

CONVENTIONS SPECIALES

ASSURANCE SCOLAIRE INTERNATIONALE ENGLISH

GSL-ASI-ASSISTANCE07/19

ARTICLE 1 - DEFINITIONS

Accident

Any involuntary bodily injury on the part of the victim arising from the sudden action of an exterior cause.

By extension to this definition, cover shall apply to pathologies which are the direct consequence of this bodily injury.

Insured(s)

All persons designated in the contract Special Conditions when on professional missions on behalf of the Policyholder; his/her spouse as well as his/her dependent children when they accompany the Insured on these missions and where damage to their physical integrity due to a serious accident gives rise to payment of the indemnities provided for in the contract.

Service provider: Mutuaide Assistance

– 8-14 Avenue des Frères Lumière 94368 BRY-SUR MARNE cedex.– S.A. with a capital of 9.590.040 € fully paid up – Company governed by the French Insurance Code, entered in the Trade and Companies Registry under the reference RCS 383 974 086 Créteil and subject to the Prudential and Resolution Control Authority, 61 rue Taitbout - 75009 Paris

Beneficiary(ies)

he natural person or persons designated in the Special Conditions and covered by the guarantee.

Scope

The guarantees apply according to the scope defined in the Special Conditions.

Geographic coverage

Worldwide, without mileage deductible (unless otherwise agreed in the Special Conditions).

Domicile

Place of main and usual residence of the Insured.

Bodily injury

Any physical damage sustained by a person.

Deductible

Part of the indemnity remaining payable by the beneficiary..

Illness

Change in health ascertained by a medical authority, requiring medical care and a complete halt to any professional activity or other activity.

Chronic illness: illness that evolves slowly and continues.

Serious illness: illness that may be life-threatening.

Members of the family

By members of the family, we refer to the spouse or partner living under the same roof, a child, a brother or sister, the father, the mother, in-laws, grandparents, grandchildren, great grandchildren, brother in-law, sister in-law.

Time limit

The assistance product has the same time limit as the insurance contract to which it is related (Special Conditions).

Article 2 REPATRIATION ASSISTANCE – MEDICAL SERVICES

Covers and services attach both abroad and in the Insured's country of domicile.

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IMPLEMENTATION OF COVERS

Any request for assistance shall be made directly by the INSURED, (or any person acting in his/her name) failing which it shall be inadmissible, by any of the following means:

By phone

Depuis la France : 01.55.98.57.94

Depuis l'étranger : (+33) 1.55.98.57.94

PERFORMANCE OF SERVICES

The services covered by this agreement shall only be triggered with the prior consent of GROUPAMA ASSISTANCE. Therefore no expense incurred with the authority of the Beneficiary/Insureds shall be reimbursed by GROUPAMA ASSISTANCE.

For assistance covers to apply, prior to any intervention concerning the assistance covers, the Insured shall contact GROUPAMA ASSISTANCE whose number appears on the personal identification card.

IT IS IMPORTANT TO NOTE

THAT **GROUPAMA ASSISTANCE** cannot substitute the local emergency rescue services.

In all events, the decision to assist lies exclusively with the GROUPAMA ASSISTANCE doctor following contact with the attending physician in situ and eventually the Insured's family.

Only the medical authorities are authorised to decide on repatriation, the choice of the means of transport and the place of hospitalisation.

The reservations are made by GROUPAMA ASSISTANCE.

Repatriation, as well as the most suitable means of transport are decided and chosen by GROUPAMA ASSISTANCE.

IN THE EVENT OF SICKNESS OR ACCIDENT

Repatriation or medical transportation

If the state of the Insured requires medical care or specific examination that cannot be carried out in situ, GROUPAMA ASSISTANCE shall organise and pay for:

- either the transport to a central regional hospital or a country able to provide treatment;
- or the repatriation to the Insured's Domicile if there is not a suitable medical centre closer by.

Depending on the seriousness of the case, the repatriation or transport shall be carried out under medical surveillance if necessary by the following most appropriate means: medical aircraft, regular aeroplane, train, sleeper, boat, ambulance.

In the case where hospitalisation on arrival is not vital, transport to the Insured's domicile shall be provided.

If hospitalisation could not be arranged in an establishment close to the Insured's domicile, GROUPAMA ASSISTANCE shall organise and pay for the transport from this hospital to domicile, as and when his/her state of health allows.

Accompaniment during repatriation or medical transport

If the Insured is transported according to the conditions defined in paragraph « Repatriation or medical transport », and if he/she is not accompanied by a doctor or a nurse, GROUPAMA ASSISTANCE shall organise and on medical prescription pay for a person in situ to accompany the Insured.

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Covering hospitalization expenses

If the Insured is hospitalized, the costs of hospitalization can be covered up to the amount guaranteed for the supplementary reimbursement of medical expenses, subject to the following conditions:

- that the care be prescribed in agreement with the doctors of GROUPAMA ASSISTANCE, and
- that the Insured is deemed untransportable, by decision of these same doctors.

If the insured person benefits from the Social Security, from another pension plan covering the same risks, GROUPAMA ASSISTANCE will pay in addition to the sums paid under these guarantees the benefits insured by it, without the insured person being able to receive an amount total greater than that of its actual disbursements.

No reimbursement is granted from the date on which repatriation is possible.

Presence alongside the insured that is hospitalised

GROUPAMA ASSISTANCE shall organise and pay, **up to euros 100 by night with a maximum of euros 700 per event**, for the cost of a hotel for a person to be at the Insured's bedside while hospitalised and whose state does not justify or prevents immediate repatriation.

GROUPAMA ASSISTANCE shall also pay for the return to metropolitan France of this person (or his/her country of Domicile) if he/she cannot use the means of transport originally planned.

If hospitalisation exceeds 10 days, and if the person does not stay at the Insured's bedside, GROUPAMA ASSISTANCE shall pay for the cost of transport from metropolitan France to the Insured's Domicile (by train 1st class or by aeroplane in economy) for a person designated by the Insured. GROUPAMA

ASSISTANCE shall also organise and pay for a hotel for this person **up to euros 50 per day with a maximum of Euros 500 per event**.

SERVICES IN THE EVENT OF DEATH

Transport of the corpse

GROUPAMA ASSISTANCE shall organise and pay for the transport of the Insured's corpse from where the body is laid in the coffin to the place of burial in metropolitan France or the Domicile of the Insured.

GROUPAMA ASSISTANCE shall pay for the ancillary expense required to transport the corpse,, including the cost of a coffin **up to euros 2000**.

Incidental costs, ceremony, burial or cremation in metropolitan France or in the country of the Insured's Domicile are to be borne by the families.

When there is a temporary burial, GROUPAMA ASSISTANCE shall organise and pay for the cost of transport of the body to the place of final burial in metropolitan France or the Insured's Domicile following expiry of the legal period for exhumation.

Other Coverage

GROUPAMA ASSISTANCE shall organise and pay for the return to metropolitan (or the country of the Insured's Domicile) to the place of burial, of 2 other Insureds who are in situ if they are unable to return by their initially planned means.

In the event where administrative reasons impose a temporary or final burial in situ, GROUPAMA ASSISTANCE shall organise and pay for the transport to and from his/her domicile (by train 1st class or by aeroplane in economy) for one member of the family to go from his/her domicile in metropolitan France (or in another country where the Insured resided) to

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the place of burial, as well as his/her stay in a hotel.

GROUPAMA ASSISTANCE shall also organise the stay in a hotel for the member of the family who has to travel and shall pay for the actual cost **up to euros 100 TTC per night with a maximum of Euros 700 per event.**

ASSISTANCE – HELP & SERVICES

Delivery of messages

GROUPAMA ASSISTANCE shall deliver private messages for the Insured's attention when he/she cannot be reached directly, for example, in the event of hospitalisation or left by him/her for the attention of his family.

Dispatching medicines

GROUPAMA ASSISTANCE shall take every measure to ensure that medicine essential for the Insured's current, continued treatment be found and sent if an unforeseeable event prevents the Insured from obtaining their equivalent. **The cost of these medicines shall remain the responsibility of the Insured.**

Counselling and psychological support **Intervention of psychologists**

GROUPAMA ASSISTANCE shall put the Insured in touch with clinical psychologists.

These psychologists, all holding a Specialised Studies Diploma in Clinical Psychology, respond when called on thanks to their non-oriented, non-compassionate, non-interventionist active listening.

GROUPAMA ASSISTANCE **shall organise a telephone conversation which lasts for thirty minutes with a maximum of five times per person and per event.** Beyond that the psychologist shall orient the Insured towards a psychologist in town.

The benefit of this cover shall be requested within a maximum of six months from the occurrence of a bodily injury and within a month at the latest following the occurrence of a property damage loss.

THE FOLLOWING ARE EXPRESSLY EXCLUDED: INJURIES NOT DIRECTLY RELATED TO AN EVENT INSURED IN THE SPECIAL CONDITIONS, CONSULTATIONS RELATING TO A DOMAIN OTHER THAN THE PSYCHOLOGICAL DOMAIN (PSYCHIATRIC SUPPORT, PSYCHOTHERAPY), SIMPLE FRIENDLY LISTENING.

THE EXCLUSIONS IN THE GENERAL CONDITIONS APPLY TO THESE SPECIAL CONDITIONS.

School upgrade

("Students" formula only)

In the event of a personal accident, the Company takes charge of the refresher courses, as of the 31st day of incapacity and for a maximum of 6 months.

ARTICLE 3 - LIMITS OF INTERVENTION OF GROUPAMA ASSISTANCE

ARE EXCLUDED :

- **ANY PERSONALIZED LEGAL CONSULTATION OR ANY EXAMINATION OF A PARTICULAR CASE,**
- **ANY HELP WITH THE DRAFTING OF ACTS,**
- **ANY LITIGATION,**
- **ANY CHARGE OF EXPENSES, REMUNERATION OF SERVICES,**
- **ANY ADVANCE OF FUNDS,**
- **ANY ADVICE OR DIAGNOSIS IN MEDICAL MATTER**

Regarding the particular area of financial information, GROUPAMA ASSISTANCE can not make any comparative study on the quality of contracts, services, rates charged by financial institutions, and excludes any

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presentation or presentation of a particular product.

Under no circumstances will GROUPAMA ASSISTANCE, in response to a question involving the law or its practice, express a personal opinion or advice based on the legal rules that will enable the person receiving the information to make a decision. .

Responses will not be confirmed in writing or sent.

ARTICLE 4 - EXCLUSIONS

CONVALESCENCE AND DISORDERS (ILLNESS, ACCIDENT) IN THE COURSE OF TREATMENT NOT YET CONSOLIDATED.

- **PRE-EXISTING ILLNESS DIAGNOSED AND/TREATED HAVING BEEN THE SUBJECT OF HOSPITALISATION IN THE SIX MONTHS PRECEDING THE REQUEST FOR ASSISTANCE.**
- **JOURNEYS TAKEN FOR THE PURPOSE OF DIAGNOSIS AND/OR TREATMENT.**
- **PREGNANCY, EXCEPT IN THE CASE OF COMPLICATION AND ON ALL CASES WITH EFFECT FROM THE THIRTY SIXTH WEEK OF PREGNANCY.**
- **THE STATES RESULTING FROM THE USE OF DRUGS, NARCOTICS AND SIMILAR PRODUCTS AND MEDICALLY PRESCRIBED, THE ABSORPTION OF ALCOHOL**
- **THE CONSEQUENCES OF ATTEMPTED SUICIDE.**
- **DAMAGE CAUSED INTENTIONALLY BY THE INSURED OR THOSE RESULTING FROM HIS/HER PARTICIPATION IN A CRIME, AN OFFENCE OR A BRAWL, EXCEPT IN THE CASE OF LEGITIMATE DEFENCE.**
- **THE EVENTS ARISING DURING THE PRACTICE OF DANGEROUS SPORTS (RAIDING, TREKKING, CLIMBING...) OR THE**

- PARTICIPATION OF THE INSURED AS COMPETITOR IN SPORTS COMPETITIONS, BETS, MATCHES, CONTESTS, RALLIES OR THEIR PREPARATORY TRIALS, AS WELL AS THE COST OF ALL SEARCH EXPENSES.**
- **THE CONSEQUENCES OF THE WILFUL NON-COMPLIANCE WITH THE REGULATIONS OF THE COUNTRY VISITED OR 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 DESTINED TO EXPLODE THROUGH MODIFICATION OF THE STRUCTURE OF THE NUCLEUS OF THE ATOM.**
- **THE CONSEQUENCES OF CIVIL OR FOREIGN WAR, ATTACKS, OFFICIAL PROHIBITIONS, SEIZURES OR CONSTRAINTS BY LAW ENFORCEMENT AUTHORITIES.**
- **THE CONSEQUENCES OF RIOTS, STRIKES, PIRACY WHEN THE INSURED TAKES AN ACTIVE PART IN SUCH EVENTS.**
- **THE CONSEQUENCES OF IMPEDIMENTS DUE TO THE WEATHER SUCH AS STORMS AND HURRICANES.**
- ***As well as the above exclusions, and for medical EXPENSES, SURGICAL, pharmaceutical or hospitalisation cover, the following shall not be covered:***
- **COSTS ARISING FROM AN ACCIDENT OR ILLNESS ASCERTAINED MEDICALLY PRIOR TO THE COVER INCEPTION DATE.**
- **COSTS INCURRED BY THE TREATMENT OF A PATHOLOGICAL, PHYSIOLOGICAL OR PHYSICAL STATE ASCERTAINED MEDICALLY PRIOR TO THE COVER INCEPTION DATE, UNLESS THERE IS A CLEAR AND UNEXPECTED COMPLICATION.**
- **COSTS FOR INTERNAL, OPTICAL, DENTAL, HEARING, FUNCTIONAL, AESTHETIC OR OTHER TYPES OF PROSTHESES**

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- COSTS INCURRED IN METROPOLITAN FRANCE AND IN OVERSEAS DEPARTMENTS OR IN THE INSURED COUNTRY OF DOMICILE, WHETHER THEY ARE THE RESULT OF AN ACCIDENT OR ILLNESS ARISING IN FRANCE OR IN ANOTHER COUNTRY.
- THE COST OF THERMAL SPAS, SUN THERAPY, RESIDENCE IN REST HOMES, RE-EDUCATION EXPENSES.
- THE FOLLOWING ARE EXCLUDED:
- CONVALESCENCE AND DISORDERS (ILLNESS, ACCIDENT) IN THE COURSE OF TREATMENT NOT YET CONSOLIDATED.
- PRE-EXISTING ILLNESS DIAGNOSED AND/TREATED HAVING BEEN THE SUBJECT OF HOSPITALISATION IN THE SIX MONTHS PRECEDING THE REQUEST FOR ASSISTANCE.
- JOURNEYS TAKEN FOR THE PURPOSE OF DIAGNOSIS AND/OR TREATMENT.
- PREGNANCY, EXCEPT IN THE CASE OF COMPLICATION AND ON ALL CASES WITH EFFECT FROM THE THIRTY SIXTH WEEK OF PREGNANCY.
- THE STATES RESULTING FROM THE USE OF DRUGS, NARCOTICS AND SIMILAR PRODUCTS AND MEDICALLY PRESCRIBED, THE ABSORPTION OF ALCOHOL
- THE CONSEQUENCES OF ATTEMPTED SUICIDE.
- DAMAGE CAUSED INTENTIONALLY BY THE INSURED OR THOSE RESULTING FROM HIS/HER PARTICIPATION IN A CRIME, AN OFFENCE OR A BRAWL, EXCEPT IN THE CASE OF LEGITIMATE DEFENCE.
- THE EVENTS ARISING DURING THE PRACTICE OF DANGEROUS SPORTS (RAIDING, TREKKING, CLIMBING...) OR THE PARTICIPATION OF THE INSURED AS COMPETITOR IN

- SPORTS COMPETITIONS, BETS, MATCHES, CONTESTS, RALLIES OR THEIR PREPARATORY TRIALS, AS WELL AS THE COST OF ALL SEARCH EXPENSES.
- THE CONSEQUENCES OF THE WILFUL NON-COMPLIANCE WITH THE REGULATIONS OF THE COUNTRY VISITED OR 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 DESTINED TO EXPLODE THROUGH MODIFICATION OF THE STRUCTURE OF THE NUCLEUS OF THE ATOM.
- THE CONSEQUENCES OF CIVIL OR FOREIGN WAR, ATTACKS, OFFICIAL PROHIBITIONS, SEIZURES OR CONSTRAINTS BY LAW ENFORCEMENT AUTHORITIES.
- THE CONSEQUENCES OF RIOTS, STRIKES, PIRACY WHEN THE INSURED TAKES AN ACTIVE PART IN SUCH EVENTS.
- THE CONSEQUENCES OF IMPEDIMENTS DUE TO THE WEATHER SUCH AS STORMS AND HURRICANES.
- AS WELL AS THE ABOVE EXCLUSIONS, AND FOR MEDICAL EXPENSES, SURGICAL, PHARMACEUTICAL OR HOSPITALISATION COVER, THE FOLLOWING SHALL NOT BE COVERED:
- COSTS ARISING FROM AN ACCIDENT OR ILLNESS ASCERTAINED MEDICALLY PRIOR TO THE COVER INCEPTION DATE.
- COSTS INCURRED BY THE TREATMENT OF A PATHOLOGICAL, PHYSIOLOGICAL OR PHYSICAL

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STATE ASCERTAINED MEDICALLY PRIOR TO THE COVER INCEPTION DATE, UNLESS THERE IS A CLEAR AND UNEXPECTED COMPLICATION.

- **COSTS FOR INTERNAL, OPTICAL, DENTAL, HEARING, FUNCTIONAL, AESTHETIC OR OTHER TYPES OF PROSTHESES**
- **COSTS INCURRED IN METROPOLITAN FRANCE AND IN OVERSEAS DEPARTMENTS OR IN THE INSURED COUNTRY OF DOMICILE, WHETHER THEY ARE THE RESULT OF AN ACCIDENT OR ILLNESS ARISING IN FRANCE OR IN ANOTHER COUNTRY.**
- **THE COST OF THERMAL SPAS, SUN THERAPY, RESIDENCE IN REST HOMES, RE-EDUCATION EXPENSES.**

Insured shall be asked to take the necessary steps to reimburse the unused travel tickets and to pay the sum received to GROUPAMA ASSISTANCE within a period of three months from the date of return.

Only the expenses in addition to those the Insured would normally have incurred for his/her return to Domicile are the responsibility of GROUPAMA ASSISTANCE.

When GROUPAMA ASSISTANCE has accepted a change in the final destination arranged contractually, its financial participation shall not be in excess of the amount which would have been incurred if the initial destination had been maintained.

In the event of payment of hotel expenses, GROUPAMA ASSISTANCE shall only be responsible for the actual cost incurred for renting the room, within the limits given above and in the Table of covers, to the exclusion of any other expense.

ARTICLE 5 - ASSISTANCE – GENERAL METHODS OF INTERVENTION

FINANCIAL COMMITMENTS OF GROUPAMA ASSISTANCE

The organisation by the Insured or by his/her entourage of one of the assistance services described above shall only give rise to reimbursement if GROUPAMA ASSISTANCE was previously informed.

The costs incurred shall be reimbursed on presentation of supporting documents within the limit of those that GROUPAMA ASSISTANCE would have incurred to organise the service. When GROUPAMA ASSISTANCE has to organise the premature return of the Insured to metropolitan France (or to the country of Domicile) he/she may be asked to use his/her travel documents.

When GROUPAMA ASSISTANCE has ensured the return of the Insured at its expense, the

ARTICLE 6 - MODALITES D'EXAMEN DES RECLAMATIONS

In case of difficulty, the Subscriber consults the Broker through which the contract is subscribed :

- Par courrier postal :
C.G.E.A.
37 rue des Murlins
CS 81845
45008 ORLEANS CEDEX 1

If his answer does not satisfy him, the Subscriber can enter the Insurance Mediation:

- Par courrier :
Médiation de l'Assurance
TSA 50110
75441 PARIS CEDEX 09

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- Par internet sur le site www.mediation-assurance.org
- The time-bar is increased **Ten Years** in the event of cover against accidents affecting people when the Beneficiaries are the Assigns of the deceased Insured.

ARTICLE 7 - SUBROGATION

In accordance with the provisions of article L.121-12 of the French Insurance Code, GROUPAMA is subrogated up to the indemnity paid by it, to the rights and actions of the Insured towards Third Parties.

ARTICLE 8 – TIME BAR

In accordance with articles L 114-1 and L 114-2 of the French Insurance Code, any actions deriving from this contract are time-barred, that is to say they can no longer be exercised above and beyond **Two Years** with effect from the event that gave rise to such action.

However, this time-bar shall only run:

- In the event of reluctance, omission, false or inaccurate declaration on the risk, from the day the Insurer became aware of such facts,
- In the event of a loss, from the day the Beneficiaries became aware of such facts if they can prove that until that time they had no knowledge of them.

ARTICLE 9 - LIMITS APPLICABLE IN THE CASE OF FORCE MAJEURE

GROUPE SPECIAL LINES, GROUPAMA and MUTUAIDE ASSISTANCE cannot be held responsible for shortcomings in performing assistance services resulting from a case of force majeure or the following events: notable political unrest, civil commotion, riots, acts of terrorism in reprisal, restriction of free movement of persons and property, strikes, explosions, natural catastrophes, disintegration of the atomic nucleus, or delays in the performance of services resulting from these same causes.

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OPTION A	
GUARANTEES	INSURED CAPITAL
PERSONAL ACCIDENT COVERAGE	
ACCIDENTAL DEATH	15 000 euros
TOTAL PERMANENT DISABILITY following a reducible accident in the event of a PARTIAL PERMANENT INFIRMITY according to the Company Schedule..... 10% Deductible	45 000 euros
ADDITIONAL PERSONAL ACCIDENT COVERAGES	
♦ Medical Expenses following an Accident and Hospitalisation..... Additional Guarantees following an accident	10 000 €
♦ Broken tooth or dental prosthesis	200 €
♦ Broken glasses, lenses or frames	300 €
♦ Prosthetic and orthopaedic expenses (other than teeth and glasses)	400 €
♦ Transport Fees	300 €
♦ One year's schooling allowance in the event of the death of the head of the family	1 000 €
♦ Search and rescue costs	750 € per insured person or per claim
♦ Evacuation costs following a winter sports accident	150 € per insured person or per claim
ASSISTANCE AND BENEFITS GUARANTEES	
In the event of illness or Accident:	
♦ Repatriation or medical transport	Actual Costs
♦ Accompaniment during repatriation or medical transport	Organisation et prise en charge d'un titre de transport
♦ Advance on hospitalization expenses following an accident	10 000 €
♦ Accompaniment of the insured to the hospital	Coverage of a transport ticket (eco class) + Hotel expenses up to 100 €/night - max 700 €
In the event of death:	
♦ Repatriation or transport of the body in the event of death.....	Actual Costs
♦ Travel of a family member for body recognition/temporary burial.....	Coverage of the transport ticket (eco class) + Hotel expenses up to 100 €/night - max 700 €
Associated services:	
♦ Message transmission	Actual Costs
♦ Shipment of medicines	Costs of Shipping
♦ School upgrading	50 € per day – max 2 000 euros
♦ Counselling and psychological support	Actual Costs

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OPTION B	
GUARANTEES	INSURED CAPITAL
PERSONAL ACCIDENT COVERAGE	
ACCIDENTAL DEATH	20 000 euros
TOTAL PERMANENT DISABILITY following a reducible accident in the event of a PARTIAL PERMANENT INFIRMITY according to the Company Schedule..... 10% Deductible	75 000 euros
ADDITIONAL PERSONAL ACCIDENT COVERAGES	
<ul style="list-style-type: none"> ◆ Medical Expenses following an Accident and Hospitalisation..... Additional Guarantees following an accident ◆ Broken tooth or dental prosthesis ◆ Broken glasses, lenses or frames ◆ Prosthetic and orthopaedic expenses (other than teeth and glasses) ◆ Transport Fees ◆ One year's schooling allowance in the event of the death of the head of the family 	20 000 € 400 € 400 € 600 € 300 € 1 500 €
<ul style="list-style-type: none"> ◆ Search and rescue costs ◆ Evacuation costs following a winter sports accident 	750 € per insured person or per claim 150 € per insured person or per claim
ASSISTANCE AND BENEFITS GUARANTEES	
In the event of illness or Accident: <ul style="list-style-type: none"> ◆ Repatriation or medical transport ◆ Accompaniment during repatriation or medical transport ◆ Advance on hospitalization expenses following an accident ◆ Accompaniment of the insured to the hospital 	Actual Costs Organisation and payment of a transport ticket 20 000 € Coverage of a transport ticket (eco class) + Hotel expenses up to 100 €/night - max 700 €
In the event of death: <ul style="list-style-type: none"> ◆ Repatriation or transport of the body in the event of death..... ◆ Travel of a family member for body recognition/temporary burial..... 	Actual Costs Coverage of the transport ticket (eco class) + Hotel expenses up to 100 €/night - max 700 €
Associated services: <ul style="list-style-type: none"> ◆ Message transmission ◆ Shipment of medicines ◆ School upgrading ◆ Counselling and psychological support 	Actual Costs Actual Costs 50 € per day – max 2 000 euros Actual Costs

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OPTION C	
GUARANTEES	INSURED CAPITAL
PERSONAL ACCIDENT COVERAGE	
ACCIDENTAL DEATH	30 000 euros
TOTAL PERMANENT DISABILITY following a reducible accident in the event of a PARTIAL PERMANENT INFIRMITY according to the Company Schedule..... 10% Deductible	105 000 euros
ADDITIONAL PERSONAL ACCIDENT COVERAGES	
<ul style="list-style-type: none"> ◆ Medical Expenses following an Accident and Hospitalisation..... Additional Guarantees following an accident ◆ Broken tooth or dental prosthesis ◆ Broken glasses, lenses or frames ◆ Prosthetic and orthopaedic expenses (other than teeth and glasses) ◆ Transport Fees ◆ One year's schooling allowance in the event of the death of the head of the family 	40 000 € 600 € 600 € 1000 € 300 € 2 500 €
<ul style="list-style-type: none"> ◆ Search and rescue costs ◆ Evacuation costs following a winter sports accident 	750 € per insured person or per claim 150 € per insured person or per claim
ASSISTANCE AND BENEFITS GUARANTEES	
In the event of illness or Accident: <ul style="list-style-type: none"> ◆ Repatriation or medical transport ◆ Accompaniment during repatriation or medical transport ◆ Advance on hospitalization expenses following an accident ◆ Accompaniment of the insured to the hospital 	Actual Costs Organisation and payment of a transport ticket 40 000 € Coverage of a transport ticket (eco class) + Hotel expenses up to 100 €/night - max 700 €
In the event of death: <ul style="list-style-type: none"> ◆ Repatriation or transport of the body in the event of death..... ◆ Travel of a family member for body recognition/temporary burial..... 	Actual Costs Coverage of the transport ticket (eco class) + Hotel expenses up to 100 €/night - max 700 €
Associated services: <ul style="list-style-type: none"> ◆ Message transmission ◆ Shipment of medicines ◆ School upgrading ◆ Counselling and psychological support 	Actual Costs Shipping Costs 50 € per day – max 2 000 euros Actual Costs