



# TABLE OF BENEFITS

CAP ADVENTURE  
INSURANCE POLICY N°22 43 701

BENEFITS	LIMIT & EXCESS
<b>MEDICAL EXPENSES INCURRED OVERSEAS</b>	
<b>Emergency medical expenses incurred overseas, outside the country of residence. From the 1<sup>st</sup> Euro</b>	
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
Dental expenses	€600 / year
Dental expenses following an accident	€440 / tooth – maximum €1,300 / accident
Pregnancy complication expenses while overseas only	75% of the real costs up to a maximum of €8,000 excess €25
Daily allowance in case of hospitalisation following an accident or illness	€30 / day, excess: 5 days, maximum €300
<b>MEDICAL EXPENSES INCURRED IN THE HOME COUNTRY</b>	
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
<b>OVERSEAS ASSISTANCE</b>	
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 (10 days max)
Return of Accompanying Insured	Return Ticket (or Return attendant Ticket for return of minor children)
Repatriation in case of death	Real costs
Coffin cost	€2,000
Accompaniment of the deceased	Return transport ticket + hotel expenses €80/day, 4 days max

BENEFITS	LIMIT & EXCESS
<b>OVERSEAS ASSISTANCE</b>	
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	3 calls
Search and first aid 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
Passport, identification document assistance	Advice and help with administrative procedures
Remote medical consultation	2 remote consultations per trip for all insured persons
<b>LEGAL ASSISTANCE OVERSEAS</b>	
Advance on bail overseas	€7,500
Lawyer's expenses overseas	€13,000
<b>CIVIL LIABILITY</b>	
Total all damages	€4,500,000 (limited to €1,500,000 for USA/ Canada) per event and per insurance year
Total material and consequent non-material damages	€450,000 per event and per insurance year
Excess	€80
<b>LUGGAGE</b>	
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)
<b>TRAVEL INCIDENT</b>	
Delay in delivering luggage 24h+ (one-way flight only)	Up to €150
Cash advance	Up to €3,000
<b>PERSONAL ACCIDENT</b>	
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



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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.