



# CAP ADVENTURE

POLICE N°22 43 701

## BENEFITS

## LIMIT & EXCESS

### MEDICAL EXPENSES INCURRED OVERSEAS

Emergency medical expenses incurred overseas, outside the country of residence. From the 1st Euro

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
Emergency dental care	€600 / year
Dental care 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

### MEDICAL EXPENSES INCURRED IN THE HOME COUNTRY

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
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### OVERSEAS ASSISTANCE

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 / person, 10 days max
Repatriation in case of death	Real costs
Coffin cost	€2,000
Accompaniment of the deceased	Return transport ticket

BENEFITS	LIMIT & EXCESS
<b>OVERSEAS ASSISTANCE</b>	
Hotel expenses	€80 / day / person, 4 days max
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
Forwarding on messages	Organisation of the service
Passport, identification document assistance	Organisation of the service
Forwarding on messages (outside assistance)	Real costs
<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 1.500.00 € 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+	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



## Chapka Assurances

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Société de courtage d'assurances  
SAS au capital de 80 000 euros  
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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