



# CAP STUDENT



## TABLE OF BENEFITS

### MEDICAL EXPENSES AND HOSPITALISATION

QUATREM, CONTRACT No. 0027921 00000 001

QUATREM, CONTRACT No. 0027922 00000 001

HOSPITALISATION: Hospitalisation of more than 24 hours and childbirth are subject to prior agreement from the insurer:	
ACTS	MAXIMUM LIMITS:
Costs of the stay, fees, other medical costs, transportation by ambulance	100% of actual costs
Daily hospital charge	50 Euros per day of hospitalisation from the 4th to the 30th consecutive day of hospitalisation 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 Euros for the whole membership period</u>

COMMUNITY MEDICINE (excluding hospitalisation)	
ACTS	MAXIMUM LIMITS:
<ul style="list-style-type: none"> <li>- Medical consultations</li> <li>- Medical visits</li> <li>- Medical assistants</li> <li>- Medical analyses</li> <li>- Technical medical acts</li> <li>- Medical imaging,</li> <li>- Drugs/medicines(exceptvaccines,meansofcontraception)</li> </ul>	100% of actual costs
Physiotherapy (medically prescribed) :	75% of real cost (10 rounds max. and once during the membership validity period)

DENTAL COSTS	
ACTS	MAXIMUM LIMITS:
Dressings, fillings, root canal work or extraction	100% of actual costs and <u>500 Euros for the membership period</u>

## OPTICAL COSTS ONLY IN THE EVENT OF AN ACCIDENT

ACTS	MAXIMUM LIMITS
Frames, lenses, contact lenses	100% of actual costs and 200 Euros for the membership period

## OVERSEAS ASSISTANCE

EUROP ASSISTANCE, CONTRACT No. 58 223 431

### ASSISTANCE SERVICES

ASSISTANCE TO PERSONS IN CASE OF ILLNESS OR INJURY OR DEATH	MAXIMUM LIMITS:
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	€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

TRAVEL ASSISTANCE	MAXIMUM LIMITS:
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

## BAGGAGES

INSURANCE GUARANTEES	MAXIMUM LIMITS:
Theft, total or partial destruction, loss during transport by a transport company	€2,000
Deductible	€25/case
Precious objects:	limited to 50% of the amount of the guarantee
- Indemnities for late delivery of baggage > 24 hours	€150
- Charges for reestablishment of documents of identification	€150

## INDIVIDUAL ACCIDENT DURING TRAVEL

INSURANCE GUARANTEES	MAXIMUM LIMITS:
- Death benefit	€10,000
- Capital for Total Permanent Disability	€50,000

## CIVIL LIABILITY PRIVATE LIVE AND TRAINEE WHILE ABROAD

INSURANCE GUARANTEES	MAXIMUM LIMITS:
Total ceiling of guarantee:	€4,000,000/event - Deductible €80
- Including bodily harm and consequential losses following covered bodily harm	€4,000,000/event - Deductible €80
- Including property damage and consequential losses following covered property damage	€450,000/event - Deductible €80
- Any damage caused to the property entrusted by your tutor and used during the training period,	€12,000/event - Deductible €80

## CIVIL LIABILITY RENTALS WHILE ABROAD

INSURANCE GUARANTEES	MAXIMUM LIMITS:
Total ceiling of guarantee	€100,000/event
- Deductible	€80

## INCIDENT DURING TRAVEL

INSURANCE GUARANTEES	MAXIMUM LIMITS:
- Flight delay due to disruption of connecting flight, for technical or atmospheric reasons	Payment of a set indemnity of €300



### Chapka Assurances

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

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