



Multiple-Risks

General Insurance and Assistance Terms

Contract n° 58 394 542

- **Civil Liability**
- **Interruption of Stay**
- **Assistance**



TABLE OF AMOUNTS OF GUARANTEES

Insurance Guarantees	Amount TTC* per person
CIVIL LIABILITY <ul style="list-style-type: none"> ☀ Physical damages combined with materials ☀ (only material damages) 	4500 000 € 75 000 €
INTERRUPTION OF STAY	Prorata temporis
Assistance Allowances	Amount TTC* per person
ASSISTANCE TO THE PERSONS IN CASE OF ILLNESS OR INJURY <ul style="list-style-type: none"> ☀ Transport / repatriation ☀ Return of the insured family members or 2 insured persons ☀ Hospital stay ☀ Assistance for children under the age of 18 ☀ Continuation of the journey ☀ Replacement driver ☀ Extension of stay ☀ Anticipated return in case of hospitalization of a family member , of a professional replacement, or of the person in charge of a minor and/or major handicapped person stayed at home 	Real Expenses Return flight ticket + taxi fees Flight ticket round trip + 80 €/ night (max 10 nights) Flight ticket round trip or hostesses Extra transport expenses Bill or driver Hotel 80 €/night (max.4nights) Return flight ticket + taxi fees
MEDICAL EXPENSES <ul style="list-style-type: none"> ☀ Complementary refund of medical expenses and financial advance on the hospitalization expenses (abroad only) ☀ Zone 2 : Europe & Mediterranean Countries ☀ Zone 3 : whole world ☀ Dental urgency ☀ Franchise of medical expenses 	75 000 € 152 500 € 300 € 30 €
ASSISTANCE IN CASE OF DEATH <ul style="list-style-type: none"> ☀ Body transport ☀ Expenses about coffin or urn ☀ Return of the family members or an insured relative ☀ Anticipated return in case of death of a family member , of a professional replacement, or of the person in charge of a minor and/or major handicapped person stayed at home ☀ Identification of the body and death formalities 	Real expenses 2300 € Return flight ticket + taxi fees Return flight ticket + taxi fees Fight ticket round trip + 80€/night (max.2 nights)
TRAVEL ASSISTANCE Before Stay <ul style="list-style-type: none"> ☀ Trip Information During Stay	

☀ Advance of the penal deposit abroad	15300 €
☀ Attorney fees handling abroad	3100 €
☀ Assistance in case of sinister at home during a stay :	
- Anticipated return	Return flight ticket + taxi fees
- Conservatory Measures (only in France)	80 €
- Accommodation (only in France)	50 €/night (max. 2 nights)/person
☀ Anticipated return in case of act of god	Return flight ticket + taxi fees
☀ Anticipated return in case of terrorist attack	Return flight ticket + taxi fees
☀ Mountain and sea researches and rescue fees	
- Recherche and rescue	15300 €
- Rescue on marked out tracks	Real expenses
Transmission of urgent messages (only from abroad)	
☀ Medication delivery	Mail expenses
☀ Assistance in case of theft, loss or destruction of identification documents or means of payments	Advance of 2300 €
☀ Health information	
After stay	
☀ Assistance to home return after repatriation	
- Home maid	10 hours
- Hospital comfort	TV rental 77 €

* Taxes included

GUARANTEES DURATION & APPLICATION

Guarantees	Application date	Expiration of guarantees
Guarantees of insurance and assistance allowances	On the departure day (location applied by the travel organizer)	The day of trip return (place of dispersion of the group) Be careful!! In any case, our guarantees will definitely end 90 days after the first day of your stay.

What you have to do in case of disaster :

In case of assistance or hospitalization, please contact immediately:

EUROP ASSISTANCE 24/7

By Phone :

- If you call from France : 01 41 85 85 85
- If you call from abroad : + 33 1 41 85 85 85

By Fax :

- If you call from France : 01 41 85 85 71
- if you call from abroad : + 33 1 41 85 85 71

You will be asked to give :

- Your contract number : **58 394 542**
- The place where you currently are: country, city, location
- Your private phone n° : n° where you can be easily reached
- The reason of the assistance you need

Please carefully note the file number of assistance that will be communicated to you.
This number will be required during any later communications with EUROP ASSISTANCE.

Be careful!

- ☀ Only the services organized by (or in agreement with) EUROP ASSISTANCE are taken in charge by the insurer. You have to call EUROP ASSSITANCE before any intervention.
- ☀ For all “INSURANCE” sinister, (luggage & personal belongings, civil liability, interruption of stay), you will need to contact the Compensation Service named “SERVICES INDEMNISATIONS” and fill in the declaration of sinisters form with proofs required within the next 2 working days in case of luggage or personal belongings matter, or within the next 5 working days for any other cases.
- ☀ For “TRAVEL CANCELLATION” guarantee, you have to warn the organizer of the trip of your cancellation with evidence of the facts, and contact us after within the next 5 working days.

You can contact us :

- Either by fax :** + 33 1 41 85 85 61
by phone : + 33 1 41 85 90 72
by post mail : **By registered mail with acknowledgement of receipt**

It must be sent to :

EUROP ASSISTANCE – Service Indemnisations
1, promenade de la Bonnette – 92633 Gennevilliers cedex