

Life & Disability Insurance from the 1st Euro

Insurance product information document



Insurer: AWP Health & Life S.A. – French insurance company

Product: Business'Expat – Life & Disability - plan No. 080582/001

This information document summarizes the key benefits of and exclusions from the plan. It does not take into account your specific needs and requirements. All of the information about this product can be found in the contractual and pre-contractual documents. Benefits preceded by a green tick are included as standard with the plan.

What type of insurance is it?

This insurance product has been purchased by the PREVINTER Association on behalf of its member companies. It is designed to provide the Member company's employees of any nationality, and with expatriate status anywhere in the world, with benefits in the event of incapacity to work, disability and death.



What is insured?

✓ Death or total and irreversible loss of autonomy benefits.

You can also purchase optional supplementary benefits:

Option: Supplementary lump sum in the event of accidental death or total and irreversible loss of autonomy resulting from an accident.

Option: Lump sum in the event of disability: permanent disability.

Option: Daily allowance and disability pension ("Sick-leave" benefits).

Option: Daily allowance ("Income Protection" benefits).



What is not insured?

- ✗ The waiting period applied to the payment of the daily allowance in the event of sick leave resulting from an illness.
- ✗ Events occurring prior to the entry into force of the plan.



Are there any restrictions from coverage?

General exclusions:

- ! Intentional acts by the insured member;
- ! The insured member's suicide occurring after less than one consecutive year of membership;
- ! The consequences of civil or foreign war.

Exclusions specific to the benefits in the event of total and irreversible loss of autonomy:

- ! Disability resulting from the influence of alcohol as set by French law.

Exclusions specific to the benefits in the event of accidental death or total and irreversible loss of autonomy resulting from an accident:

- ! The consequences of a surgery required by an accident excluded from the insurance.



In which countries are you covered?

- The plan covers you Worldwide.



What are your obligations?

Failure to fulfil these obligations may result in the insurance plan being rendered null and void or coverage being denied:

- **When you enroll in the plan:**

- The insured member must complete and sign the application forms including a health declaration,
- The insured member must answer the insurer's questions with precision,
- The member company must pay the full premium specified in the enrollment documents.

- **During your membership of the plan:**

The insured member must inform the insurer of the following events:

- changes in their circumstances: new address, new status with regard to French compulsory schemes for maternity and health insurance,
- return to their country of residence or their home country,
- payment of benefits by a Social Security scheme or any other similar supplementary insurance.

- **In the event of a claim:**

The claim must be sent together with the supporting documents. The insured member must be able to provide the original supporting documents when requested.



When and how to make your payments?

- Premiums are payable in advance on the set due dates. They are paid directly by the Member Company, which is solely responsible for their payment. The payment should be made to PREVINTER.
- Premiums are payable in full by the Member Company for any month during which an insured member is enrolled in the plan, even if the member is enrolled only for part of that month.



When does your coverage begin and end?

- This plan is a group plan purchased by the PREVINTER Association. You must become a member of this association to be covered. Membership becomes effective on the date of issue of your certificate of enrollment for a period ending December 31st of the current year. It is then automatically renewed on each January 1st for a period of one year.



How can you terminate the plan?

Your plan must be terminated at the request of one of the parties by registered mail with proof of delivery (or by means of a statement for which a receipt is obtained), sent at least 3 months before the renewal date: termination takes effect on the following January 1st.

- The plan can also be terminated by the Insurer:
 - within three months of the date of the court decision declaring the receivership or compulsory liquidation of the Member company, and under the conditions provided for in Article L 113-6 of the French Insurance Code.
 - in the event of non-payment of premiums.
- When the plan is terminated, members can purchase one of the plans offered by the Insurer for death, incapacity-to-work or disability risks, under the conditions and at the rates in force, with no medical questionnaire or waiting period being applicable, provided that:
 - the application is made before the expiration of the termination notice period,
 - the requested benefits are no longer being provided as a result of the termination,
 - the new benefits are not of a higher level than the ones provided under this plan.

