



TABLE OF BENEFITS

CAP TEMPO EXPAT

ACTS	MAXIMUM LIMITS
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 th to the 10 th consecutive day of hospitalization and <u>once during the membership validity period</u>
Maternity: pregnancy-related treatments, childbirth by vaginal delivery or Caesarean subject to the provisions of article 1.6.3 (Start date & Duration of the cover)	75% of actual costs and <u>€10,000 for the whole membership period</u>
COMMUNITY MEDICINE (excluding hospitalization)	
<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> · 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.
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 transport 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
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



Aon France
trading under the trademark **Chapka Assurances**.
Head office
31-35 rue de la Fédération, 75717 Paris Cedex 15
t +33(0)1 47 83 10 10
aon.fr

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.