

INDIVIDUALS



# OVERVIEW OF BENEFITS

## START'Expat

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### Healthcare Benefits\*

\*In case of unforeseen illness or accident

ANNUAL AGGREGATE LIMIT	€250,000
Medical or surgical hospitalization: - Room and board, medical procedures, consultations - Examinations, laboratory tests, drugs - Cost of transportation by ambulance in connection with a hospital stay covered under this plan	100% of actual costs
Semi-private room	100% of actual costs (up to €100 per day)
Consultations with general practitioners and specialists (excluding dentists)	100% of actual costs (up to €80 per procedure beyond 2 consultations)
Pharmaceutical costs	Up to €3,000
Diagnostic tests and laboratory work, x-rays, medical imaging (MRI) and scans, tests and paramedical fees	100% of actual costs
Dental care in case of accident or dental emergency not resulting from the poor prior condition of the teeth or gums	Up to €350
Dentures and other prostheses (only following a reported accident)	Up to €200
Vision: lenses and frames (only following a reported accident)	Up to €150

### € Life & disability Benefits

Death	€10,000
Permanent total disability	€50,000

### Third-party liability Benefits

PERSONAL THIRD-PARTY LIABILITY	
Aggregate limit on benefits	€4,000,000 per event
Deductible	€80 per event
Including bodily injuries and financial loss resulting from insured bodily injuries	€4,000,000 per event
Including material damage and financial loss resulting from insured material damage	€450,000 per event
Damage caused to property provided during an internship	€12,000 per event
TENANT'S LIABILITY ABROAD	
Aggregate limit on benefits	€100,000 per event
Deductible	€80 per event

### Assistance/repatriation Benefits

MEDICAL ASSISTANCE, EMERGENCY REPATRIATION & AFTER REPATRIATION ASSISTANCE	
Assistance and repatriation: medical information and emergency recommendations, arrangement and coverage of the trip for the member, transportation to a nearby healthcare facility or repatriation to the country of origin	100% of actual costs
Return of an insured companion	Return ticket
Extension of stay of the insured member or an insured companion	Hotel: €150 per night (limited to €1,500)
Hospital visit of a relative in the event of hospitalization for more than five days	Round-trip ticket + €150 per night (limited to €1,500)
Return to the place of residence after repatriation to the country of origin	Return ticket
Early return in the event of hospitalization of a family member for more than ten days	Round-trip ticket (limited to 1 per year/insured member)
Second medical opinion	Assistance with organization
Assistance on returning home following repatriation (France only): - Childcare, home help, care of pets (dogs/cats) - Hospital comforts: television rental	See General Terms & Conditions 10 hours / Transportation + boarding: €155 €80
ASSISTANCE IN THE EVENT OF DEATH	
Repatriation of the body to the country of origin	100% of actual costs
Return of an insured companion	Return ticket
Cost of a coffin or urn	€2,000
Early return in the event of a family member's death	Round-trip ticket
Identification of the body and death formalities by relatives	2 round-trip tickets + €150 per night per person (limited to 2 nights)
TRAVEL ASSISTANCE	
Advance of bail bond	€15,000
Advance and coverage legal fees	€3,000
Sea, mountain, desert search and rescue costs	€15,000
Early return in the event of loss or damage to the place of residence	Return ticket
Early return or transportation to a secure zone in the event of an attack or a natural disaster	Return ticket or round-trip ticket to/from a secure zone
Delivery of medication that cannot be found locally or transmission of files, urgent messages, etc.	Delivery charges
Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Information on administrative procedures up to €2,300 cash advance Extension of stay hotel costs (€150 per night, limited to €1,500)
Travel incident: flight delay leading to a missed connection, for technical reasons or due to weather conditions	Payment of a fixed amount of €300
Psychological support: - Accident, assault or attempted assault, death of a family member, attack or natural disaster - Assault on the insured causing bodily injuries - Death of the insured: consultations for dependents or companions	3 phone calls Consultation: €1,500 Consultations: €3,000 per event
Access to "123 Classez", the Europ Assistance data vaulting service	Free subscription to the website

### Luggage insurance

Theft or total or partial destruction or loss of luggage during transportation by a carrier	€2,000 (€25 deductible/suitcase) limited to 50% for valuables
Compensation for delays in delivery of luggage at the airport (> 24h)	€300
Cost of replacing identity documents	€150

## DEFINITIONS

- **Unforeseen illness:** any sudden and unexpected deterioration in the insured member's state of health certified by a competent medical authority requiring surgery or medical treatment which cannot wait until he/she has returned or has been repatriated to the country of residence.
- **Accident:** any bodily injury not intended by the person who suffered it, resulting from sudden, unpredictable action with an external cause (such as sprains, fractures, etc.).
- **Dental emergency:** any infection of the roots which is likely to cause complications if not treated within 48 hours. We reimburse expenses after studying the medical or dental report provided by the insured member.

# CONTACT US

## For answers to your questions about your healthcare plan

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