



CAP WORKING HOLIDAY



TABLE OF BENEFITS

MEDICAL EXPENSES AND HOSPITALIZATION

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 Euros per day of hospitalization from the 6th to the 10th consecutive day of hospitalization and once during the membership validity period

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) (It is specified that this benefit does not apply to insured persons having a working holiday visa in Canada)

75% of actual costs and 7,500 Euros for the whole membership period

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 Euros per tooth with a maximum of 1,300 Euros per claim.

• IN OTHER CASES :
100% of actual costs and 500 Euros per year.

OPTICAL COSTS ONLY IN THE EVENT OF AN ACCIDENT

Frames, lenses, contact lenses

100% of actual costs and 200 Euros 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	Billet AR et 50 € par nuit (maximum 500 €)
Prolongation of the stay of the Insured	Return ticket and €50 per night (maximum €500)
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

INDIVIDUAL ACCIDENT DURING TRAVEL	
Death benefit	€10,000
Capital for Total Permanent Disability	€50,000

INSURANCE GUARANTEES

MAXIMUM LIMITS

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 € / événement
- 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
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Aon France trading under the trademark Chapka Assurances.

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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.