

TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS)

MULTIRISK

BENEFITS	AMOUNTS INCL. TAX Maximum per person
<p>Cancellation of trip</p> <ul style="list-style-type: none"> • Illness, accident or death ↳ excess • Cancellation in the event of an attack or natural disaster at destination • Other justified cases 	<ul style="list-style-type: none"> • According to the conditions of the cancellation fees schedule with a maximum of €16,000 per person and €40,000 per event • No excess • Excess of €50 per person
<p>Missed flight</p> <ul style="list-style-type: none"> • Coverage of a new plane ticket in the case of a departure within 24 hours 	<ul style="list-style-type: none"> • Maximum 50% of the total amount of your initial package or 80% of the total amount of your dry flight
<p>Aerial delay > 4 hours</p> <ul style="list-style-type: none"> • On regular outward and/or return flights • On outward charter flight 	<ul style="list-style-type: none"> • Flat rate compensation of 10% of the amount of the trip, up to a maximum of €250
<p>Luggage and personal belongings</p> <ul style="list-style-type: none"> • Theft, total or partial destruction, loss during transport by a transport company • Valuable items ↳ Excess only in case of damage to suitcases • Cost of reconstituting identity documents • Luggage delivery delay > 12 hours 	<ul style="list-style-type: none"> • €2,000 per person and €10,000 per event • 50% of the guaranteed capital • €50 per suitcase • €150 per person • Flat rate compensation of €150 per person
<p>Costs of interruption of trip</p> <ul style="list-style-type: none"> • Reimbursement of unused benefits: <ul style="list-style-type: none"> • following an early return • following medical repatriation 	<ul style="list-style-type: none"> • Prorata temporis • Voucher equal to the value of the initial trip valid for 1 year
<p>Individual travel accident</p> <ul style="list-style-type: none"> • Death or permanent total disability capital 	<ul style="list-style-type: none"> • Maximum €7,500 per person and maximum €70,000 per event
<p>Civil liability</p> <ul style="list-style-type: none"> • Bodily injury, material and immaterial damage ↳ Excess 	<ul style="list-style-type: none"> • Maximum €1,000,000 per event • €75 per claim
<p>Impossible return</p> <ul style="list-style-type: none"> • Extension of stay fees ↳ Excess 	<ul style="list-style-type: none"> • 10% of the amount of the trip per night per person with a minimum of €50 (maximum 5 nights) • The first night following the return date

Assistance to persons in the event of illness or injury

- Transport / Repatriation
 - Return of insured family members or two accompanying persons
 - Presence in hospital
 - Accompanying children under 18 years
 - Extension of stay
 - Early return in the event of hospitalisation of a family member, a professional replacement, a person in charge of the care of a minor and/or adult disabled child who remains at home
- Actual costs
 - Return ticket + taxi
 - Round trip ticket and €80 per day (maximum 10 days)
 - Round trip ticket or hostess
 - €80 per day (maximum 10 days)
 - Return ticket + taxi

Medical expenses

- Additional reimbursement of medical expenses and advance on hospitalisation costs (abroad only)
 - Dental emergencies
 - ↳ *Excess medical and dental emergencies*
- €150,000
 - €160
 - €30 per person

Assistance in the event of death

- Transport of bodies
 - Casket or urn charges
 - Return of insured family members or two accompanying persons
 - Early return in the event of the death of a family member, a professional replacement, a person in charge of the care of a minor and/or adult disabled child who has remained at home
- Actual costs
 - €2,500
 - Return ticket + taxi
 - Return ticket + taxi

Travel assistance

Before the trip

- Travel Information

During the trip

- Advance of criminal bail
 - Coverage of lawyer's fees
 - Assistance in the event of a claim at home during a trip:
 - Early return
 - Precautionary measures (in France only): contact with a locksmith, plumber, security company and payment of the costs of the intervention
 - Accommodation (in France only)
 - Early return in the event of an attack
 - Search and rescue costs at sea and in the mountains
 - Sending medicines
 - Assistance in the event of theft, loss or destruction of identity documents or means of payment
- €15,000
 - €3,000
 - Return ticket + taxi
 - €80
 - €50 per night per person (maximum 2 nights)
 - Return ticket + taxi
 - €7,500
 - Shipping costs
 - Cash advance of €1,500

After the trip

- Assistance with returning home after repatriation: household help at home after repatriation if hospitalisation more than 5 days
- 3 hours

SANITARY PROTECTION OPTION

This guarantee complements the Multirisk formula.

BENEFITS	AMOUNTS INCL. TAX maximum per person
<p>Cancellation of trip</p> <ul style="list-style-type: none"> • Illness, including illness in case of epidemic or pandemic ↳ Excess • Cancellation for refusal on boarding following a temperature check ↳ Excess 	<ul style="list-style-type: none"> • €16 000 per person and €40 000 per event • No excess • 10% of the amount of the cover with a minimum of €50 per person
<p>Assistance Sanitary Protection</p> <ul style="list-style-type: none"> • Pre-departure teleconsulting • Repatriation or sanity transport (including epidemic or pandemic) • Impossible return • Hotel expenses due to impossible return • Hotel expenses following quarantine • Medical expenses abroad including epidemic or pandemic ↳ Excess • Taking charge of a local telephone package • Psychological support • Substitute suitcase • Home help • Delivery of household goods • Psychological support following repatriation 	<ul style="list-style-type: none"> • 1 call • Actual costs • €1,000 maximum per person and €50,000 maximum per group • Hotel costs €80 per night (maximum 14 nights) • Hotel costs €80 per night (maximum 14 nights) • €150,000 per person • €30 per person • Up to €80 • 6 consultations per event • €100 maximum per person and €350 maximum per family • 15 hours spread over 4 weeks • 1 delivery per week (maximum 2 weeks) • 6 interviews per event

EFFECTIVE DATE AND DURATION OF THE GUARANTEES

GUARANTEES	EFFECTIVE DATE	EXPIRY OF GUARANTEES
CANCELLATION OF THE TRIP	The day of subscription of the present insurance contract	The day of departure on the trip (place where the organizer is summoned on the outward journey)
OTHER GUARANTEES	The day of departure on the trip (place where the organizer is summoned on the outward journey)	The last day of the trip (place of dispersion of the group)

The period of validity of all the guarantees corresponds to the dates of travel indicated in the Special Provisions with a maximum duration of 90 consecutive days, with the exception of:

- the "Cancellation of the trip" cover which takes effect on the day of subscription of the present insurance contract and expires as soon as the first insured benefit has begun;
- the "Travel Information" assistance service which takes effect on the day you take out the contract so that you can make use of it before the day you leave on your trip, and expires on the day you return from the trip.

Only the guarantees corresponding to the formula subscribed to and indicated in the Special Provisions are acquired.

The subscription must be made on the day of registration for the trip or at the latest on the day before the first day of application of the penalties provided for in the organiser's scale.