



CAP TEMPO EXPAT



malakoff médéric



TABLE OF BENEFITS

MEDICAL EXPENSES AND HOSPITALISATION

QUATREM, CONTRACT No. 0027921 00000 003

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"> - Medical consultations - Medical visits - Medical assistants - Medical analyses - Technical medical acts - Medical imaging, - Drugs/medicines (exception 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

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. 58 223 433

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 WHILE ABROAD

INSURANCE GUARANTEES	MAXIMUM LIMITS:
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

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



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

Garantie financière et assurance RC conformes aux articles L530-1 et L530-2 du Code des assurances
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