













## TABLE OF BENEFITS

**CAP STUDENT** 

HOSPITALIZATION (Hospitalization of more than 24 hours and childbirth are subject to prior agreement from the insurer)	
Costs of the stay, fees, other medical costs, transportation by ambulance	100% of actual costs
Daily hospital allowance	€30 per day of hospitalization from the 6 <sup>th</sup> to the 10 <sup>th</sup> consecutive day of hospitalization and <u>once</u>

Maternity: pregnancy-related treatments, childbirth by vaginal delivery or Caesarean subject to the provisions of article 3.3.3 (Start date & Duration of the cover)

75% of actual costs and €10,000 for the whole membership period

**MAXIMUM LIMITS** 

## **COMMUNITY MEDICINE** (excluding hospitalization)

- Medical consultations
- Medical visits
- Medical assistants
- Medical analyses
- Technical medical acts
- Medical imaging,
- Drugs/medicines

(except vaccines, means of contraception)

100% of actual costs

Physiotherapy (medically prescribed)

75% of real cost (10 rounds max. and once during the membership validity period)

## **DENTAL COSTS**

Dressings, fillings, root canal work or extraction

- IF THE EXPENSES ARE DUE TO AN ACCIDENT:
   100% of actual costs and €440 per tooth with a maximum of €1,300 per claim.
- · IN OTHER CASES: 100% of actual costs and €500 per year.

## OPTICAL COSTS ONLY IN THE EVENT OF AN ACCIDENT

Frames, lenses, contact lenses

100% of actual costs and €200 for the membership period

OVERSEAS ASSISTANCE	MAXIMUM LIMITS			
ASSISTANCE TO PERSONS IN CASE OF ILLNESS OR INJURY OR DEATH				
Transport/Repatriation	Real expenses			
Return of accompanying person(s) and coverage of charges for stay	Roundtrip ticket and €50 per night (maximum €500)			
Presence during hospitalization	Roundtrip ticket and €50 per night (maximum €500)			
Prolongation of the stay of the Insured	Return ticket and €50 per night (maximum €500) In the event of a suspected or proven Illness, in order to avoid a risk of the Illness spreading in an epidemic or pandemic context and by decision of Europ Assistance's doctors: extended to 14 nights and for Costa Rica €2,000 Max.			
Early return in case of hospitalization or death of a family member	Roundtrip ticket			
Transport of the body	Real expenses			
Expense for coffin or urn	€2,000			
DURING THE TRIP				
Advance of bail bond while abroad	€7,500			
Coverage of legal fees while abroad	€3,000			
Expenses for search and rescue at sea and in the mountains	€5,000/person and €25,000/event			
Sending of urgent messages (from abroad only)	Shipping expenses			
Expedition of medications	Shipping expenses			
Assistance in case of theft, loss or destruction of documents of identification or means of payment	Advance of funds of €500			
Psychological support	3 calls			
INSURANCE GUARANTEES	MAXIMUM LIMITS			
BAGGAGES				
Theft, total or partial destruction, loss during t ransport by a transport company	€2,000			

INSURANCE GUARANTEES	MAXIMUM LIMITS
BAGGAGES	
Theft, total or partial destruction, loss during t ransport by a transport company	€2,000
Deductible	€25/case
Indemnities for late delivery of baggage > 24 hours	€150
Charges for reestablishment of documents of identification	€150

INSURANCE GUARANTEES	MAXIMUM LIMITS
INDIVIDUAL ACCIDENT DURING TRAVEL	
Death benefit	€10,000
Capital for Total Permanent Disability	€50,000
CIVIL LIABILITY PRIVATE LIVE WHILE ABROAD	
Total ceiling of guarantee	€4,000,000/event
- Including bodily harm and consequential losses following covered bodily harm	€4,000,000/event
- Including property damage and consequential losses following covered property damage	€450,000/event
- Deductible	€80
- Damage to property under custody for an internship	€12,000/event - Deductibe €80
CIVIL LIABILITY RENTALS WHILE ABROAD	
Total ceiling of guarantee	€100,000/event
- Deductible	€80
FLIGHT DELAY	
Flight delay due to disruption of connecting flight, for technical or atmospheric reasons	Payment of a set indemnity of €300
INTERRUPTED STAY (OPTIONAL)	
Reimbursement of tuition and accommodation costs not used in the event of hospitalisation > 30 days, medical evacuation or early return	Pro rata with a maximum of € 15,000 per person



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ORIAS N°07 001 560

Simplified joint-stock company with a capital of 46 027 140 euros Paris Trade and Companies Register N°: 414 572 248 European Union VAT N°: FR 22 414 572 248 Financial guarantee and civil liability insurance in accordance with sections L.512-7 and L.512-6 of the French Insurance Code.