in any proceedings that also concern the Insurer's interests. Cover applies where the damages claimed exceed the excess.

The Insurer shall direct the Insured's defence in respect of civil claims. The Insurer is entitled to pursue legal remedies where the Insured's criminal liability is not, or is no longer, at issue (subject to the Insured's consent where this is not the case).

The Insurer's assumption of responsibility for the Insured's defence does not constitute a waiver of the Insurer's right to rely on any exclusion from cover of which it was unaware at the time of assuming responsibility.

Defence costs shall be borne by the Insurer, without being deducted from the sum insured for the corresponding damages. If the amount of damages exceeds the corresponding cover limit, the Insurer shall bear the defence costs in proportion to the sum insured in relation to the amount of compensation due to the injured third party.

PERIOD OF COVER

Cover under this policy is triggered by the harmful event and covers the Insured against the financial consequences of claims, provided that the harmful event occurs between the initial commencement of cover and its date of termination or expiry, regardless of the date of the other constituent elements of the claim.

AMOUNT OF COVER

The cover limits expressed per claim constitute the Insurer's maximum liability for all claims relating to the same damaging event. The date of the claim is the date of the damaging event. The terms and cover limits are those in force on that date.

The sum insured is set as follows:

- Personal injury, property damage and consequential loss: €4,500,000 per claim, of which property damage and consequential loss: €450,000 per claim, **subject to an absolute excess of €75 per claim.**
- Legal defence before civil, commercial or administrative courts.
- Defence of civil interests before criminal courts: Costs to be borne by the Insurer, unless the relevant cover limit is exceeded.

Excess: €75 per claim

OBLIGATIONS IN THE EVENT OF A CLAIM

On pain of forfeiture, the Insured or their beneficiaries are required to notify the Insurer and the Travel Agency of the claim simultaneously within 5 days of the date on which they became aware of it, except in cases of unforeseeable circumstances or force majeure.

You must contact:

ASSUR TRAVEL
Claims Department
ACTIBURO BUSINESS PARK - GG Rue Parmentier
5G650 Villeneuve d'Ascq

EXCLUSIONS FROM COVER

In addition to the general exclusions common to all cover, the following are never covered:

- **the consequences of wilful misconduct on the part of the Insured,**
- **damage caused by civil or foreign war, whether declared or not, riots and civil unrest, acts of terrorism, attacks or sabotage,**
- **damage caused by volcanic eruptions, earthquakes, storms, hurricanes, cyclones, floods, tidal waves and other natural disasters,**
- **damage rendered inevitable by the Insured's deliberate act and which causes the insurance contract to lose its character as a contract of chance covering uncertain events (Article 1G64 of the Civil Code),**
- **fines and any other criminal penalties imposed personally on the Insured,**
- **damage or the aggravation of damage caused:**
  - **by weapons or devices designed to explode through a change in the structure of the atomic nucleus,**
  - **by any nuclear fuel, radioactive product or radioactive waste,**
  - **by any source of ionising radiation (in particular any radioisotope),**
- **the consequences of the presence of asbestos or lead in buildings or structures owned or occupied by the Insured, of work to detect, remove or neutralise asbestos or lead, or of the use of products containing asbestos or lead,**
- **the consequences of contractual commitments accepted by the Insured which have the effect of increasing the liability that would have been incumbent upon them in the absence of such commitments,**
- **in the United States of America and Canada: punitive or exemplary damages,**
- **pollution damage,**
- **damages of the nature referred to in Article L.211-1 of the Insurance Code concerning compulsory motor insurance and caused by motorised land vehicles, their trailers or semi-trailers owned by the Insured, custody or use (including as a result of the fall of accessories and products used in connection with the vehicle, and of the objects and substances it carries),**
- **consequential material and non-material damage caused by fire, explosion or water damage originating in buildings of which the Insured is the owner, tenant or occupier,**
- **theft committed within the buildings referred to in the previous exclusion,**
- **consequential material damage (other than that referred to in the two preceding exclusions) and consequential non-material damage caused to property in the custody, use or safekeeping of the Insured Party,**
- **the consequences of air, sea, river or lake navigation using vessels owned, in the custody of or used by the Insured,**
- **damage caused by weapons and their ammunition, the possession of which is prohibited and which the Insured holds or possesses without prefectural authorisation,**
- **damage subject to a statutory insurance obligation and arising from the practice of hunting,**
- **damage caused by animals other than domestic animals,**
- **damage caused by Category 1 dogs (attack dogs) and Category 2 dogs (guard and defence dogs), and by wild animals that have been tamed or are kept in captivity, whether straying or not, of which the Insured is the owner or keeper (Law No. GG-5 of 6 January 1GGG relating to dangerous and stray animals and the protection of animals),**
- **the consequences of organising sporting competitions, practising sports as a licence holder of a sports federation, or practising aerial or water sports.**

It is specified that for any claim arising in the USA or CANADA, the costs of expert reports, solicitors' fees, court fees and legal proceedings are included in the sum insured and are subject to the application of the excess.





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It is essential to contact the assistance service before seeking any medical consultation or being admitted to hospital. Assistance services can only be provided if the beneficiary makes a telephone call at the time of the incident. Services that have not been arranged or approved by the assistance provider will not be eligible for any reimbursement.

HOW TO CONTACT OUR ASSISTANCE SERVICE

7 days a week – 24 hours a day

ASSUR-TRAVEL ASSISTANCE / HEALTHCASE
1 SE 3rd Avenue – Suite 2G00 – Miami, Florida – 33131. USA. 7 days a week – 24 hours a day

- By telephone: 03 53 65 42 00
- By telephone from abroad: 33.3.53.65.42.00 preceded by the local dialling code for international calls
- By email: assistance@healthcaseservices.com

To enable us to assist you as effectively as possible, please ensure you have the following information to hand, as you will be asked for it during your call:

- the name and number of the contract you are on,
- your full name,
- your home address,
- the country, town or village where you are at the time of the call,
- please specify the exact address (house number, street, building number if applicable, etc.),
- the telephone number where we can reach you,
- the nature of your problem.

When you make your first call, you will be given a support reference number. Please quote this number every time you contact our Support Service.

ASSISTANCE SERVICES CAN ONLY BE PROVIDED IF THE BENEFICIARY TELEPHONES US AT THE TIME OF THE INCIDENT.

assur-travel

HEALTHCASE®





ASSISTANCE COVER

Provided that the cover has been taken out

	Limits of cover
ASSISTANCE FOR INDIVIDUALS IN THE EVENT OF ILLNESS OR INJURY	
Teleconsultation prior to departure	1 call
Repatriation or medical transport	Actual costs
Repatriation of accompanying persons	Return ticket
Return of insured family members or 2 insured accompanying persons	Return ticket + taxi fare
Hospitalisation cover	Return ticket and hotel costs of €80 per night, up to a maximum of 10 nights
Accompanying children	Return ticket or hostess
Replacement driver	Ticket or driver
Extension of stay	Hotel costs: €80 per night, maximum 14 nights
Hotel costs	Hotel costs: €80 per night, maximum 14 nights
Early return in the event of a family member being hospitalised family	Return ticket + taxi fare
Assistance for minors left alone at home	Return ticket
Return journey home or continuation of the trip once the condition has stabilised	Actual costs
MEDICAL EXPENSES	
Supplementary reimbursement of medical expenses	
Zone 1: Worldwide excluding the USA, Canada, Asia and Australia	€75,000 per person, excess €30 per person
Zone 2: USA, Canada, Asia, Australia	€150,000 per person, excess €30 per person
Advance payment for hospitalisation costs abroad	
Zone 1: Worldwide excluding the USA, Canada, Asia and Australia	€75,000 per person
Zone 2: USA, Canada, Asia, Australia	€150,000 per person
Emergency dental treatment	€300 per person
ASSISTANCE IN THE EVENT OF DEATH	
Repatriation of remains	Actual costs
Cost of a coffin or urn	€1,500 per person
Identification of the body	Return ticket and hotel costs: €80 per night, up to a maximum of 2 nights
Return travel for family members or an insured accompanying person	Return ticket + taxi fare
Early return in the event of the death of a family member	Return ticket + taxi fare
TRAVEL ASSISTANCE	
Before the trip	
Travel information	1 call
During the trip	
Advance payment of bail abroad	€10,000
Coverage of lawyers' fees abroad	€5,000
Early return in the event of an incident at home	Return ticket + taxi fare
Search and rescue costs at sea and in the mountains	€5,000 per person
Rescue on marked trails	Actual costs
Message transmission	Postage costs
Sending of medicines	Postage costs
Assistance in the event of theft, loss or destruction of identity documents or means of payment	Cash advance: €2,300
EPIDEMICS / PANDEMICS	
Repatriation or medical transport	Actual costs
Supplementary reimbursement of medical expenses	
Zone 1: Worldwide excluding the USA, Canada, Asia and Australia	€75,000 per person, excess €100 per person
Zone 2: USA, Canada, Asia, Australia	€150,000 per person, excess €100 per person
Advance payment for hospitalisation costs abroad	
Zone 1: Worldwide excluding the USA, Canada, Asia and Australia	€75,000 per person
Zone 2: USA, Canada, Asia, Australia	€150,000 per person
Emergency dental treatment	€300 per person
Unable to return	Maximum €1,000 per person and maximum €50,000 per group



Hotel costs due to inability to return	Hotel costs of €80 per night, up to a maximum of 14 nights
Hotel costs following quarantine	Hotel costs of €80 per night, up to a maximum of 14 nights
Home help	15 hours spread over 4 weeks
Grocery delivery	Up to 15 days and one delivery per week
Psychological support following repatriation	6 sessions per incident
Cover for a local mobile phone tariff	Up to €80
Emergency suitcase	Up to €100 per person and up to €350 per family



DEFINITIONS

Accident
Any bodily injury, not caused intentionally by the Insured Person, resulting from the sudden action of an external cause. Food poisoning is treated as an accident.

Insured
The individual(s) named in the Special Conditions and covered by the policy. Accompanying persons must also be named (surname and first name) to be covered by the policy.

Assistance Provider
MGEN PORTUGAL, which bears the risk.

Assistance services are managed by HEALTHCASE, a Florida limited liability company (EIN 83-1833403), located at 1 SE 3rd Avenue, Suite 2900, Miami, Florida, 33131, USA.

Medical Authority
Any person holding a valid degree in medicine or surgery in the country where the serious bodily injury or serious illness is diagnosed. The medical authority must be a third party to the Insured.

Beneficiary
The individual(s) named in the Special Conditions and in respect of whom the cover applies.

Geographical cover
Worldwide, with no kilometre excess (unless otherwise specified in the Special Conditions).

Residence
Your place of residence is deemed to be your main and habitual place of residence as stated on your income tax notice, anywhere in the world.

Personal injury
Any physical injury sustained by a natural person and the resulting harm.

Epidemic
An abnormally high incidence of a disease during a given period and in a given region.

Excess
The portion of the compensation that remains payable by the beneficiary.

Illness
A deterioration in health confirmed by a medical authority, requiring medical treatment and the complete cessation of all work or other activities.

Chronic illness: an illness that progresses slowly and is long-lasting.

Serious illness: a life-threatening condition.

Family member
The term 'family member' refers to a spouse or cohabiting partner living in the same household, a child, a brother or sister, a father, a mother, parents-in-law, grandparents, grandchildren, brothers-in-law and sisters-in-law.

Pandemic
An epidemic that spreads across a wide area, crossing borders, and is classified as a pandemic by the World Health Organisation (WHO) and/or by the relevant local public authorities in the country where the incident occurred.

Quarantine
The isolation of a person, in the event of suspected or confirmed illness, ordered by a competent local authority, with a view to preventing the risk of the disease spreading in the context of an epidemic or pandemic.

Scope
Private life.

Period of validity
The assistance cover is valid for a maximum of 365 consecutive days.

ASSISTANCE TO INDIVIDUALS IN THE EVENT OF ILLNESS OR INJURY AND MEDICAL EXPENSES

ASSUR TRAVEL ASSISTANCE/HEALTHCASE cannot under any circumstances act as a substitute for local emergency services. In all cases, the decision to provide assistance rests solely with the ASSUR TRAVEL ASSISTANCE/HEALTHCASE doctor, following consultation with the attending doctor on site and, where appropriate, the Insured Person's family.

TELECONSULTATION BEFORE DEPARTURE

For any enquiries or information to help you organise and ensure the smooth running of your trip, you can contact us 24 hours a day, 7 days a week before your trip.

The information covers the following areas:

Health information: Health, hygiene, vaccinations, precautions to take, main hospitals, advice for women, jet lag, travelling with pets.

Our doctors are also available to provide any information you may require if your trip takes place during an epidemic or pandemic. Information is provided by telephone and is not subject to written confirmation or the sending of documents. Advice and information services are provided between 8.00 am and 7.00 pm and within the time normally required to deal with your enquiry. However, whatever time you call, we will take your enquiry and your contact details so that we can call you back to provide the answers you need.

REPATRIATION OR MEDICAL TRANSPORT

If the Insured Person's condition requires medical treatment or specific examinations that cannot be carried out locally, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the costs of:

- either transport to a regional hospital or to a country capable of providing the necessary care,
- or repatriation to the Insured Person's home if there is no suitable medical centre closer by.

Depending on the severity of the case, repatriation or transport shall be carried out, under medical supervision if necessary, by the most appropriate of the following means: air ambulance, scheduled flight, train, sleeper carriage, ship or ambulance.

If hospitalisation on arrival is not essential, transport will be arranged to the Insured Person's home.

If hospitalisation could not be arranged at a facility near the Insured Person's home, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of transport from that hospital to the Insured Person's home, provided the Insured Person's state of health permits it.

Any refusal of the solution proposed by our medical team will result in the cancellation of the personal assistance cover.

RETURN OF FAMILY MEMBERS OR TWO INSURED ACCOMPANYING PERSONS

We have organised your medical repatriation. If your family members or two insured persons accompanying you at the time of the incident are unable to return by the means originally planned, we will organise and cover the cost of their transport home.
We will cover the cost of transporting these people by appropriate means, subject to local availability, on the basis of a first-class train ticket or economy-class air ticket and, where applicable, taxi fares on departure and arrival.

HOSPITALISATION COVER

ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover, up to the amount specified in the table of benefits, the cost of a hotel stay for one person who remains at the bedside of the hospitalised Insured Person, whose condition does not warrant or precludes immediate repatriation.
ASSUR TRAVEL ASSISTANCE/HEALTHCASE will also cover the return journey of this person to mainland France (or to their country of residence) if they are unable to use the means of transport originally planned.

If the hospitalisation is expected to last more than seven days, and if no one remains at the Insured Person's bedside, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will cover the return travel costs, departing from mainland France (by first-class train or economy-class flight), for a person designated by the Insured Person. ASSUR TRAVEL ASSISTANCE/HEALTHCASE will also arrange hotel accommodation for this person up to the amounts specified in the table of cover.

Meal costs and other expenses shall in all cases be borne by that person.

This cover cannot be combined with the 'Repatriation of accompanying persons' cover.

ACCOMPANYING CHILDREN

You are ill or injured and unable to look after your children under the age of 18 travelling with you.
To accompany them on their return home, we will organise and cover the cost of a return journey for a person of your choice, from your country of residence, using appropriate means of transport and subject to local availability, based on a first-class train ticket or an economy-class air ticket.

These children will be accompanied either by a family member or a relative duly designated and authorised by the beneficiary's family or one of their beneficiaries, or, failing that, by a carer provided by ASSUR TRAVEL ASSISTANCE/HEALTHCASE.

You are responsible for the cost of the children's travel tickets.

REPLACEMENT DRIVER

This cover is valid only in France and Western Europe. You have been repatriated by us, or your state of health prevents you from driving your vehicle, and no passenger is able to drive it back. We will organise and cover the costs of:

- either the provision of a replacement driver to return the vehicle and passengers to your home via the most direct route, provided that your vehicle complies with roadworthiness test standards,
- or, the transport of a person designated by you and residing in mainland France or the Principality of Monaco to collect the vehicle and passengers, based on the cost of a first-class train ticket or an economy-class air ticket.

The costs of returning the vehicle (tolls, fuel, parking and other expenses), as well as any hotel and meal costs, remain your responsibility.

The driver will act in accordance with the regulations in force applicable to their profession.

This cover is provided provided your vehicle is in perfect working order, complies with national and international Highway Code standards, and meets the requirements of the compulsory roadworthiness test. If this is not the case, we reserve the right not to send a driver and, in such circumstances, will cover the cost of a first-class train ticket or economy-class airfare to enable you, once you have recovered, to collect your vehicle.

EXTENSION OF STAY

You are hospitalised whilst on a covered trip and our doctors deem that your hospitalisation is necessary beyond your original return date. We will cover the accommodation costs (bed and breakfast) for one eligible accompanying person to stay by your bedside, up to the amount specified in the table of cover. Only medical requirements are taken into account when granting this cover.
Meal costs and other expenses remain, in all cases, the responsibility of that person.

This cover cannot be combined with the 'Hospitalisation Companion' cover.

HOTEL COSTS

If you are obliged to extend your stay for proven medical reasons, without being hospitalised and subject to the medical adviser's approval, we will organise and cover the hotel costs (room and breakfast) as well as those of your eligible family members or an insured accompanying person, up to the amount specified in the Table of Cover.

EARLY RETURN

If the Insured Person has to cut short their trip due to an unforeseeable and serious accident or illness affecting a family member (spouse or cohabiting partner, direct ascendant or descendant), ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover, subject to approval by an ASSUR TRAVEL ASSISTANCE/HEALTHCASE doctor, the Insured Person's return transport (by first-class train or economy-class flight) and taxi fares, to enable them to be at their relative's bedside, in mainland France or in the Insured Person's country of residence.

ASSISTANCE FOR MINORS LEFT ALONE AT HOME

If, whilst you are travelling, one of your minor or disabled children who has remained in your country of residence falls ill or has an accident, we will assist the person responsible for their care in organising their transport to the hospital best equipped to provide the care required by their condition, provided that you have given us prior written authorisation. We will arrange for the child to be returned home and will keep you informed of their condition. If your presence is essential, we will organise your return journey by first-class train or economy-class scheduled flight.

RETURN HOME OR CONTINUATION OF THE JOURNEY AFTER RECOVERY

At the end of the Insured Person's hospitalisation or period of immobilisation at the location, and once their condition has been medically confirmed as having stabilised, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will arrange for the Insured Person's return home or the continuation of their journey (one-way ticket), up to the next destination specified at the time of booking with the travel organiser, as well as that of the Insured's eligible family members, provided they have remained with him or her, or of an eligible person not related to the Insured who is accompanying him or her. If ASSUR TRAVEL ASSISTANCE/HEALTHCASE organises the continuation of the Insured Person's journey, ASSUR TRAVEL ASSISTANCE/HEALTHCASE's cover is limited to the additional transport costs, up to the cost of the journey back to their home.

MEDICAL EXPENSES

REIMBURSEMENT OF MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALISATION COSTS INCURRED ABROAD

Reimbursement covers the costs set out below, provided that they relate to treatment received outside the Insured Person's country of residence, following an unforeseeable illness or an accident occurring abroad.
The Insurer will reimburse the amount of medical expenses incurred abroad and remaining payable by the Insured, after reimbursement has been made by the National Insurance scheme or any other welfare or insurance organisation to which the Insured is affiliated, up to the sum indicated in the cover table, for the duration of the policy.

An excess, as specified in the cover table, applies in all cases.

The cover limits are set out in the table of benefits.

The Insured Person, or their beneficiaries, undertakes to take all necessary steps to recover these costs from the relevant organisations and to submit the following documents:

- original statements from social security and/or provident organisations showing the reimbursements received,
- photocopies of treatment invoices substantiating the expenses incurred.

Types of medical expenses eligible for supplementary reimbursement:

- doctors' fees,
- costs of medicines prescribed by a doctor or surgeon,
- ambulance or taxi fares ordered by a doctor for a local journey,
- hospitalisation costs following a medical decision,
- dental emergencies, up to the limit specified in the table of cover (no excess applies to this item),

Cover for medical expenses ceases from the date on which ASSUR TRAVEL ASSISTANCE/HEALTHCASE is able to repatriate the Insured Person to mainland France or to their country of residence.

In the event that the insurance provider to which you pay premiums does not cover the medical expenses incurred, we will reimburse the expenses incurred up to the limit specified in the Table of Cover, subject to you providing the original medical invoices and a certificate of non-coverage issued by the insurance provider.

ADVANCE PAYMENT OF HOSPITALISATION COSTS ABROAD

Once the Insured Person has been admitted to hospital, an advance payment towards hospitalisation costs may be made up to the sum insured specified in the table of cover, subject to the following conditions:

- that the treatment is prescribed in agreement with the doctors at ASSUR TRAVEL ASSISTANCE/HEALTHCASE, and
- that the Insured Person is deemed unfit for transport, as determined by those same doctors.

No advance payment shall be granted from the date on which repatriation becomes possible.

In all cases, the Insured Person undertakes to repay this advance no later than thirty days after receipt of the invoice.

You or any person authorised by you must formally undertake, by signing a specific document provided by ASSUR TRAVEL ASSISTANCE/HEALTHCASE when this benefit is activated, to:

- to take the necessary steps to claim reimbursement of costs from the relevant insurance organisations within 15 days of the date on which ASSUR TRAVEL ASSISTANCE/HEALTHCASE sends the documents required for these procedures,
- to reimburse ASSUR TRAVEL ASSISTANCE/HEALTHCASE for any sums received in this regard from the

insurance organisations within one week of receiving such sums.

We shall only be liable for costs not covered by the insurance providers, up to the limit of the cover provided for the "medical expenses" benefit. You must provide us with the certificate of non-cover issued by these insurance providers within one week of receiving it.

In order to safeguard our future rights, we reserve the right to ask you or your beneficiaries for a letter of undertaking

undertaking to take the necessary steps with the social security organisations and to reimburse us for any sums received.

If you fail to take the necessary steps to claim reimbursement from the insurance organisations within the specified time limit, or if you fail to submit the certificate of non-reimbursement issued by these insurance organisations to ASSUR TRAVEL ASSISTANCE/HEALTHCASE within the specified time limit, you will under no circumstances be entitled to the 'medical expenses' benefit and will be required to reimburse the full amount of hospitalisation costs advanced by ASSUR TRAVEL ASSISTANCE/HEALTHCASE, which will, where necessary, initiate any appropriate recovery proceedings, the cost of which will be borne by you.

ASSISTANCE IN THE EVENT OF DEATH

REPATRIATION OF THE DECEASED'S REMAINS

ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of transporting the Insured Person's body from the place where the body is placed in a coffin to the place of burial in mainland France or to the Insured Person's place of residence.
ASSUR TRAVEL ASSISTANCE/HEALTHCASE covers the ancillary costs necessary for the transport of the body, including the cost of a coffin or an urn. Cover is provided up to the amount specified in the table of benefits.

The costs of accessories, the ceremony, burial or cremation in mainland France are to be borne by the families.

In the event of a temporary burial, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the costs of transporting the Insured Person's body to the place of final burial in mainland France or to the Insured Person's place of residence, once the statutory exhumation period has expired.

RETURN OF FAMILY MEMBERS

ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of return travel (by first-class train or economy-class air travel, including taxi fares) to mainland France (or the Insured Person's country of residence) from the place of burial for any other Insured Persons present at the scene, should they be unable to return by the means originally planned.

IDENTIFICATION OF THE BODY AND ADMINISTRATIVE FORMALITIES

In the event that administrative reasons necessitate a temporary or permanent burial at the location, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of return travel (by first-class train or economy-class air travel) for one family member to travel from their home in mainland France (or in another country where the Insured Person resided) to the place of burial, as well as their hotel accommodation.
ASSUR TRAVEL ASSISTANCE/HEALTHCASE will cover hotel costs up to the amounts specified in the table of cover.

EARLY RETURN IN THE EVENT OF THE DEATH OF A FAMILY MEMBER

If the Insured Person has to cut short their trip in order to attend the funeral of a family member (spouse or cohabiting partner, direct ascendant or descendant, brother or sister), ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of transport (first-class train or economy-class air travel, plus taxi fares) for the Insured Person from their place of stay to the place of burial in mainland France or in another country if the Insured Person has elected domicile there.

TRAVEL ASSISTANCE

BEFORE THE JOURNEY

Advice on everyday life

From Monday to Friday, 9.00 am to 9.00 pm (except public holidays), with a simple phone call, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will provide the Insured Person with the necessary information in the following areas:

- Airports
- International press
- Airlines
- Currency
- Trains around the world
- Currency exchange
- Economic data for the country visited
- Restaurants
- Administrative information
- Car hire
- Embassies



- International driving licence
- Visas
- Climate and weather
- Police and customs formalities
- Health and hygiene
- Time difference
- Vaccinations
- Telephone

DURING THE TRIP

Advance payment of bail and legal fees This cover applies only outside the Insured Person's country of residence. If, in the event of an unintentional breach of the law of the country in which they are staying, the Insured is required to pay a bail bond, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will advance the funds up to the amount specified in the table of cover.



ASSUR TRAVEL ASSISTANCE/HEALTHCASE will pay the legal fees of any legal representatives the Insured may engage, up to the amount specified in the table of cover.

The Insured undertakes to reimburse the advance paid in respect of the criminal bail within thirty days of its return by the authorities. This benefit does not cover legal proceedings initiated in the Insured's country of origin as a result of events occurring abroad.

Intentional offences do not give rise to entitlement to the 'Advance against criminal bail' and 'Payment of lawyers' fees' benefits.

This cover does not apply to incidents arising from your professional activities or whilst you are in charge of a motorised land vehicle.

Early return

If the Insured Person is forced to cut short their journey due to significant property damage at their home – where more than 50 per cent of the property has been destroyed and their presence on the premises is absolutely essential – ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of the Insured Person's transport (by first-class train or economy-class flight, plus taxi fares) to enable them to return home.

Search and rescue costs

We will cover, up to the amount specified in the table of cover, regardless of the number of beneficiaries involved, the search and rescue costs at sea and in the mountains necessitated by an operation, on private or public land, carried out by teams belonging to duly authorised companies equipped with all necessary resources, in order to locate you and evacuate you to the nearest suitable reception centre.

Under no circumstances can we act in place of local emergency services.

Rescue on marked slopes

You have been involved in a skiing accident on open, marked slopes. We will cover, regardless of the number of beneficiaries involved, the costs of transport by sledge from the scene of the accident to the bottom of the slopes or to the nearest rescue centre to the scene of the accident, with no limit on the amount. Where the emergency services are unable to reach the scene of the accident, the costs of a helicopter or any other means of transport are also covered. However, for this cover to apply, we must be notified of the incident before the end of your stay, directly from the resort itself.

Forwarding of messages

ASSUR TRAVEL ASSISTANCE/HEALTHCASE will pass on private messages intended for the Insured Person where they cannot be contacted directly – for example, in the event of hospitalisation – or messages left by them for the attention of a family member. The messages forwarded must not be of a serious or sensitive nature. The messages remain the responsibility of their authors who must be identifiable, and are binding only on them. We act solely as an intermediary in their transmission.

Sending of medicines

ASSUR TRAVEL ASSISTANCE/HEALTHCASE takes all necessary measures to ensure the dispatch of medicines essential for the continuation of an ongoing course of treatment, in the event that, following an unforeseeable event, it is impossible for the Insured Person to obtain them or their equivalent. The cost of these medicines, as well as any customs duties, remains the responsibility of the Insured Person.

Assistance in the event of theft, loss or destruction of documents or means of payment

Whilst travelling, in the event of the loss or theft of documents, ASSUR TRAVEL ASSISTANCE/HEALTHCASE provides advice on the steps to be taken (filing reports, renewing documents, etc.). The information provided is of a documentary nature, as referred to in Article 66.1 of the amended Act of 31 December 1971. It does not constitute legal advice. In the event of theft or loss of means of payment (credit card, chequebook), ASSUR TRAVEL ASSISTANCE/HEALTHCASE will, subject to payment of the corresponding sum by a third party and following prior approval from the financial institution that issued the payment instrument, provide a cash advance, the maximum amount of which is specified in the table of cover, to meet essential expenses.

Limits on cover provided by ASSUR TRAVEL ASSISTANCE /HEALTHCASE and/or MGEN Portugal

The following are excluded:

- any personalised legal advice or examination of a specific case,
- any assistance with the drafting of legal documents,
- any handling of legal disputes,
- any reimbursement of costs or payment for services,
- any cash advances other than those specified,
- any medical advice or diagnosis.

With regard to the specific area of financial information, ASSUR TRAVEL ASSISTANCE/HEALTHCASE shall not carry out any comparative analysis of the quality of contracts, services or rates charged by financial institutions, and excludes any presentation or discussion of a specific product.

Under no circumstances shall ASSUR TRAVEL ASSISTANCE/HEALTHCASE, in response to a question involving the law and its practice, express a personal opinion or provide advice based on legal rules that would enable the person receiving the information to make a decision. Responses shall not be subject to written confirmation or the sending of documents.

EPIDEMICS / PANDEMICS

REPATRIATION OR MEDICAL TRANSPORT

If the Insured Person's condition requires medical treatment or specific examinations that cannot be carried out locally, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the costs of:

- either transport to a regional hospital or to a country capable of providing the necessary care,
- or repatriation to the Insured Person's home if there is no suitable medical centre closer by.

Depending on the severity of the case, repatriation or transport shall be carried out, under medical supervision if necessary, by the most appropriate of the following means: air ambulance, scheduled flight, train, sleeper carriage, ship or ambulance.
If hospitalisation on arrival is not essential, transport will be arranged to the Insured Person's home.
If hospitalisation could not be arranged at a facility near the Insured Person's home, ASSUR TRAVEL ASSISTANCE/HEALTHCASE will organise and cover the cost of transport from that hospital to the Insured Person's home, provided the Insured Person's state of health permits it.

Any refusal of the solution proposed by our medical team will result in the cancellation of the personal assistance cover.

RETURN IMPOSSIBLE

Your flight has been cancelled as a result of travel restrictions imposed by the local government or airlines in the event of an epidemic or pandemic. If you are obliged to extend your stay, we will organise and cover the cost of hotel accommodation (bed and breakfast) for you, as well as for eligible family members or an insured accompanying person, up to the amount specified in the Table of Cover.
We will arrange and cover the cost of your repatriation to your home, up to the limit specified in the Table of Cover.

HOTEL COSTS FOLLOWING QUARANTINE

If you are obliged to extend your stay following quarantine, we will organise and cover the cost of hotel accommodation (room and breakfast) for you, as well as for eligible family members or an insured accompanying person, up to the amount specified in the Table of Cover.

PSYCHOLOGICAL SUPPORT FOLLOWING QUARANTINE

In the event of significant trauma following an incident linked to an epidemic or pandemic, we can, at your request, put you in contact by telephone with a psychologist, up to the limit specified in the Table of Benefits. These consultations are entirely confidential.
This counselling service should not be confused with psychotherapy provided in private practice. Under no circumstances, due to the caller's physical absence, can this service be considered a substitute for psychotherapy.

REIMBURSEMENT OF MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALISATION COSTS INCURRED ABROAD

Reimbursement covers the costs set out below, provided they relate to treatment received outside the Insured Person's country of residence for an illness linked to an epidemic or pandemic that occurred abroad.

The Insurer will reimburse the amount of medical expenses incurred abroad and remaining payable by the Insured, after reimbursement has been made by the National Insurance scheme or any other welfare or insurance organisation to which they are affiliated, up to the sum indicated in the table of benefits, for the duration of the policy.

An excess, as specified in the table of cover, applies in all cases.

The cover limits are specified in the table of benefits.

The Insured Person, or their beneficiaries, undertakes to take all necessary steps to recover these costs from the relevant organisations and to submit the following documents:

- original statements from social security and/or pension organisations supporting the reimbursements received,
- photocopies of treatment invoices supporting the expenses incurred.

Types of medical expenses eligible for supplementary reimbursement:

- doctors' fees,
- costs of medicines prescribed by a doctor or surgeon,
- ambulance or taxi fares ordered by a doctor for a local journey,
- hospitalisation costs following a medical decision,
- dental emergencies up to a limit of €300 per person (no excess applies to this item),
- PCR test costs, when you are in transit, if the result is positive.

Cover for medical expenses ceases from the date on which HEALTHCASE is able to repatriate the Insured Person to mainland France or to their country of residence.

ADVANCE PAYMENT OF HOSPITALISATION COSTS ABROAD

Once the Insured Person is hospitalised, an advance payment towards hospitalisation costs may be made up to the sum insured specified in the table of cover, subject to the following conditions:

- that the treatment is prescribed in agreement with the doctors of ASSUR TRAVEL ASSISTANCE/HEALTHCASE, and
- that the Insured Person is deemed unfit for transport, as determined by those same doctors.

No advance payment shall be made from the date on which repatriation becomes possible.

In all cases, the Insured Person undertakes to repay this advance no later than thirty days after receipt of the invoice.

HOUSEHOLD HELP

Following your repatriation by us due to an illness linked to an epidemic or pandemic, if you are unable to carry out your usual household chores yourself, we will find, arrange and cover the costs of a domestic helper, up to the limit specified in the Table of Cover.



HOUSEHOLD GROCERIES DELIVERIES

If, following your repatriation by us due to an illness linked to an epidemic or pandemic, you are unable to leave your home, we will organise and cover, subject to local availability, the cost of delivering your groceries up to the limit set out in the Table of Cover.

PSYCHOLOGICAL SUPPORT FOLLOWING REPATRIATION

In the event of significant trauma resulting from an incident linked to an epidemic or pandemic, we can, upon your request, put you in contact by telephone with a psychologist upon your return home, subject to the limits set out in the Table of Cover. These consultations are entirely confidential.

This counselling service should not be confused with psychotherapy provided in private practice. Under no circumstances, due to the caller's physical absence, can this service be considered a substitute for psychotherapy.

COVER FOR A LOCAL TELEPHONE PACKAGE

If you are placed in quarantine whilst on a covered trip outside your country of residence, we will cover the costs of setting up a local telephone package, subject to the limits set out in the Table of Benefits.

EMERGENCY LUGGAGE

Should you find yourself without sufficient usable personal effects due to being placed in quarantine or hospitalised as a result of an epidemic or pandemic, we will cover, upon presentation of supporting documents, the cost of essential items up to the amount specified in the Table of Cover.

LIMITS OF COVERAGE BY MGEN PORTUGAL AND/OR HEALTHCASE

The following are excluded:

- **any personalised legal advice or examination of a specific case,**
- **any assistance with drafting legal documents,**
- **any handling of legal disputes,**
- **any reimbursement of costs or payment for services,**
- **any cash advances other than those specified,**
- **any medical advice or diagnosis.**

With regard to the specific area of financial information, ASSUR TRAVEL ASSISTANCE/HEALTHCASE shall not carry out any comparative analysis of the quality of contracts, services or rates charged by financial institutions, and excludes any presentation or discussion of a specific product.

Under no circumstances shall ASSUR TRAVEL ASSISTANCE, in response to a question involving the law and its application, express a personal opinion or provide advice based on legal rules that would enable the person receiving the information to make a decision. Responses shall not be confirmed in writing nor shall any documents be sent.



EXCLUSIONS FROM THE ASSISTANCE COVER

In addition to the general exclusions common to all cover, the following are excluded:

- convalescence and conditions (illness, accident) currently undergoing treatment and not yet fully recovered,
- pre-existing conditions that have been diagnosed and/or treated, and which have resulted in hospitalisation within the six months preceding the request for assistance,
- minor ailments or injuries that can be treated locally and/or do not prevent the Insured Person from continuing their journey,
- events related to medical treatment or surgery that are not of an unforeseen, fortuitous or accidental nature,
- journeys undertaken for the purpose of diagnosis and/or treatment,
- medical and hospitalisation costs in the country of residence,
- convalescence and conditions currently under treatment, which have not yet stabilised and carry a risk of sudden deterioration,
- pregnancy, except in the event of unforeseeable complications, and in all cases from the thirty-sixth week of pregnancy onwards, voluntary termination of pregnancy, the after-effects of childbirth,
- negligence on the part of the Insured,
- conditions resulting from the use of drugs, narcotics and similar substances not prescribed by a doctor, or from the consumption of alcohol,
- the consequences of attempted suicide,
- damage caused intentionally by an Insured Person or resulting from their involvement in a crime, an offence or a brawl, except in cases of self-defence,
- the costs of spa treatments, cosmetic procedures, vaccinations and any associated costs,
- stays in care homes and any associated costs,
- rehabilitation, physiotherapy, chiropractic treatment and any associated costs,
- scheduled hospitalisations,
- events occurring whilst practising dangerous sports (treks, hikes, climbing, etc.) or whilst the Insured Person is taking part as a competitor in sporting competitions, betting, matches, contests, rallies or their preparatory trials, as well as the organisation and coverage of all search costs,
- the amount of any fines and their consequences,
- customs duties,
- services which were not requested during the trip or which were not organised by us, or in agreement with us, do not entitle the Insured to a refund or compensation retrospectively,
- meals and accommodation costs, except those specified in the terms of cover,
- the consequences of wilful non-compliance with the regulations of the countries visited, or of practices not authorised by the local authorities,
- the consequences of ionising radiation emitted by nuclear fuel or by radioactive products or waste, or caused by weapons or devices designed to explode by altering the structure of the atomic nucleus,
- the consequences of civil or foreign war, official prohibitions, seizures or coercive measures by the police,
- the consequences of riots, strikes or acts of piracy, where the Insured Person takes an active part therein,
- the consequences of adverse weather conditions such as storms and hurricanes.

The insurer does not cover:

- the consequences of wilful misconduct on the part of natural persons who are Insured Persons,
- damage or financial loss caused by terrorist attacks, civil war or foreign war, whether declared or not (Article L.121-8 of the Insurance Code). It is the Insured's responsibility to prove that the loss results from a cause other than foreign war. It is the Insurer's responsibility to prove that the loss results from civil war,
- damage or financial loss caused by earthquakes, tidal waves, volcanic eruptions or other natural disasters. However, with regard to damage to property, cover is provided for the effects of natural disasters in accordance with Articles L.125-1 to L.125-6 of the Insurance Code,
- damage or aggravation of damage caused by:
  - weapons or devices designed to explode by altering the structure of the atomic nucleus,
  - any nuclear fuel, radioactive product or radioactive waste,
  - any other source of ionising radiation (in particular any radioisotope),
- fines, taxes, duties, levies and any other criminal penalties imposed personally on the Insured,
- events, damage or financial losses of which the Insured is aware at the time of taking out the policy as being likely to trigger its application,
- the professional practice of any sport,
- participation in competitions or endurance or speed events, and in preparatory trials for such events, aboard any land, water or air vehicle,
- the consequences of failing to comply with recognised safety rules relating to the practice of any recreational sporting activity,
- accidents resulting from your participation, even as an amateur, in the following sports: motor sports (regardless of the motor vehicle used), aerial sports, high-altitude mountaineering, bobsleigh, hunting of dangerous animals, ice hockey, skeleton, combat sports, caving, and snow sports involving international, national or regional rankings,
- the consequences:
  - the organisation of sporting competitions,
  - the practice of sports as a licence holder of a sports federation,
  - the practice of aerial or water sports,
- the consequences of exposure to infectious biological agents, chemical agents such as combat gases, incapacitating agents, neurotoxins or agents with residual neurotoxic effects, which are subject to quarantine or specific preventive or monitoring measures

by the international and/or local health authorities in the country where you are staying and/or the national health authorities in your country of origin,
- epidemics and pandemics recognised by the WHO and/or by French or foreign authorities, unless otherwise specified in the Cover,
- pollution,
- strikes, force majeure,
- natural disasters as defined by Law No. 82-600 of 13 July 1982, as amended.

It is specified that for all claims arising in the USA or CANADA, the costs of expert fees, solicitors' fees, court fees and legal proceedings are included in the sum insured and subject to the application of the excess.

Cover is always excluded for any Policyholder listed in any official, governmental or police database of proven or suspected terrorists, any Insured Person who is a member of a terrorist organisation, a drug trafficker, or who is involved as a supplier in the illegal trade in nuclear, chemical or biological weapons.

In addition to the above exclusions and with regard to cover for medical, surgical, pharmaceutical or hospitalisation costs incurred abroad, the following are not covered:

- costs arising from an accident or illness medically diagnosed prior to the cover taking effect,
- costs arising from the treatment of a pathological, physiological or physical condition medically diagnosed prior to the cover taking effect, unless there is a clear and unforeseeable complication,
- the costs of internal, optical, dental, hearing, functional, cosmetic or other prostheses, costs incurred in mainland France, the Overseas Departments or in the Insured Person's country of residence, whether or not they result from an accident or illness that occurred in France or in any other country,
- the costs of spa treatments, heliomarine therapy, stays in nursing homes, and the costs of rehabilitation.

MGEN PORTUGAL and/or ASSUR TRAVEL ASSISTANCE/HEALTHCASE shall not be held liable for any failure or delay in the performance of its obligations resulting from force majeure, or from events such as civil or foreign war, riots or popular uprisings, lock-outs, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other natural disasters, nuclear fission, the explosion of devices and radioactive effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous event or force majeure, as well as their consequences.





EXCLUSIONS COMMON TO ALL COVERAGES

Claims resulting from the occurrence of any of the following events are always excluded from all Coverages under this Contract:

- **damage or financial loss caused by civil or foreign war, whether declared or not (Article L.121-8 of the Insurance Code). It is the Insured's responsibility to prove that the claim results from a cause other than foreign war. It is the Insurer's responsibility to prove that the claim results from civil war,**
- **civil unrest, acts of terrorism, threats, attacks or riots,**
- **the consequences of the implementation of measures taken by the competent authorities as a preventive measure to deal with a threat of an attack, an act of terrorism or sabotage (in particular measures such as 'Vigipirate' or any equivalent scheme implemented in another country), as well as the consequences of any withdrawal of administrative authorisation linked to such events,**
- **damage or financial loss caused by earthquakes, tidal waves, floods, volcanic eruptions or other natural disasters. However, with regard to damage to property, cover is provided for the effects of natural disasters in accordance with Articles L.125-1 to L.125-6 of the Insurance Code,**
- **damage or aggravation of damage caused by:**
  - **weapons or devices designed to explode by altering the structure of the atomic nucleus,**
  - **any nuclear fuel, radioactive product or radioactive waste,**
  - **any other source of ionising radiation (in particular any radioisotope),**
- **the Insured's voluntary participation in riots or strikes, brawls or assaults,**
- **the consequences of the use of medicines, drugs, narcotics and similar substances not prescribed by a doctor, and the misuse of alcohol,**
- **fines, taxes, duties, levies and any other criminal penalties imposed personally on the Insured,**
- **wilful misconduct or fraudulent behaviour on the part of the Insured Person,**
- **negligence on the part of the Insured,**
- **any events, damage or financial loss of which the Insured is aware at the time of taking out the policy as being likely to trigger its application,**
- **Any journey (or trip) to, within or through the following countries is always excluded from the cover provided under this policy: Afghanistan, Liberia, Sudan and Cuba.**
- **consequences arising from events of which the Insured was aware at the time of taking out this policy or from events of which the Insured was aware at the time of booking the Holiday up to the day of departure,**
- **consequences arising from:**
  - **the organisation of sporting competitions,**
  - **the practice of sports as a licence holder of a sports federation,**
  - **the practice of air or water sports,**
- **consequences arising from exposure to infectious biological agents, chemical agents such as combat gases, incapacitating agents, neurotoxins or agents with residual neurotoxic effects, which are subject to quarantine or specific preventive or monitoring measures by international health authorities and/or local health authorities in the country where you are staying and/or national health authorities in your country of origin,**
- **epidemics and pandemics recognised by the WHO and/or by French or foreign authorities, unless otherwise specified in the Cover,**
- **pollution,**
- **strikes, force majeure,**
- **natural disasters as defined by Law No. 82-600 of 13 July 1982, as amended.**

Also excluded from cover are Insured Persons subject to economic, commercial or financial sanctions, or appearing on an official national or international sanctions list, where the provision of cover or the payment of benefits would expose the Insurer to a breach of such sanctions.

It is specified that for all claims arising in the USA or Canada, the costs of expert fees, solicitors' fees, court fees and legal proceedings are included in the sum insured and subject to the application of the excess.

Cover is always excluded for any Policyholder listed in any official, governmental or police database of proven or suspected terrorists, any Insured Person who is a member of a terrorist organisation, a drug trafficker, or who is involved as a supplier in the illegal trade in nuclear, chemical or biological weapons.

LEGAL FRAMEWORK

PROVISION OF THE INFORMATION NOTICE

In accordance with Article L.141-4 of the Insurance Code, the Policyholder undertakes to provide any Beneficiary under this policy with the information notice drawn up for this purpose.

ASSESSMENT OF DAMAGES

If the extent of the damage cannot be determined by mutual agreement, it shall be assessed by means of a mandatory, amicable valuation, subject to our respective rights.

Each of us shall appoint our own loss adjuster. If these loss adjusters cannot reach agreement, they shall call upon a third party, and all three shall act jointly and by majority vote.

Should either of us fail to appoint an expert, or should the two experts fail to agree on the choice of a third, the appointment shall be made by the President of the High Court of the place where the incident occurred. This appointment shall be made upon a simple application signed by at least one of us; the party who has not signed shall be summoned to the assessment by registered post.

Each party shall bear the costs and fees of their own expert and, where applicable, half of those of the third expert.

INTERNATIONAL SANCTIONS

These cover provisions shall be of no effect where the Insurer is prohibited from providing an insurance contract or service as a result of any sanction, restriction or prohibition provided for by laws and regulations, or where the insured property and/or activities are subject to any sanction, restriction, total or partial embargo or prohibition provided for by laws and regulations.

HANDLING OF CLAIMS

A complaint is an oral or written expression of dissatisfaction with a professional. A request for a service, information or advice does not constitute a complaint.

Insurance

For any claim relating to your insurance cover, please contact ASSUR TRAVEL by calling +33 (0)3 20 30 74 12.

Assistance

For any complaint regarding your assistance cover, please contact HEALTHCASE by calling +33 (0)3 53 65 42 00.

If your verbal complaint is not resolved to your satisfaction, please write to us, either by email to:

qualiteclients@assur-travel.fr

or by post to:

ASSUR TRAVEL
CUSTOMER QUALITY DEPARTMENT
ACTIBURO BUSINESS PARK - GG Rue Parmentier
5G650 Villeneuve d'Ascq

In the event of a written complaint, we will acknowledge receipt of it within a maximum of 10 working days from the date it was sent.

We will provide you with a written response no later than two months from the date the complaint was sent.

If you are not satisfied with this response, or if you have not received a response by the end of these two months, you have the right to refer the matter to the Insurance Mediation Service via the website www.mediation-assurance.org or by post (Insurance Mediation Service, TSA 50110, 75441 Paris Cedex 09), without prejudice to your right to take legal action.

DATA COLLECTION

The Insured acknowledges that they have been informed that the Insurer processes their personal data in accordance with the regulations on the protection of personal data currently in force and that, furthermore:

- answers to the questions asked are mandatory and that, in the event of false statements or omissions, the consequences for the Insured may include the nullity of the contract (Article L 113-8 of the Insurance Code) or a reduction in compensation (Article L 113-9 of the Insurance Code),
- the processing of personal data is necessary for the conclusion and performance of the contract and its cover, for the management of commercial and contractual relations, or for compliance with applicable legal, regulatory or administrative provisions,
- the data collected and processed is retained for the period necessary for the performance of the contract or the fulfilment of the legal obligation. This data is then archived in accordance with the time limits set out in the provisions relating to limitation periods,
- the recipients of the data concerning the policyholder are, within the limits of their remit, the Insurer's departments responsible for the conclusion, management and performance of the insurance contract and the cover provided, its delegates, agents, partners, subcontractors and reinsurers in the course of carrying out their duties.

It may also be disclosed, where necessary, to professional bodies and to any persons involved in the contract, such as solicitors, experts, court officers and ministerial officers, curators, guardians and investigators.

Information concerning the policyholder may also be disclosed to the Managing Broker, as well as to any persons authorised as Authorised Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and regulatory authorities, and all public bodies authorised to receive such information, as well as to bodies responsible for auditing, such as statutory auditors, auditors and internal audit departments).

- As a financial institution, the Insurer is subject to legal obligations arising principally from the Monetary and Financial Code regarding the fight against money laundering and the financing of terrorism and, as such, carries out contract monitoring which may result in the filing of a suspicious activity report or the freezing of assets.

Data and documents relating to the Insured are retained for a period of five (5) years from the termination of the contract or the cessation of the relationship.

- Their personal data may also be used as part of a process to combat insurance fraud, which may, where appropriate, lead to their inclusion on a list of persons posing a risk of fraud.

Providing this information may result in a delay in the processing of your application, or even a reduction in or refusal of a right, benefit, contract or service offered.

In this context, personal data concerning the applicant (or concerning the parties to or interested in the contract) may be processed by any authorised persons working within the Insurer Group's entities as part of the fight against fraud. This data may also be disclosed to authorised staff of organisations directly affected by fraud (other insurance organisations or intermediaries, judicial authorities, mediators, arbitrators, court officers, ministerial officers, third-party organisations authorised by law and, where applicable, victims of fraud or their representatives).

In the event of a fraud alert, the data is retained for a maximum of six
(6) months to assess the alert and are then deleted, unless the alert proves to be valid. In the event of a valid alert, the data is retained for up to five (5) years from the closure of the fraud case, or until the conclusion of any legal proceedings and the expiry of the applicable limitation periods.

For individuals included on a list of suspected fraudsters, data concerning them is deleted after a period of five years from the date of inclusion on that list.

- In its capacity as an Insurer, it is entitled to process data relating to offences, convictions and security measures, either at the time the policy is taken out, during its term, or in the context of dispute resolution;
- Personal data may also be used by the Insurer in the context of data processing operations it carries out for the purposes of research and development to improve the quality or relevance of its future insurance and/or assistance products and service offerings,
- personal data concerning the Insured may be accessible to certain of the Insurer's employees or service providers based in countries outside the European Union,
- The Insured Party has, upon proving their identity, the right to access, rectify, erase and object to the processing of their data. They also have the right to request that the use of their data be restricted when it is no longer necessary, or to receive the data they have provided in a structured format where such data is necessary for the contract or where they have consented to its use.

They have the right to set out guidelines regarding the handling of their personal data after their death. These guidelines, whether general or specific, relate to the retention, erasure and disclosure of their data following their death.

These rights may be exercised by contacting the Insurer's Data Protection Officer:

- by email: at the address **dpo@assur-travel.fr**

or

- by post: by writing to the following address: **ASSUR TRAVEL, for the attention of the DPO, GG rue Parmentier – Zone Actiburo – 5G650 Villeneuve d'Ascq.**

If, after making a request to the Data Protection Officer, the data subject has not received a satisfactory response, they may lodge a complaint with the CNIL (Commission Nationale de l'Informatique et des Libertés) by post at the following address: 3 Place de Fontenoy
- TSA 80715 - 75334 PARIS CEDEX 07.

APPLICABLE LAW AND LANGUAGES

This contract is governed by French law. The contracting parties agree to submit to the jurisdiction of the French courts and waive any right to bring proceedings in any other country.

DECLARATION OF OTHER INSURANCE POLICIES

If, during the same period of cover as this policy, the policyholder takes out one or more other insurance policies covering the same risks, the policyholder must declare this to the Insurer, failing which they will be liable to the penalties provided for in the Insurance Code, namely the nullity of the policy or a reduction in compensation.

REQUEST FOR INFORMATION

It is agreed that the Insurer reserves the right, at any time, to request from the policyholder any information necessary to assess, at its fair value, the development of the risk associated with the policy.

MULTIPLE INSURANCE POLICIES

If there are other insurance policies of the same nature, taken out without fraud and providing the same cover, for the same interest, each of these policies shall operate within the limits of its cover (Article L.121-4 of the Insurance Code).
The compensation may not exceed the amount of the loss, regardless of the date on which the insurance was taken out (Article L.121-1 of the Insurance Code).

Within these limits, the policyholder may claim compensation for their loss by contacting the insurer of their choice. The contribution of each Insurer is determined by applying to the amount of the loss the ratio between the compensation that the Insurer would have paid had it been the sole Insurer and the aggregate amount of compensation that would have been payable by each Insurer had it been the sole Insurer.

SUBROGATION

In accordance with the provisions of Article L121.12 of the Insurance Code, the Insurer is subrogated, up to the amount of the compensation paid by it, to the rights and claims that the Beneficiary/Insured may have against third parties liable for the loss.

LIMITATION PERIOD

Any claim arising from the Contract and the policy is subject to a limitation period of two years from the date of the event giving rise to it. The limitation period may, in particular, be interrupted by the appointment of an expert following a Claim or by the Insurer or the Policyholder sending a registered letter with acknowledgement of receipt to the other party.

Article L114-1 of the Insurance Code:
'All actions arising from an insurance contract are time-barred after two years from the event giving rise to them. However, this period shall not run:

1° In the event of concealment, omission, or a false or inaccurate declaration regarding the risk involved, from the date on which the insurer became aware of it;

2° In the event of a claim, only from the date on which the parties concerned became aware of it, provided they can prove that they were unaware of it until then. Where the insured party's claim against the insurer arises from a claim by a third party, the limitation period shall run only from the date on which that third party brought legal proceedings against the insured party or was compensated by the latter. […]"

Article L114-2 of the Insurance Code:



'The limitation period is interrupted by any of the ordinary grounds for interruption of the limitation period and by the appointment of experts following a claim. The interruption of the limitation period for the action may, furthermore, result from the sending of a registered letter with acknowledgement of receipt addressed by the insurer to the insured person in respect of the action

for payment of the premium and by the insured to the insurer in respect of the settlement of the claim".
The ordinary grounds for the interruption of the limitation period, as set out in Articles 2240 to 2246 of the Civil Code, are a summons to appear in court, even in summary proceedings, a payment order or attachment, as well as the acknowledgement by one party of the other party's right.

Article L114-3 of the Insurance Code:
'Notwithstanding Article 2254 of the Civil Code, the parties to an insurance contract may not, even by mutual agreement, alter the limitation period or add to the grounds for its suspension or interruption'.

FALSE DECLARATIONS

Even if they have no bearing on the claim:

a) Any concealment of facts or intentional misrepresentation at the time the contract is concluded or during the term of the contract, where this alters the nature of the risk or reduces the Insurers' assessment of it, shall render the contract void, in accordance with the provisions of Article L 113-8 or L 121.3 of the Insurance Code.

b) An omission or inaccuracy in the declaration of circumstances shall not render the contract void if the insured party's bad faith the insured has not been established. If such an omission or inaccuracy is discovered before any claim is made, the Insurer may either maintain the contract subject to an increase in premium accepted by the policyholder, or terminate it. Where the omission or inaccuracy is only discovered after a claim has been made, it shall result in a reduction in the indemnity, in proportion to the premiums paid compared with the premiums that would have been due had the risks been accurately and fully disclosed (Article L113-9 of the Insurance Code). The rate used as the basis for this reduction is that applicable either on the date on which the fact should have been brought to the Insurer's attention, in the case of an omission, or on the date on which the fact was notified to the Insurer, in the case of an inaccuracy.

In the event of fraud on the part of the Insured or the Policyholder, the Insurer shall retain the entire premium.

SUPERVISORY AUTHORITY

The supervisory authority for ASSUR TRAVEL is the ACPR, 4 place de Budapest CS 92459, 75436 Paris cedex 09.

The supervisory authority responsible for MGEN Portugal is the Autoridade de Supervisão de Seguros e Fundos de Pensões.

