













## **TABLE OF BENEFITS**

CAP AU PAIR POLICE N°4.091.300

BENEFITS	MAXIMUM COVERAGE & EXCESS
LUGGAGE: DELAY, LOSS, DAMAGE OR THEFT	
Loss, theft or damage	Maximum per person: €3,000 Limitation valuables: €360 per item Max €720 Deductible: €30
Baggage delay of more than 24 hours	Maximum per person: €180
DELAYED AIRCRAFT	
Compensation from 6am to late	€30 / hour Maximum €150
OVERSEAS LIABILITY	
Maximum injury	€4,500,000
Maximum material damage	€450,000
Deductible per claim	€80
Damage to the Host Family or school only as part of an Au Pair	Maximum: €500 Deductible: €100
ACCIDENT CADITAL (TILL	
ACCIDENT CAPITAL (This cover only applies for EU r	
In case of accidental death	Capital of €12,500
In case of permanent disability	Capital of €80,000

BENEFITS	MAXIMUM COVERAGE & EXCESS
ASSISTANCE / REPATRIATION / MEDICAL EXPENSES	
Shipment of essential medicinenot available locally	Real costs
Sending a local doctor abroad	Real costs
Transportation to the medical center	Real costs
Repatriation of the insured at his home	Real costs
Repatriation in case of death of the insured	Real costs
Presence of a relative in case of hospitalization	Return ticket + accomodation costs €1,500 (any accumulated expenses)
Accompanying return	Fare to return
Early return of the insured	Simple Return ticket or round trip
MEDICAL COSTS ABROAD	
In case of Hospitalization Mandatory call the support center Supports up to 100% of expenses	€1,500,000 maximum
Outside hospital Reimbursment of up to 100% of expenses when consulting, visits, radiographs, analysis, drugs	€1,500,000 maximum
Daily allowance in case of hospitalization of the insured	€50/day, from the 4 <sup>th</sup> day of Hospitalization, for a maximum of thirty consecutive days.
Dental emergency	€600 maximum
Dental expenses resulting from accident	€450 per tooth €1,350 maximum
Medical costs for a nervous or mental disease if this is the first manifestation of the disease	€400 maximum
Rehabilitation care, chiropractic, physiotherapy	€300 maximum
For maternity	75% of real costs €4,000 maximum
Legal assistance abroad	€3,000 maximum per person
Overseas abroad	€12,000 maximum per person
Counseling	3 phone calls maximum
E-mail medicine	Support
Assistance in case of theft or loss or identity papers	Support
Renewal cost papers	€400 maximum
Cash advance	€400 maximum
Costs of Search and rescue expense	€5,000 per person €15,000 maximum

## MEDICAL COSTS IN THE COUNTRY OF ORIGIN

For temporary stays of less than 30 consecutive days in the country of origin

In case of Hospitalization

Mandatory call the support center Supports up to 100% of expenses

€30,000 maximum

**Outside Hospital** 

Reimbursment of up to 100% of expenses when consulting visits, radiographs, analysis, drugs

€30,000 maximum

## AU PAIR COVERS (These covers only apply to au pair stays, excluding working holiday stays in France)

If the subscriber is the Family Home

Reimbursment of fees for cancellation of the Au Pair

€1,200 maximum

If the subscriber is the Au Pair

Hotel costs in case of transfer of the Au Pair

€60 / night – 7 nights maximum

in another family home

If the subscriber is the Family Home

Hotel costs in case of transfer of the  $\operatorname{\mathsf{Au}}\nolimits$  Pair

in another family home

€60 / Night - 3 nights maximum

If the subscriber is the Au Pair

Refund of tuition fees in the event of premature

return of the insured

Prorata temporis - €500 maximum



trading under the trademark **Chapka Assurances. Head office** 

31-35 rue de la Fédération, 75717 Paris Cedex 15 † +33(0)1 47 83 10 10 aon.fr ORIAS N°07 001 560

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Financial guarantee and civil liability insurance in accordance with sections L512-7 and L512-6 of the French Insurance Code.