



CAP AVENTURE

POLICE N°22 43 701

BENEFITS

LIMIT & EXCESS

MEDICAL EXPENSES INCURRED OVERSEAS

Emergency medical expenses incurred overseas, outside the country of residence. From the 1st Euro or after intervention from the CFE (Social Security Fund for the French Abroad), depending on the chosen option.

Overseas medical expenses	€200,000 rest of the world, €1,000,000 in the USA-Canada (with the USA-Canada package)
Excess	No excess, except USA Canada: €35
Emergency dental care	€600 / year
Dental care expenses following an accident	€440 / tooth – maximum €1,300 / accident
Daily allowance in case of hospitalisation following an accident or illness	€30 / day, excess : 5 days, maximum €300
Pregnancy complication expenses while overseas only	75% of the real costs up to a maximum of €8,000 excess €25

MEDICAL EXPENSES INCURRED IN THE HOME COUNTRY

Refund of the expenses following an overseas hospitalisation or during a trip overseas (no excess)	Up to €15,000 for 30 days from the day of the return of the insured to his/her country of residence
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OVERSEAS ASSISTANCE

Medical repatriation	Real costs
Emergency medical transport	Real costs
Sending a doctor on site overseas	Real costs
Extended stay overseas	€80 / day/ person, 10 days max
Visit of a close relative	Return ticket
Hotel expenses	€80 / day / person, 10 days max
Repatriation in case of death	Real costs
Coffin cost	€2,000
Accompaniment of the deceased	Return transport ticket

BENEFITS	LIMIT & EXCESS
OVERSEAS ASSISTANCE	
Hotel expenses	€80 / day / person, 4 days max
Return of the beneficiary children under 18	Return ticket for the accompanying person
Accommodation for the accompanying person	€80 / day / person, 4 days max
Psychological assistance	Consultation expenses up to €2,000
Search and rescue expenses	Up to €3,500 , max €30,000 per event
Shipment of essential medicine that cannot be found on site	Real costs
Early return in case of the hospitalisation or death of a parent	Round Trip Ticket
Forwarding on messages	Organisation of the service
Passport, identification document assistance	Organisation of the service
Forwarding on messages (outside assistance)	Real costs
LEGAL ASSISTANCE OVERSEAS	
Advance on bail overseas	€7,500
Lawyer's expenses overseas	€13,000
CIVIL LIABILITY	
Total all damages	€4,500,000
Total material and consequent non-material damages	€1,500,000
Food poisoning	€1,500,000
Total material and consequent non-material damages (excess of €150 per accident)	€450,000
LUGGAGE	
In case of theft, loss or damage	€2,000/person (no excess)
Precious items or items of value	Limited to €1,000/person (no excess)
Delay in delivering luggage 24h+	Up to €150
Cash advance	Up to €3,000
PERSONAL ACCIDENT	
Accidental death benefit	€12,000
Permanent or partial disability benefit (European schedule with no excess)	€50,000
Maximum benefit in case of group accidental death or disability	€2,000,000



Chapka Assurances

56 Rue Laffitte - 75 009 Paris
Tél. : 01 74 85 50 50 - Fax : 01 72 77 90 36

Société de courtage d'assurances
SAS au capital de 80 000 euros
N° de RCS : Paris B 441 201 035

Garantie financière et assurance RC conformes aux articles
L530-1 et L530-2 du Code des assurances
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