



**CAP W.H.VISA
FRANCE**



TABLE OF BENEFITS

MEDICAL EXPENSES AND HOSPITALISATION

QUATREM, CONTRACT No. 0027921 00000 006

THE AGGREGATION OF THE REIMBURSEMENT CONSIDERED IN THE INPATIENT POSTS (WITH THE EXCEPTION OF MATERNITY) AND WITH THE OUT OF HOSPITAL DOCTOR (EXCLUDING INPATIENT TREATMENT) IS LIMITED TO 50,000 EUROS FOR THE TERM OF THE SUBSCRIPTION.

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, upon deduction of a 20 euros excess per care
Daily hospital charge	30 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 (except vaccines, means of contraception) 	100% of actual costs, upon deduction of a 20 euros excess per care
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>200 Euros for the membership period</u> upon deduction of a 20 euros excess per care

OVERSEAS ASSISTANCE

EUROP ASSISTANCE, CONTRACT No. 58 224 454

ASSISTANCE SERVICES	
ASSISTANCE TO PERSONS IN CASE OF ILLNESS OR INJURY	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 of a family member	Roundtrip ticket
ASSISTANCE IN CASE OF DEATH	MAXIMUM LIMITS:
Transport of the body	Real expenses
Expense for coffin or urn	€2,000
Early return in case of the death of a family member	Roundtrip ticket
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



Chapka Assurances

56 Rue Laffitte 75009 Paris
Tél. : 01 74 85 50 50

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
Inscrit à l'Orias N° 07002147