BENEFITS SCHEDULE

of the optional group insurance plan No. 4 091 965 "neoStudents/neoWHV/neoExplore"

For more information about your benefits, please refer to the Information booklet serving as the General Terms & Conditions of this plan.

Benefits	Amounts and limits
Aggregate limit for all emergency medical expenses	€1,000,000 per Insured member and per insurance period
Emergency medical expenses in the Destination country	
In case of Hospitalization, mandatory call to the assistance center: treatment, hospitalization costs, fees, other medical expenses, road ambulance transportation	Up to 100% of actual costs
Without hospitalization: medical consultations and visits, paramedical practitioners, laboratory tests, medical technical procedures, medical imaging, drugs (excluding vaccines and contraceptive methods)	Up to 100% of actual costs
Emergency dental care	Up to€200 per insurance period
Dental care in the event of an Accident	Up to€1,500 per insurance period
Vision care in case of an Accident	Up toe400 per insurance period
Physical therapy / Physiotherapy (with medical prescription)	100% of actual costs – within the limit of 10 sessions per insurance period
Medical expenses in your Home country	In case of an Accident or Unforeseen illness
	Up to€10,000 per insurance period
	In addition to reimbursements paid by the French Social Security and any health insurance scheme, if applicable, within the limit of the French Social Security reimbursement bases (SSRB).
Emergency medical expenses in a Third country (Abroad excluding the Destination country) during temporary stays (<90 days)	Up to€50,000 per insurance period

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Als Europe 3.A. – Insurance company with a capital of e47, 176,223, Registered with the Luxembourg Trade and Companies Register under No. B 218806. Registered office: 35 D Avenue J.F. Kennedy, L-1855, Luxembourg. French branch: Tour CBX, 1 passerelle des Reflets, 92400 Courbevoie - Registered with the Nanterre Trade and Companies Register under No. 838 136 463 Telephone: +33 1.49.02.42.22 - Fax: +33 1.49.02.44.04.

Assist	ance, Repatriation	
-	Delivery of drugs that are not available locally	Included
-	Dispatch of a doctor locally Abroad	Included
-	Transportation of the Insured member to the medical center	Included
-	Repatriation of the Insured member to their Home country	Included
-	Repatriation of the body in the event of the Insured member's death	Included
-	Cost of a coffin or urn	Up to€2,500 per insurance period
-	Return of accompanying persons and room & board fees	Return ticket or round-trip ticket (for disabled children or children under 18) / hotel expenses up to €50/night – within the limit of 10 nights
-	Identification of the body and repatriation/cremation	Round-trip ticket for 1 person maximum, hotel expenses up to €100/night – within the limit of 3 nights
-	Visit of a Family member of the Insured member hospitalized for more than 6 days	Round-trip ticket and hotel expenses up to €100/night – within the limit of 10 nights
-	Early return in the event of Hospitalization > 48 hours or death of a Family member	One round-trip ticket per insurance period
-	Costs of extension of the Insured member's stay in the event of Illness or Hospitalization	One return ticket up to €2,000 per insurance period and hotel expenses up to €100/night - within the limit of 5 nights per insurance period
-	Early return of the Insured member (in case of attack, political disturbance or natural disaster in the Destination country)	One round-trip ticket per insurance period
-	Legal expenses insurance Abroad (legal fees)	Up to€15,000 per insurance period
-	Advance of bail bond Abroad	Up to€5,000 per insurance period
-	Advance of funds in the event of loss or theft (bank card or ID)	Up toe500 per insurance period
-	Translation and interpretation	Hotline
-	Transmission of urgent messages	Actual costs

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- Search and rescue costs	Up to€5,000 per insurance period
- Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Hotline
- Psychological support	Hotline
Loss, theft of your luggage or damage caused to it:	Aggregate limit: €2,000 per insurance period
Luggage excluding Valuables	Including Luggage, with the exclusion of Valuables: €2,000 per insurance period
 In case of theft with Forced entry or Assault, for the entire duration of the Stay 	
 In case of total or partial destruction or loss during transportation by an air carrier 	
 Valuables excluding phones and tablets 	Including Valuables, with the exclusion of phones
 In case of theft with Forced entry or Assault, for the entire duration of the Stay 	and tablets: €700 per insurance period and Deductible: €30 per Event
- In case of total or partial destruction or loss during transportation by an air carrier	
Phones and tablets	
Only in case of Assault	Including phones and tablets: €500: per insurance period and Deductible: €50 per Event
Delay in delivery of Luggage	Compensation for delays in delivery of Luggage of more than 24 hours€200 per Event
Fraudulent use of the SIM card	100% of actual costs up to€50 per Event
Personal Accident Insurance	
Accidental death lump sum	€15,000
Accidental permanent disability lump sum	Up to €75,000 (in the event of total permanent disability)

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Third-party liability Abroad	Aggregate limit of coverage€4,500,000 per insurance period
	including bodily injury and consequential financial loss due to covered bodily injury: €4,500,000
	including bodily injury and consequential financial loss due to covered bodily injury: €450,000
	Deductible per Event: €100
Including Third-party liability coverage for Internships	€12,000 per insurance period and Deductible per Event: €100
Tenant's liability in the Destination country	Up to€100,000 per Event
In case of water damage and fire	Deductible€80 per Event
Travel incidents (delayed departure or flight)	
Cancellation or change fees: Postponement of departure date	
Cancellation of change lees. Postponement of departure date	Up to€100 per Event
Flight delay of more than 4 hours resulting in a missed connection	Up to€300 per Event

Benefits schedule of the optional group insurance plan No. 4 091 965 "neoStudents/neoWHV/neoExplore" taken out by the ASFE association (Association of Services For Expatriates), with the AIG Europe SA company via the insurance brokerage company MSH INTERNATIONAL.

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