



MEDICAL
EXPENSES



ASSISTANCE



LUGGAGES



BENEFIT



LEGAL
LIABILITY



CAP GROUP

CONTRACT N° 78 931 486

Allianz 

SUMMARY

TABLE OF BENEFITS	P2
WHAT TO DO IN THE EVENT OF A LOSS?	P5
TERMS AND CONDITIONS	P6
> Cancellation for all causes with noted exceptions	P10
> Luggages	P11
> Assistance	P13
> Civil Liability	P15
> Trip Interruption	P16
> Individual Accident	P16
> Delayed flight or train	P19
> Departure Impossible (option)	P19
> Return Impossible (option)	P20
> Maintenance of price (option)	P21
> Cancellation of the language study trip, school or association trip (option)	P22



CAP GROUP

CONTRACT N° 78 931 486

Allianz 

SCHEDULE OF COVER AMOUNTS

COVER

AMOUNTS

"ALL CAUSES WITH NOTED EXCEPTIONS" CANCELLATION EXPENSES

Pursuant to the conditions of the cancellation expenses scale

Maximum of €6,000 per person and €30,000 per event

Excess per person

Medical reasons: €30 per person
Other reasons: 10% of the amount of the cancellation expenses with a minimum of €75 per person

LUGGAGE

€1,000 per person, maximum of €10,000 per event

Precious objects

50% of the cover amount

Excess per claim file

€40

Late delivery

€300 per person

CIVIL LIABILITY

Bodily injury, property damage and consequential losses

€4,500,000

Property damage and consequential loss only

€75,000

Excess per claim

€100

INDIVIDUAL ACCIDENT

In the event of death:

In the event of total permanent disability

€4,500 per person, maximum of €9,000 per event

TRANSPORT DELAY

Charter flight and regular flight/Trains

€50 per person for any delay of 4 to 8 hours
€100 for any delay over 8 hours

Delay of more than 4 hours

Maximum of €1,000 per event

COVER

AMOUNTS

REPATRIATION ASSISTANCE	
Repatriation or medical transport	Actual costs
Sending a doctor to the site	Actual costs
Accompaniment during the repatriation or transport	Ticket
Presence in the event of hospitalisation	Ticket
Extended hotel stay	Hotel expenses of €80 per day, for a maximum of 12 days
Hotel expenses	Hotel expenses of €80 per day, for a maximum of 12 days
Additional reimbursement of medical, surgical, pharmaceutical, and hospitalisation expenses abroad (Europe and Mediterranean countries)	€75,000 per person, maximum of €150,000 per event
Extension to other countries outside France	€150,000 per person, maximum of €300,000 per event
Excess per claim for medical expenses	€30
Emergency dental treatment	€300
Transport of the body in the event of death <ul style="list-style-type: none"> • Repatriation of the body • Funeral expenses necessary for the transport • Return of family members or of an insured accompanier • Death formalities 	Actual costs €2,500 Ticket Tick for a member of the family + hotel expenses of €80 per day, for a maximum of 3 nights
Early return	Ticket
Payment of search or rescue expenses (in the mountains, on marked ski runs or paths ("pistes") only)	€1,000 per person €3,000 per event
First aid costs on marked ski trail	Actual costs Maximum of €8,000
Cost of issuing new identity documents	Maximum of €100 per person
Return of children less than 15 years of age	Ticket
Illness or accident of one of your underage or disabled children	Transport expenses
Sending out medicines abroad	Shipment expenses
Advance of medical expenses in the event of hospitalization	
Advance of funds abroad	€1,500
Passing on messages abroad	Organizing the service
Information services concerning visas	Information and services
Medical advice	Information and services
Information services concerning vaccinations	Information and services
Assistance with passports and identity papers	Organizing the service
Replacement driver	
Legal assistance abroad <ul style="list-style-type: none"> • Payment of fees • Advance of bail bond 	€3,500 €15,000