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Assistance general terms and conditions

Contract nº 58 224 381

APRIAM
TOURISME

TABLE OF INSURANCE COVERAGE AMOUNTS

ASSISTANCE SERVICES	Amounts including VAT* /per person
• PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN ACCIDENT	
– Transport/Repatriation	Actual costs
– Return of insured family members or two insured accompanying persons	Return ticket + taxi fare
– Hospitalisation presence	Round trip ticket and 80 €/ night (max 10 nights)
– Accompaniment of children under 18 years old	Round trip ticket or hostess
– Trip continuation	Additional transport costs
– Replacement driver	Single ticket or driver
– Extended trip	Hotel 80 €/ night (max 4 nights)
– Early return in the event of the admission to hospital of a family member, the professional replacement, the person in charge of an under-age child and/or a disabled adult at home	Return ticket + taxi fare
• MEDICAL COSTS	
– Additional refund of medical costs and advance on hospitalisation costs (in foreign countries only)	
• Zone 2: Europe and Mediterranean countries	75 000 €
• Zone 3: entire world	152 500 €
– Dental emergency	300 €
Medical cost excess	30 €
• ASSISTANCE IN THE EVENT OF DEATH	
– Corpse transport	Actual costs
– Casket or urn costs	2,300 €
– Return of insured family members or an insured accompanying person	Return ticket + taxi fare
– Early return in the event of the death of a family member, the professional replacement, the person in charge of an under-age child and/or a disabled adult at home	Return ticket + taxi fare
– Identification of the body and death-related formalities	Round trip ticket and 80 €/ night (max 2 nights)
• TRAVEL ASSISTANCE	
Before the trip	
– Travel information	
During the trip	
– Advance of criminal bail in a foreign country	15,300 €
– Coverage of legal representation fees in a foreign country	3,100 €
– Assistance in the event of an incident at the Residence during a trip	
• Early return	Return ticket + taxi fare
• Protective measures (in France only)	80 €
• Accommodation (in France only)	50 €/ night (max 2 nights)/ person
– Early return in the event of a terrorist attack	Return ticket + taxi fare
– Early return in the event of a natural disaster	Return ticket + taxi fare
– Sea and mountain search and rescue costs	
• Sea and mountain search and rescue	15,300 €
• Rescue on marked trails	Actual costs
– Forwarding of urgent messages (except in France)	
– Forwarding of medication	Forwarding costs
– Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Cash advance of 2,300 €
– Health information	
After the trip	
– Assistance on return home following repatriation	
• Home help	10 hours
• Hospital comfort	Television rental 77 €

DATE OF EFFECT AND DURATION OF COVERAGE

SERVICES	DATE OF EFFECT	EXPIRY OF COVERAGE
ASSISTANCE	**The day of departure** (at the organiser's meeting point for the outbound trip)	**On the date of return from the trip** (group dispersal location) **CAUTION, in all cases our coverage will cease automatically 90 days after the departure date.**

SOME ADVICE

BEFORE TRAVELLING TO A FOREIGN COUNTRY

- Remember to take the forms for the length and type of trip you are going on, as well as for the country you are travelling to (there is specific legislation for the European Economic Area). These different forms can be obtained from your local Health Service so that, if you fall ill or have an accident, your medical costs will be directly covered by your Health Service.
- When you travel to countries that are outside the European Union and the European Economic Area (EEA), before leaving you should find out whether this country has a social security agreement with France. To do this, you must ask your Health Service if you are in the scope of application of the agreement and whether you have any formalities to complete (forms, etc.).
- To obtain these documents you should contact the appropriate organisations before your departure (in France contact your Health Service).
- If you are taking a treatment, remember to take your medication with you and check on its transport requirements depending on your means of transport and destination.
- As we cannot be a substitute for emergency services, and especially if you are going to take part in physical or motorised activities that have an element of risk, or if you are travelling to an isolated area, we recommend that you first make sure that an emergency rescue system has been set up by the appropriate authorities in the country to answer any possible rescue requests.
- If you lose your keys, or if they are stolen, it might be important to have their number to hand. Make sure you note these numbers down.
- Similarly, if your identification documents or your means of payment are lost or stolen, it is easier to replace them if you have made copies of them and noted down your passport, identity document and bank card numbers, and if you keep them separate from the originals.

WHEN ON SITE

If you fall ill or are injured, contact us as quickly as possible after having called the emergency services (Ambulance, fire brigade, etc.) for which we cannot be a substitute.

CAUTION

Some pathologies may be a limit to the contract's application conditions. We recommend that you read the General terms and conditions carefully.

GENERAL INFORMATION

1. PURPOSE OF THE CONTRACT

The purpose of these General terms and conditions applicable to the assistance contract signed between EUROP ASSISTANCE (a company governed by the French Insurance Code) and the subscriber, is to define the rights and duties of EUROP ASSISTANCE and the Policy holders defined below. This contract is governed by the French Insurance Code.

2. DEFINITIONS

For the application of this contract, the terms below are defined as follows:

• ACCIDENT (PERSONAL)

A sudden and unexpected event caused by the sudden effects of an external factor suffered by the Policy holder and not intended by the Policy holder.

• POLICY HOLDER

The following are considered to be Policy holders:

- the private persons travelling by the intermediary of the Subscriber who has subscribed this contract on their behalf,
- private persons who have jointly subscribed to a travel contract with the Subscriber along with the "assistance" option,
- the Subscriber's employees.

These persons must have their Residence in Western Europe, the DROM, New Caledonia or French Polynesia.

In this contract, Policy holders are also referred to as "you".

• ASSISTANCE CENTRE

The assistance services are covered and provided by EUROP ASSISTANCE, A company governed by the French Insurance Code, A Private company with an equity capital of 35,402,786 €, RCS Nanterre, of which the registered office is at 1, promenade de la Bonnette, 92230 Gennevilliers, France.

In this contract, EUROP ASSISTANCE is referred to by "us" or "we".

• ACT OF TERRORISM

Any violent, criminal or illegal act committed against people and/or property in the country in which you are travelling, the purpose of which is to seriously threaten public order through intimidation and terror, and which is the subject of media coverage.

The Terrorist attack must have been listed by the French European and Foreign Affairs Ministry.

• NATURAL DISASTER

A natural phenomenon such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural disaster caused by the abnormal intensity of a natural agent and recognised as such by the public authorities in the country in which it occurs.

• RESIDENCE
Your main and usual place of residence, declared as such on your income tax returns is considered to be your Residence. It must be in Western Europe, DROM (French overseas territories), New Caledonia or French Polynesia.

• DROM
DROM refers to Guadeloupe, French Guyana, Martinique, Mayotte and Reunion Island.

• FOREIGN COUNTRY
The term Foreign country covers all countries except your country of Residence and the excluded countries.

• WESTERN EUROPE
Western Europe refers to the following countries: Germany, Andorra, Austria, Belgium, Denmark, Spain, Finland, Continental France, Gibraltar, Greece, Ireland, Italy and Isles, Liechtenstein, Luxembourg, Monaco, Norway, Holland, Portugal, United Kingdom, San Marino, Sweden and Switzerland.

• EVENT
Any situation defined by these General terms and conditions to be a cause of a request to the Insurer to provide cover.

• FRANCE
France refers to metropolitan France and Monaco.

• EXCESS
The share of the costs that remains at your expense.

• HOSPITALIZATION
Any admission of a Policy holder to a hospital centre (hospital or clinic) proven by a hospital admissions form prescribed by a medical doctor, consecutive to an Illness or Accident, and requiring at least one night in the establishment.

• IMMOBILISATION AT HOME
Physical (total or partial) incapacity to travel confirmed by a doctor following an Illness or an Accident and requiring rest at home. It must be supported by a medical certificate or, depending on the Policy holder in question, by a detailed sick leave certificate.

• ILLNESS
A pathological condition diagnosed by a medical doctor, which is of a sudden and unforeseeable nature and requiring medical attention.

• FAMILY MEMBER
Family member means, the Policy holder's spouse, civil partner, or partner living under the same roof, their legitimate, natural or adopted children, their father and mother, brothers and sisters, grandparents, parents-in-law (i.e. the Policy holder's spouse's parents), grandchildren, legal guardian, brothers and sisters in law, sons and daughters in law, uncles and aunts, nephews and nieces.

• CLAIM
A claim is any unexpected event of a type that is included in the cover provided by this contract.

• INCIDENT AT THE RESIDENCE
Fire, burglary or water damage occurring in your Residence during the trip and supported by the documents required in the context of the "assistance in the event of an incident at the Residence during the trip" services.

• SUBSCRIBER
The trip organiser with its registered office in France and which has subscribed to this contract on behalf of other beneficiaries, hereinafter referred to as Policy holders.

3. WHICH TYPES OF TRIP ARE COVERED?
The assistance services apply to the following travel:
- for leisure or professional reasons, packages, rentals, cruises, travel tickets (including flight only) booked with the trip organiser which is the Subscriber to the contract, and of which the dates, destination and price feature on the invoice issued by the trip organiser Subscriber to the contract,
- and of which the duration is not in excess of 90 consecutive days.

4. WHAT IS THE CONTRACT'S GEOGRAPHICAL COVERAGE?
The assistance services apply throughout the world.

EXCLUSIONS: in general, countries in a state of civil war or at war with a foreign country, in a state of known political instability, or subject to popular uprisings, riots, acts of terrorism, reprisals, restriction to the free movement of persons and property (for whatever reason, especially health, security, weather related, etc.) or the disintegration of the atomic core and any radiation from a radioactive energy source are excluded.

To get information before your departure, please contact our points of sale or our Customer Relations Department at +33 1 41 85 85 41.

5. HOW TO USE OUR SERVICES
A. IF YOU NEED ASSISTANCE
In an emergency it is essential to contact primary local emergency services for all problems they cover.
In all cases, our intervention cannot be a substitute for the intervention of local public services, or of any person we would have a duty to call upon under local and/or international regulations.
In order to make it possible for us to take action: we recommend you prepare your call.

We will request the following information:
- your surname and first name(s),
- your exact location, the address and a phone number where we can reach you,
- your contract number.

You must imperatively:
- call us at the following phone number without delay: 01 41 85 85 85 (from outside France +33 1 41 85 85 85), fax: 01 41 85 85 71 (+33 1 41 85 85 71 from outside France).
- obtain our prior approval before taking any initiatives or committing to any expenditure,
- comply with the solutions we recommend,
- provide us with all the elements relative to the subscribed contract,
- supply all supporting documents for the expenditure for which you are claiming the refund.

B. WHAT ARE THE CONDITIONS FOR THE SERVICES TO APPLY?
We reserve the right to request any proof to support any requests for assistance (death certificate, proof of family relationship, proof of the age of children, proof of Residence, proof of expenses, and your tax due notice on condition that all information on it other than your name, address and persons living in your tax household have been redacted).
We will take action on the strict condition that the event concerned by the service was uncertain at the time the policy was taken out and on the departure date and time.
Any Event, the origin of which is a pre-existing illness and/or injury that has been diagnosed and/or treated by continuous hospitalisation, day hospitalisation or outpatient hospitalisation during the 6 months prior to the request for assistance cannot be covered, whether the event is the appearance or the deterioration of the said condition.
If EUROP ASSISTANCE is led to initiating an intervention because there are no verifying elements available, or because insufficient or incorrect elements have been provided relative to the information that must be given to EUROP ASSISTANCE, the cost of the intervention initiated by EUROP ASSISTANCE will be invoiced to the Subscriber and payable on receipt. If the Subscriber wishes, they can recover the amount from the person who requested the assistance if this person is not the Policy holder.

C. MULTIPLE COVERAGE
If the risks covered by this contract are also covered by another insurance policy, you must inform us of the name of the insurance company with which the other policy was taken out (article L 121-4 of the French Insurance Code) as soon as you become aware of this information, and at the latest when making the claim.

D. FALSE DECLARATIONS
When they change the subject of the risk or reduce our opinion of the risk:
- **if you withhold information or deliberately make false declarations your contract will be null and void. The premiums paid remain in our possession and we will be entitled to demand the payment of all due premiums as defined by article L 113-8 of the French Insurance Code,**
- **if you withhold information or make incorrect declarations but it cannot be proved that you did so intentionally, the contract will be terminated 10 days after notice sent to you by registered letter and/or the application of reduced compensation in compliance with article L 113-9 of the French Insurance Code.**

E. FORFEIT OF COVERAGE THROUGH FRAUDULENT DECLARATIONS
In the event of a Claim or a request for assistance services (as defined in these General terms and conditions), if you knowingly use incorrect documents as elements of proof or use fraudulent practices or make false statements or withhold information, you will forfeit all entitlement to the assistance services defined in these General terms and conditions for which these statements are required.

6. WHAT SHOULD YOU DO WITH YOUR TRAVEL TICKETS?
When transport is organised and paid under the contract's coverage, you undertake either to reserve us the right to use the transport tickets in your possession, or to refund us the amount of the refund you obtain from the organisation that issued your transport tickets.

ASSISTANCE SERVICES

WHAT WE COVER

PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN ACCIDENT DURING THE TRIP

1. TRANSPORT/REPATRIATION

If you fall ill or are injured during your trip, our medical doctors will contact the local doctor who treated you for the Illness or the Accident.
The information collected from the local doctor and eventually the usual general practitioner, after a decision by our doctors based only on medical requirements, allows us to trigger and organise:
- either your return to your Residence,
- or your transport, where applicable under medical supervision, to a suitable hospital establishment close to your Residence,

by a light ambulance vehicle, by ambulance, by train (seat in 1st class, 1st class sleeper, or sleeper train), by airline or by medical air transport.
Similarly, exclusively based on medical requirements and on decision by our doctors, We can, in some cases, initiate and organise initial transport to a local healthcare centre before considering a return to an establishment near your Residence.
Only your medical condition and compliance with applicable health regulations are considered when deciding on transport, the choice of means of transport, and the choice of the eventual location for hospitalisation.

IMPORTANT
In this context, it is explicitly agreed that the final decision will be made by our medical doctors in order to avoid any conflict of medical authority.
Furthermore, if you refuse to accept the decision considered by our medical doctors to be the best, you release us from liability, especially if you return by your own means or if your medical condition worsens.

2. RETURN OF THE POLICY HOLDER'S FAMILY MEMBERS OR OF TWO ACCOMPANYING POLICY HOLDERS

When we repatriate you, and depending on our Medical Service's opinion, we organise the transport of your insured Family members or of 2 policy holders who were travelling with you to accompany you on your return, if possible.
This transport will be:
- either with you,
- or individual.

We pay for the transport of these insured persons by train in 1st class or by plane in economy class, as well as taxi fares on departure so that they can travel from the travel location to the station or airport, and on arrival from the station/airport to their Residence.
This cover cannot be combined with the "HOSPITALISATION PRESENCE" cover.

3. HOSPITALISATION PRESENCE

When you are admitted to hospital in the place you fell Ill or had your Accident, and our medical doctors, based on the information provided by local doctors, decide that you are not fit to return within 2 days, we will organise the round trip from your Country of Residence by rail in 1st class or by plane in economy class for a person of your choice to travel to your bedside.
We will also pay for the person's hotel costs (room and breakfast), **up to the amount indicated in the Table of Coverage Amounts.**
This cover cannot be combined with the "RETURN OF INSURED FAMILY MEMBERS OR OF TWO ACCOMPANYING POLICY HOLDERS" cover.

4. ACCOMPANIMENT OF YOUR CHILDREN

If, due to illness or injury, you are unable to take care of your insured under 18-year old children or disabled adult children travelling with you, we will organise and pay for the 1st class train or economy class plane round trip from your Country of residence of a person of your choice or of one of our hostesses to take your children back to your Country of residence or to the home of a Family member selected by you by 1st class train or economy class plane.
Your children's tickets remain at your expense.

5. TRIP CONTINUATION

If you fall ill or are injured during your trip, but your state of health does not require your medical repatriation, depending on the opinion of our doctors in compliance with the terms of the "TRANSPORT/REPATRIATION" paragraph, we will pay for the possible extra transport costs that you incur to continue the interrupted trip, within the limits of the price of the return trip to your Residence on the date and from the location of the incident.

6. REPLACEMENT DRIVER (ONLY ZONES 1 AND 2)

If you fall ill or are injured during your trip. If your state of health prevents you from driving your vehicle, and if none of the passengers can replace you, we will make available:

- either a driver to take the vehicle back to your Residence using the most direct route. We will cover the driver's travel expenses and salary,
- or a 1st class train ticket or economy class plane ticket either for you to recover your vehicle at a later date, or for a person of your choice to bring the vehicle back.

Driving costs (fuel, possible tolls, ferries, hotel and restaurant costs for possible passengers) remain at your expense.
The drivers operate under regulations applicable to their profession. This cover applies if your vehicle is properly insured and in perfect working order, compliant with the national and international Highway codes and has met mandatory MOT standards. Failing this, we reserve the right not to send a driver and in replacement we will provide you with a 1st class train ticket or an economy class plane ticket so that you can go and collect the vehicle.

7. EXTENDED TRIP

Following an Illness or an Accident during your trip, you are forced to extend your stay on site beyond the initially scheduled return date in the following cases:

• In case of admission to hospital:
If you are admitted to hospital and, in the light of the information communicated by the local doctors, our doctors consider that this Hospitalisation is necessary beyond your initial return date, we will pay for accommodation costs (room and breakfast) for an accompanying policy holder, **up to the amount indicated in the Table of Coverage Amounts**, so that they can stay with you. In the context of a tourist circuit or a cruise, these costs may be paid before the initial return date if there are additional accommodation costs that are not included in the trip package price paid by the accompanying policy holder.

• In the event of immobilisation:
If you are immobilised and, in the light of the information communicated by the local doctors, our doctors consider that this Immobilisation is necessary beyond your initial return date, we will pay for accommodation costs (room and breakfast) for yourself and/or an accompanying policy holder, **up to the amount indicated in the Table of Coverage Amounts**. In the context of a tourist circuit or a cruise, these costs may be paid before the initial return date if there are additional accommodation costs that are not included in the trip package price paid by yourself or the accompanying policy holder.

In both cases, our cover ceases on the day our medical doctors, after examining the information sent by the local medical doctors, consider that you are able to continue your interrupted trip or return to your Residence.

8. EARLY RETURN IN THE EVENT OF THE ADMISSION TO HOSPITAL OF A FAMILY MEMBER, THE PROFESSIONAL REPLACEMENT, THE PERSON IN CHARGE OF YOUR UNDERAGED CHILD AND/OR DISABLED ADULT AT HOME

During your trip you are informed of the serious and unscheduled admission to hospital during your trip and in your country of Residence:
- of a Family member,
- your professional replacement,
- of the person in charge of looking after your under-age child and/or disabled adult at Home.

In order for you to:
- travel to the bedside of the hospitalised person in your country of Residence,
- resume your professional activity left vacant by the failure of your professional replacement making it essential for you to be present at your place of work,
- join your children left at Home without a caregiver

We organise:
- either your round trip,
- or your one-way trip and that of a policy holder of your choice travelling with you, and will pay for the 1st class train or economy class plane ticket or tickets to your Country of residence as well as, when applicable, taxi fares on departure to travel from your stay location to the station or airport, and on arrival, from the station/airport to your Residence.

If you fail to send us documentary proof (admission documents from the hospital, proof of family relationship) within 30 days following the admission to hospital, we reserve the right to invoice you for the full covered costs.

9. ADDITIONAL REFUND OF MEDICAL COSTS (ONLY IN A FOREIGN COUNTRY)

To benefit from these refunds, you must be covered by national health primary cover (social security) or be covered by any other healthcare organisation and, on your return to your country of Residence or on site in the foreign country, carry out all the formalities required to recover these costs from the relevant organisations and send us the documentary proof mentioned below.
For the application of this service, please remember that the term "France" means continental France, Monaco and the DROM. Policy holders who reside in a DROM will not, therefore, be considered as travelling in a Foreign country when they are in continental France or Monaco, and vice versa.

Before travelling to a Foreign country, we advise you to obtain the forms suitable for the trip type and duration, as well as for the country you are travelling to (for the European Economic Area and Switzerland, apply for a European Health Insurance Card). These different forms can be obtained from your local Health Service so that, if you fall ill or have an Accident, your medical costs will be directly covered by your Health Service.

Types of healthcare costs entitling to additional refunds:
The additional refund covers the costs defined below, on condition that they cover healthcare received in a Foreign country consecutive to an Illness or an Injury that occurred in a Foreign country:
- medical fees,
- cost of medication prescribed by a medical doctor or a surgeon,
- ambulance or taxi costs ordered by a medical doctor for local travel in a Foreign country,
- hospital costs if our medical doctors consider you cannot be transported after they have collected information from the local medical doctor. The additional refund of these hospital costs ceases on the day we are able to transport you, even if you decide to remain.
- dental emergency **within the limits of the amount indicated in the Table of coverage Amounts.**

Refund amount and procedure:
We will refund you the cost of healthcare incurred in a Foreign country and remaining at your expense once the Social security, mandatory private health insurance and/or any other provident society have made their payments **within the limits of the amounts in the Table of Coverage Amounts.**

An Excess, of which the amount is indicated in the Table of Coverage Amounts, is applied in all cases per Policy holder and for the duration of the contract.
You (or your beneficiaries) undertake to carry out all the necessary formalities to recover these costs from the organisations in question on your return to your country of Residence, and to send us the following documents:
- original social security statements and/or health insurance statements proving the refunds obtained,
- photocopies of the medical care invoices supporting the expenses.

Failing this, we will not be able to proceed with the refund.
If Social security and/or the organisations you pay contributions to do not cover the paid medical costs, we will refund you **up to the maximum amount indicated in the Table of coverage**, for the duration of the contract, on condition that you first supply the original medical invoices and a certificate from Social Security, healthcare insurance or any other health insurance organisation stating that the costs are not covered.

10. ADVANCE ON HOSPITALISATION COSTS (FOREIGN COUNTRY ONLY)
For the application of this service, please remember that the term "France" means continental France, Monaco and the DROM. Policy holders who reside in a DROM will not, therefore, be considered as travelling in a Foreign country when they are in continental France or Monaco, and vice versa.
If you fall ill or are injured during your trip to a Foreign country, as long as you are in hospital, we can advance your hospitalisation costs **up to the amounts indicated in the Table of Coverage Amounts.**
This advance will be paid subject to meeting all the following conditions:
- for care prescribed in agreement with our medical doctors,
- as long as our medical doctors consider you cannot be transported based on information from the local medical doctor.

No advances are given from the day we are able to transport you, even if you decide to remain.
In all cases, you undertake to refund this advance payment at the latest 30 days after receipt of our invoice. If you fail to pay by this date, the Subscriber undertakes to refund us this advance within a maximum of 30 days from our request, and the Subscriber will be free to recover the amount from you, if it so wishes.
To be refunded yourself, you must follow the necessary procedure to recover your medical costs from the relevant organisations.
This duty is applicable even if you have undertaken the above refund procedures.

ASSISTANCE IN THE EVENT OF DEATH

1. CORPSE TRANSPORT AND CASKET COSTS FOR A DECEASED POLICY HOLDER
If the Policy holder dies during their trip, we will organise and cover the cost of the transport of the policy holder's corpse to the funeral location in their country of Residence.
We will also cover all the costs required for preparation treatments and other specific transport costs only, all other costs being excluded.
Furthermore, We will participate in the casket or urn costs that the family will purchase from the funeral contractor of their choice, **up to the amount indicated in the Table of coverage Amounts**, when the original invoice is provided to us.
The other costs (in particular the ceremony, local transport, burial) remain payable by the family.

2. RETURN OF THE POLICY HOLDER'S FAMILY MEMBERS OR AN INSURED ACCOMPANYING PERSON IN THE EVENT OF THE DEATH OF A POLICY HOLDER
When applicable, we organise and pay for the return of an insured person or insured Family members who were travelling with the deceased, so that they can attend the funeral, if the initially scheduled means of transport for their return to the country of Residence cannot be used, by train in 1st class or by plane in economy class as well as taxi fares on departure and arrival.

3. EARLY RETURN IN THE EVENT OF THE DEATH OF A FAMILY MEMBER, OF YOUR PROFESSIONAL REPLACEMENT, OR THE PERSON IN CHARGE OF YOUR UNDER-AGE CHILD AND/OR DISABLED ADULT AT HOME
During your trip, you are informed of the death in your country of Residence, which occurred during your trip:
- of a Family member,
- your professional replacement,
- of the person in charge of looking after your under-age child and/or disabled adult at Home.

In order for you to:
- attend the funeral in your country of Residence,
- resume your professional activity left vacant by the failure of your professional replacement making it essential for you to be present at your place of work,
- join your children left at Home without a caregiver

We organise:
- either your round trip,
- or your one-way trip and that of a policy holder of your choice travelling with you,

and will pay for the 1st class train or economy class plane ticket to your Country of residence as well as, when applicable, taxi fares on departure to travel from your stay location to the station or airport, and on arrival, from the station/airport to your Residence.
If you fail to send us documentary proof (death certificate, proof of family relationship) within 30 days, we reserve the right to invoice you for the full covered costs.
This service is provided when the funeral date is before the initially scheduled return date from your trip.

4. IDENTIFICATION OF THE BODY AND DEATH-RELATED FORMALITIES
If the Policy holder dies alone during the trip, and if the presence of a Family member or friend is required to identify the body and complete repatriation or cremation formalities where the death occurred, we will organise and cover the cost of the round trip by train in 1st class or by plane in economy class for this person from the Country of residence of the deceased Policy holder to the place of death, as well as their accommodation costs, **within the limits indicated in the Table of Coverage Amounts**.

TRAVEL ASSISTANCE BEFORE AND DURING A TRIP

BEFORE THE TRIP

1. TRAVEL INFORMATION (EVERY DAY FROM 8 AM TO 7:30 PM, FRENCH LOCAL TIME, EXCEPT ON SUNDAYS AND BANK HOLIDAYS)
At your request we can provide information about:
- medical precautions to take before travelling (vaccinations, medication, etc.),
- administrative formalities required before or during a trip (visas, etc.),
- travel conditions (available transport, flight times, etc.),
- local living conditions (temperature, climate, food, etc.).

DURING THE TRIP

2. ADVANCE OF CRIMINAL BAIL AND PAYMENT OF LAWYER FEES (FOREIGN COUNTRY ONLY)
If you are the subject of proceedings while travelling in a Foreign country for a traffic accident, excluding any other causes: we will advance criminal bail **up to the amount indicated in the Table of Coverage Amounts**.
You undertake to refund this advance within 30 days of receiving our invoice, or as soon as the criminal bail has been returned to you by the authorities if this occurs earlier.
Furthermore, We will cover the cost of lawyers' fees that you have paid in that country, **up to the amount indicated in the Table of coverage**, on condition that the proceedings being taken against you in that country are not subject to criminal sanctions.
This cover does not cover the legal consequences in your country of Residence consecutive to a traffic accident in a Foreign country.

3. ASSISTANCE IN THE EVENT OF AN INCIDENT AT YOUR RESIDENCE DURING A TRIP
You are informed of an incident at your Residence while on your trip.
You may benefit from one or other of the 2 following mutually exclusive services:

EARLY RETURN

Following an incident at your Residence, you are informed that your presence on site is essential to carry out administrative formalities: we will organise and pay for your return trip by train in 1st class or by plane in economy class, from your trip location to your Residence as well as, when applicable, taxi fares from your trip location to the station or airport and, on arrival, from the station/airport to your Residence.

If you fail to send us documentary proof (insurance claim, expertise report, copy of a complaint, etc.) within a maximum of 30 days, we reserve the right to invoice you for the full covered costs.

RESIDENCE INCIDENT ASSISTANCE (IN FRANCE ONLY)

While you are travelling, your Residence suffers flooding, a fire or a burglary and the damage caused requires protective measures. We will put you in touch with a specialist (plumber, locksmith, glazier, security guard contractor) and will pay for the cost of the intervention **up to the amount indicated in the Table of Coverage Amounts**.

For the security guard service, when you make your request, we will give you the contact details and approval number for the security contractor providing the service.

We will do all we can to provide You the service as quickly as possible. Nevertheless, your Residence's geographical location, the weather conditions, or the unavailability of the contractors may, independently of our control, delay the service or make it impossible to provide.

The service is also provided subject to there being no risks to the safety of the assigned security guard.

A delay of 12 hours between 8 am and 7:30 pm on Monday to Friday (except bank holidays) is essential to be able to organise the presence of the contractor at your Residence.

Furthermore, if your Residence is not inhabitable on your return from your trip, we will organise and pay for your accommodation in a hotel for a maximum of 2 nights and **up to the amount indicated in the Table of Coverage Amounts**.

If you fail to send us documentary proof of the Claim covering your Residence (insurance claim, expert report, copy of a complaint, etc.) within a maximum of 30 days, we reserve the right to invoice you for the full covered costs.

4. EARLY RETURN IN THE EVENT OF A TERRORIST ATTACK

During your trip, you are informed that an Act of terrorism occurred within a maximum radius of 100 km around your trip location. If you wish to cut short your trip, we will organise and pay for your return trip by train in 1st class or by plane in economy class, from your trip location to your Residence as well as, when applicable, taxi fares from your trip location to the station or airport and, on arrival, from the station/airport to your Residence.

The early return request must be made within a maximum of 72 hours following the Act of terrorism.

5. EARLY RETURN IN THE EVENT OF A NATURAL DISASTER

A Natural disaster occurs at your location during your trip. You are not injured but you want to cut short your trip. We will organise and pay for your return trip by train in 1st class or by plane in economy class, from your trip location to your Residence as well as, when applicable, taxi fares from your trip location to the station or airport and, on arrival, from the station/airport to your Residence. The early return request must be made within a maximum of 72 hours following the occurrence of the Natural disaster.

6. FORWARDING OF URGENT MESSAGES (EXCEPT IN FRANCE)

If, during your trip, you cannot contact a person in your country of Residence, we will forward the message you have given us by telephone at the date and time of your choice.

N.B.: This service does not allow the use of collect calls. We cannot be held liable in any way for the content of your messages, which remain subject to French legislation (notably criminal and administrative). Failure to comply with this legislation may lead to a refusal to forward the message.

7. DISPATCH OF MEDICATION TO A FOREIGN COUNTRY

You are in a Foreign country and the medication that is essential to the continuation of your treatment, the interruption of which constitutes a risk to your health according to our medical doctors, has been lost or stolen. We will look for equivalent medication locally and, if we are successful we will organise a visit to a local medical doctor who can prescribe it for you. The medical costs and medication costs remain at your expense.

If no equivalent medication is available on site, we will organise the shipment of the medication prescribed by your doctor, from France only, on condition that your doctor sends our doctors a copy of the prescription they gave you and that the medication is available in dispensing chemists.

We will cover the shipping costs and will invoice you the customs duties and costs of purchasing the medication which you undertake to refund to us on receipt of the invoice.

These consignments are subject to the general terms and conditions of the transport companies we use. In all cases, they are subject to French regulations and conditions as well as to the national legislation of each country in matters of importing and exporting medication.

We decline all liability for the loss, theft and regulatory restrictions that may delay or make it impossible to transport the medication, as well as for the resulting consequences. In all cases, the sending of blood and blood derived products, products reserved for hospital use, or products requiring special storage conditions, especially refrigeration, and more generally products that are not available from dispensing chemists in France are excluded. Furthermore, the halt in the production of the medication, their withdrawal from the market, or their unavailability in France are cases of force majeure that can delay the cover or make it impossible.

8. ASSISTANCE IN THE EVENT OF THE THEFT, LOSS OR DESTRUCTION OF YOUR IDENTITY DOCUMENTS OR MEANS OF PAYMENT

During your trip, you lose your identity documents or they are stolen. Every day, from 8 am to 7:30 pm (French time) except on Sundays and bank holidays, by calling our Information Department, we will inform you of the formalities to complete (complaint, identity document renewal, etc.).

This information covers documentary information as defined by article 66-1 of the amended French 31/12/71 Act. It can never be considered to be a legal consultation. Depending on the cases, we will direct you to organisations or professionals who are likely to be able to answer you. We cannot, under any circumstances, be held liable for the interpretation or use you may make of the information provided.

In the event of the loss or theft of your means of payment, credit or debit cards, cheque books, and subject to a certificate of loss or theft issued by the local authorities, we will advance you funds **up to the amount indicated in the Table of Coverage Amounts** so that you can pay your first necessities, subject to the following prior conditions:

- either the payment of the corresponding amount by a third party by debit or credit card,
- or the payment of the corresponding amount by your bank.

You will sign a receipt when the funds are handed over to you.

9. HEALTH INFORMATION

This service is designed to listen, guide and inform you. In the event of a medical emergency, your first reflex must be to call local emergency services.

By a simple phone call to us 24*7, we will strive to find the documentary information to help guide you in the field of healthcare.

If we are unable to provide an immediate answer, we will carry out the necessary research and call you back as quickly as possible. Information is provided in compliance with medical codes of conduct.

The purpose of the service is not, under any circumstances, to provide a personal medical visit or issue a prescription over the phone, nor to encourage self-medication or to put into question the treatment choices of practitioners. If your request were of this type, we would recommend you consult a local doctor or your personal doctor.

We give objective answers to the questions you ask using official documents and cannot be held liable for the interpretation you may make of the information, nor for its possible consequences.

10. SEARCH AND RESCUE COSTS

SEA AND MOUNTAIN SEARCH AND RESCUE COSTS

We pay for sea and mountain search and rescue costs (including for off-piste skiing) **up to the amount indicated in the Table of Coverage Amounts**. Only costs invoiced by a company authorised to carry out this activity can be refunded.

RESCUE COSTS FROM MARKED TRAILS

If you have an Accident while skiing on marked trails, we pay for the rescue costs from the location of the Accident to the nearest medical centre without limit to the amount.

Only costs invoiced by a company authorised to carry out this activity can be refunded.

The service does not include the organisation or the carrying out of search and rescue operations.

AFTER THE TRIP

11. ASSISTANCE ON RETURN TO YOUR RESIDENCE FOLLOWING REPATRIATION (IN FRANCE ONLY)

This cover is only available if all the following conditions are met:

- you have been the subject of transport/repatriation in the context of the services described in the "TRANSPORT/REPATRIATION" section,
- and on your return, following this transport/repatriation, you are either admitted to hospital for a duration of more than 5 days, or immobilised in your residence for a duration of more than 5 days.

The Hospitalisation or Immobilisation must be consecutive to the transport/repatriation.

Prior to the implementation of this cover, you undertake to supply us all the supporting documents for your claim, on request by us:

- certificate of admission to hospital in France,
- medical certificate proving Immobilisation in your Residence.

Failure to send the supporting documents will entitle us to refuse to apply the cover.

A. HOME HELP

We organise for a home help to be available for household work, in your Residence, either on your return from hospital, or starting from the date of your Admission to hospital, or while you are immobilised in your Residence.

We will pay the cost of the home help for up to 10 hours, split up at your convenience during the month following the date of your Admission to hospital or of your return to your Residence or during your immobilisation in your Residence (minimum 2 hours at a time).

If you fail to send us documentary proof (admission documents from the hospital, medical certificate), we reserve the right to invoice you for the full covered costs.

B. HOSPITAL COMFORT

You are admitted to hospital following your transport/repatriation under the "TRANSPORT/ REPATRIATION" heading above for at least 5 days: we will pay the cost of hiring a television set **up to the amount indicated in the Table of Coverage Amounts** for the duration of your stay in hospital.

WHAT WE EXCLUDE

We can never be a substitute for local emergency services.

In addition to the general exclusions to the contract contained in the "What are the general exclusions applicable to the contract?" paragraph in the "CONTRACT FRAMEWORK" section, the following are excluded:

- the consequences of the exposure to infectious biological agents released intentionally or accidentally, to chemical agents of the combat gas type, to incapacitating agents, to neurotoxic agents or agents with residual neurotoxic effects,
- the consequences of your deliberate actions or the consequences of fraudulent acts, attempted suicides or suicides,
- pre-existing illnesses and/or injuries that have been diagnosed and/or treated by continuous hospitalisation, day hospitalisation or outpatient hospitalisation during the 6 months prior to the request, whether the event is the appearance or the deterioration of the said condition,
- costs incurred without our agreement, or not explicitly defined by these contractual general terms and conditions,
- expenses not proven by original documents,
- claims occurring in countries that are excluded from the cover or outside the contract's validity period, and especially beyond the duration of the planned trip to a Foreign country,
- the consequences of incidents occurring during motor sport events, races or competitions (or their heats), subject to prior authorisation from public authorities under applicable regulations if you participate as a competitor, or during trials on circuits subject to prior approval by public authorities, even if you are using your own vehicle,
- trips undertaken in order to obtain a diagnosis and/or medical treatment, or plastic surgery, their consequences and the resulting costs,
- the organisation and payment of the transport defined in the
- "TRANSPORT REPATRIATION" section for benign disorders that can be treated on site and that do not prevent you from continuing your trip,
- requests for assistance covering medically assisted procreation or abortions, their consequences and their resulting costs,
- requests relative to surrogate procreation or childbearing, its consequences and the resulting costs,
- medical devices and prostheses (dental, hearing, medical),
- spa treatments, their consequences and their resulting costs,
- medical costs incurred in your country of Residence,
- scheduled admissions to hospital, their consequences and their resulting costs,
- optician costs (spectacles and contact lenses for example),
- vaccines and vaccination costs,
- medical check-ups, their consequences and their associated costs,
- plastic surgery on aesthetic grounds, as well as their eventual consequences and their resulting costs,
- stays in a rest home, their consequences and their resulting costs,
- re-education, kinesitherapy, chiropraxis, their consequences and resulting costs,
- medical or para-medical services and the purchase of products of which the therapeutic nature is not recognised by French legislation, and the associated costs,
- health assessments for the purpose of preventive screening, regular treatments or analyses, their consequences and the resulting costs,
- desert search and rescue costs,
- the organisation of search and rescue operations for persons, in particular in the mountains, at sea or in deserts,
- excess luggage costs for air transport and the cost of transporting luggage when it cannot be transported with you,
- trip cancellation costs,

- restaurant costs,
- customs duties.

FRAMEWORK OF THE CONTRACT

This contract is governed by French law.

1. DATE OF EFFECT AND DURATION

The assistance services apply during the trip dates indicated on the invoice issued by the trip organiser, for a maximum duration of 90 consecutive days. The date of effect cannot be before the subscription date.

2. CANCELLATION FOR MULTIPLE COVERAGE

In compliance with article L112-10 of the French Insurance Code, the Policy holder who takes out an insurance policy for non- professional purposes who can prove an earlier cover for one of the risks covered by this new contract may cancel this new contract without incurring any fees or penalties, as long as it has not been fully performed or if the policy holder has not made use of any cover, within a deadline of fourteen calendar days starting from the signature of the new contract.

This cancellation is notified by letter or email to the following addresses:

By letter: EUROP ASSISTANCE – Service Gestion Clients
1, promenade de la Bonnette – 92633 Gennevilliers Cedex, France

By e-mail: Gestion-Clients@europ-assistance.fr

The insurer will refund the premium paid by the policy holder within thirty days of the date of cancellation is exercised, unless a claim under the contract occurs during the cancellation period.

3. WHAT ARE THE LIMITS IN THE EVENT OF FORCE MAJEURE OR OTHER EQUIVALENT EVENTS?

We can never be a substitute for local organisations in cases of emergency.

We cannot be held liable for failings or delays in the performance of services in the event of force majeure or events such as:

- civil or foreign wars, known political instability, popular uprisings, riots, terrorist acts, reprisals,
- recommendations from the W.H.O. or national or international authorities, or the restriction of the free movement of persons and property, for whatever grounds, and especially on health, security, weather-related grounds, the limitation or suspension of air traffic,
- strikes, explosions, natural disasters, the disintegration of an atomic core or any radiation from a radioactive energy source,
- delays in and/or the impossibility of obtaining administrative documents such as entry and exit visas, passports, etc., required for your transport inside or outside the country you are in, or on your entry to the country recommended by our medical doctors for admission to hospital,
- the use of local public services or agents we must use under local and/or international regulations,
- the non-existence or unavailability of technical or human resources suitable for transport (including a refusal to act).

4. EXCEPTIONAL CIRCUMSTANCES

Passenger transporters (especially airlines) may impose restrictions on people suffering from certain pathologies or on pregnant women, that apply up to the moment the transport begins and which are likely to be changed without notice (for airlines: medical examination, medical certificate, etc.).

As a consequence, persons will only be repatriated on condition that the transporter does not refuse the transport and, of course, on condition that there is no unfavourable medical opinion (as defined and under the procedures in section 3.2.1.1. "Transport / repatriation") with regards to the health of the Policy holder or the unborn child.

5. WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?

The contract's general exclusions are those common to all the assistance cover described in these General terms and conditions. Are excluded:

- civil or foreign wars, riots, popular uprisings,

- the deliberate participation of a Policy holder in riots, strikes, brawls or assault and battery,
- the consequences of the disintegration of an atomic core or any radiation from a radioactive energy source,
- unless waived, an earthquake, volcanic eruption, tidal wave, flood or natural disaster except in the framework of the French 13th July 1982 Act N° 82-600 covering the compensation of the victims of natural disasters (for insurance cover),
- the consequences of the use of medication, drugs, narcotics and assimilated products not available by prescription, and of the abuse of alcohol,
- any deliberate act by you that may trigger the coverage under this contract.

6. SUBROGATION

After having committed costs in the framework of our assistance coverage, we are subrogated in the rights and proceedings that you may be entitled to against third parties liable for the Claim, in compliance with article L 121-12 of the French Insurance Code.
Our subrogation is limited to the amount of the costs we have engaged to perform this contract.

7. WHAT ARE THE STATUTES OF LIMITATION?

Article L 114-1 of the French Insurance Code:
All proceedings resulting from an insurance contract have a statute of limitations of two years from the date of the event. However, this deadline only applies:
1° In the event of non-disclosure, omission, false or incorrect declaration about the risk, from the date the Insurer discovered it.
2° In the event of a Claim, only from the date the interested parties discovered it if they prove that they had no prior knowledge until that date. When proceedings by the policy holder against the Insurer are due to third party proceedings, the statute of limitations only begins to run starting on the date the third party initiated legal proceedings against the policy holder or was compensated by them.

Article L 114-2 of the French Insurance Code:
The statute of limitations is interrupted by any of the ordinary causes of interruption, and by the appointment of experts following a claim. The interruption of the statute of limitations for the proceedings can, amongst other things, result from the sending of a registered letter with acknowledgement of receipt sent by the insurer to the policy holder concerning premium payment proceedings, and by the policy holder to the insurer covering the payment of compensation.

Article L 114-3 of the French Insurance Code:
By derogation to article 2254 of the French Civil Code, the parties to the insurance contract cannot, even by mutual agreement, either change the duration of the statute of limitations, nor add to the terms to suspend or interrupt it.
The ordinary causes of the suspension of the statute of limitations are defined in articles 2440 to 2246 of the French Civil Code: the recognition by the debtor of the right they were claiming the statute of limitations against (article 2240 of the French Civil Code), legal proceedings (articles 2241 to 2243 of the French Civil Code), a forced performance (articles 2244 to 226 of the French Civil Code).

8. COMPLAINTS - DISPUTES

If you have a complaint or disagreement, You can contact:

Europ Assistance
Service Remontées Clients
1 promenade de la Bonnette
92633 Gennevilliers Cedex, France

If the processing time is in excess of ten working days, a letter informing you of the delay will be sent to you within this period. You will be sent a written answer to your complaint within a maximum of two months from the date the initial complaint was received.
If you have subscribed to your contract through an intermediary, and if your request falls under their duty to provide advice or information, or if it concerns the sales terms and conditions for your contract, your claim must only be sent to the intermediary.
If the disagreement persists after the processing of your request by our Customer Feedback Department, You can apply to the Ombudsman by writing to:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09, France
http://www.mediation-assurance.org/

You have the right to initiate proceedings in the competent jurisdiction at all times.

9. INSPECTION AUTHORITY

The authority in charge of inspection is the "Autorité de Contrôle Prudentiel et de Résolution" - A.C.P.R. - 61, rue Taitbout - 75436 Paris cedex 09, France

10. DATA PRIVACY

EUROP ASSISTANCE, a company governed by the French Insurance Code, with its registered office at 1, promenade de la Bonnette - 92633 Gennevilliers Cedex, France (hereinafter the "Insurer"), acting as the person in charge of processing, processes the Policy holder's personal data in order to:
- manage assistance and insurance requests,
- organise customer satisfaction surveys of Policy holders who have benefited from its assistance and insurance services,
- to draw up sales statistics and actuarial studies,
- to examine, accept, check and monitor risk,
- to manage potential litigation and implement legal measures,
- to implement monitoring duties in the context of money laundering and the financing of terrorism, asset freezing measures, the fight against the financing of terrorism, including the triggering of alerts and declarations of suspicion,
- to implement the measures against insurance fraud,
- to manage the recording of phone conversations with the Insurer's employees or those of its subcontractors for the purpose of training and assessing employees and improving the quality of service, as well as to manage potential disputes.

The Policy holder is informed of and accepts that their personal data be processed for specific purposes. This processing is carried out under the terms of the contract.

The collected data is mandatory. If this data is not communicated, it will be more difficult, or even impossible, to manage the Policy holder's requests for insurance or assistance.

To this effect, Policy holders are informed that their personal data is for use by the Insurer, in charge of processing, and the Insurer's subcontractors, subsidiaries and agents. In order to fulfil its legal and regulatory duties, the Insurer may communicate data to the legally authorised administrative or judicial authorities.

Policy holders' personal data is kept for a variable amount of time depending on the use (6 months for phone recordings, 10 years for medically-related processing, 5 years for other processing), increased by the mandatory retention periods for accounting purposes and the legal duration of the statute of limitations.

Policy holders are informed and accept that their personal data be communicated to recipients in third countries outside the European Union that have equivalent protection. Data transfers to these third countries are governed by:
- a cross-border flow agreement drawn up in compliance with standard contractual manager-to-subcontractor clauses issued by the European Union and currently applicable.
- the subscription contracts of Insurer entities to internal conditions compliant with recommendation 1/2007 of the Article 29 Work group on the standard request to approve constraining company rules for the transfer of personal data.
- a cross-border flow agreement drawn up in compliance with the currently applicable Privacy Shield for data transfers to the United States.

Policy holders may request a copy of the appropriate guarantees covering data transfer from one or other of the addresses indicated below.
The purpose of these flows is to manage assistance and insurance requests. The following categories of data are covered:
- identity related data (in particular: surname, first name, gender, age, date of birth, phone number, email address) and privacy related data (in particular: family situation, number of children),
- location data,
- health data, including the social security number (NIR).

Policy holders, as persons concerned by the processing, are informed that they have a right of access, correction, deletion and portability of their data, as well as a right to limit its processing. They also have a right to oppose. Policy holders have the right to withdraw their consent at all times, without having an impact on the validity of the processing based on consent before it was withdrawn. Furthermore, they have a right to draw up specific and general directives as to the preservation, deletion and communication of their data after their death.

Policy holders may exercise their rights by contacting the Data protection delegate by letter accompanied by the photocopy of a signed identity document to one or other of the following addresses:
- or by email: **protectiondesdonnees@europ-assistance.fr,**
- or by post:

EUROP ASSISTANCE
À l'attention du Délégué à la protection des données
1, promenade de la Bonnette – 92633 Gennevilliers Cedex, France

Finally, Policy holders are informed that they have the right to file a complaint with the Commission Nationale Informatique et Libertés (French Data Privacy Watchdog).

11. RIGHT OF CONSUMERS TO REFUSE COLD CALLING

EUROP ASSISTANCE FRANCE hereby informs Policy holders, in compliance with the French 17th March 2014 Act n° 2014-344, that if they do not wish to be the subject of sales prospecting by phone by a professional with which they have no pre-existing contractual relationship, they can register free of charge on the register of people who reject phone prospecting by sending a letter or an email to:

SOCIÉTÉ OPPOSETEL
Service Bloctel
6, rue Nicolas Siret
10000 TROYES, France
www.bloctel.gouv.fr

COUNTRY LIST

ZONE 1: FRANCE
Continental France (FR)
Monaco (MC)

ZONE 2: EUROPE AND MEDITERRANEAN COUNTRIES
(excluding DROM-TOM, Canary Islands, Azores, The Asian part of Russia)

Albania (AL)
Germany (DE)
Andorra (AD)
England (see United Kingdom)
Austria (AT)
Balearic Islands (XA)
Belgium (BE)
Belarus (BY)
Bosnia Herzegovina (BA)
Bulgaria (BG)
Cyprus (CY)
Croatia (HR)
Denmark (except Greenland) (DK)
Scotland (see. United Kingdom)
Continental Spain (ES)
Estonia (EE)
Finland (FI)
Continental France (FR)
Georgia (GE)
Gibraltar (GI)
Greece (GR)
Hungary (HU)
Ireland (IE)
Israel (IL)
Italy (IT)
Jordan (JO)
Latvia (LV)
Liechtenstein (LI)
Lithuania (LT)
Luxembourg (LU)
Macedonia (MK)
Madeira (XC)
Malta (MT)
Morocco (MA)
Moldavia (MD)
Monaco (MC)
Montenegro (ME)
Norway (NO)
Netherlands (NL)
Poland (PL)
Continental Portugal (PT)
Romania (RO)
United Kingdom (GB)
Russia, Federation (European part including up to the Urals) (RU)
San-Marino (SM)
Serbia (RS)
Slovakia (SK)
Slovenia (SI)
Sweden (SE)
Switzerland (CH)
Czech, Republic (CZ)
Palestinian Territories (PS)
Tunisia (TN)
Turkey (TR)
Ukraine (UA)
Vatican, City State (Holy Seat) (VA)

ZONE 3: ENTIRE WORLD
Except for the countries that are excluded in the framework of the application of the "what is the contractual geographical coverage? ".

IF YOU NEED ASSISTANCE

Call EUROP ASSISTANCE or have someone call them 24*7

- by phone: - from France: 01 41 85 85 85,
  - from abroad: +33 1 41 85 85 85.
- by fax: - from France: 01 41 85 85 71,
  - from abroad: +33 1 41 85 85 71.

and be ready to indicate:

- **your EUROP ASSISTANCE contract number,**
- your name and home address,
- your full address at your stay location,
- your phone or fax number at your stay location,
- the assistance you require.

europ assistance
you live we care

EUROPE ASSISTANCE
A Joint stock Company with an equity capital of 35,402,786 €
Company governed by the French Insurance code – 451366405 RCS Nanterre Head Office: 1, promenade de la Bonnette, 92230 Gennevilliers, France. www.europ-assistance.fr

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