

365

# CAP MULTI TRIP ANNUAL PLAN

 **europ  
assistance**  
*you live we care\**

\*Vous vivez, nous veillons

**MULTI-RISK - CONTRACT EUROP ASSISTANCE 58 224 499**

## TABLE OF BENEFITS

### ASSISTANCE SERVICES

### AMOUNTS INCLUDING VAT\*/PER PERSON

PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN ACCIDENT	
Transport/Repatriation	Actual costs
Return of insured family members or two insured accompanying persons	Return ticket
Bedside Companion	Round trip ticket
Trip extension (return to your trip destination)	Additional transport costs 500 € max.
Driver replacement	One-way ticket or driver (3 days max)
Extended trip	Hotel 100 €/ night (max 10 nights)
Early return in the event, a family member is admitted to a hospital	Transport ticket
MEDICAL COSTS	
Additional refund of medical costs and advance on hospitalization costs (in foreign countries only)	300,000 € / person and 600,000 € / event
Dental emergency	300 €
Medical cost deductible	30 €
ASSISTANCE IN THE EVENT OF DEATH	
Repatriation of your remains	Actual costs
Casket or urn costs	3,000 €
Return of family members	Return ticket
Early return in the event of the death of a family member	Transport ticket

## ASSISTANCE SERVICES

## AMOUNTS INCLUDING VAT\*/PER PERSON

TRAVEL ASSISTANCE DURING THE TRIP	
Legal bail assistance in a foreign country	15,000 €
Coverage of legal representation fees in a foreign country	5,000 €
Sea search and rescue costs	5,000 €/person and per event
Forwarding of medication	Forwarding costs
Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Cash advance of 2,300 €
Early return in the event of serious damage at the home	Transport ticket
TRAVEL ASSISTANCE AFTER THE TRIP	
Domestics Services	20 €/hour and max 20 hours
Care Taker	30 €/hour and maximum 20 hours
Child Care	24 hours maximum
Pet Care	20 €/day and maximum 10 days
Teaching support	15 h/week 1 month maximum
TRIP CANCELLATION	
	Depending on the cancellation fee terms and conditions 7,500 € max./person And 15,000 € / year 30,000 € max./event
Death or admission to the hospital	Excess 30 € / person
Other medical reason	10% deductible with a minimum of 50 € per person
Cancellation for all other reasons	15 % deductible with a minimum of 70 € per person
BAGGAGE AND PERSONAL EFFECTS	
Theft, total or partial destruction, loss during transport by a transport company	2,000 €/person and 10,000 € / event
Valuables Deductible	limited to 50% of the coverage amount 30 € / file
Compensation for late luggage delivery	300 €
THIRD-PARTY LIABILITY IN A FOREIGN COUNTRY	
Overall cover cap including Bodily injury damage and direct loss resulting from a consecutive covered Bodily injury	3,000,000 €/event and limited to 1,500,000 € for the USA/Canada
Including damage to property and a direct loss resulting from a covered property damage	150,000 € /event
Deductible	150 €/file
RENTAL CIVIL LIABILITY IN A FOREIGN COUNTRY	
Overall cover cap	100,000 €/event
Deductible	80 €

## ASSISTANCE SERVICES

## AMOUNTS INCLUDING VAT\*/PER PERSON

PERSONAL TRAVEL ACCIDENT COVERAGE	
Lump sum in the event of death	Maximum 30,000 €/event
Permanent disability lump sum	Maximum 75,000 €/event
Deductible	10 %
MISSED CONNECTION	
Delay > 6 hours leading to a missed connection	Refund on spending with supporting documents: accommodation, meal and transfer costs with a maximum of 300 €
TRIP INTERRUPTION COSTS	
Refund of the unused portion of the pre-paid travel arrangements in the event of a medical repatriation or an early return	Pro-rated in time with a maximum of 5,000 € max./person and 15,000 € max./event
DELAYED FLIGHT	
On regular one-way or round-trip flights: delay > 4 hours On one-way charter flights: delay > 6 hours	Max. 300 €/person and 900 €/event
IMPOSSIBLE RETURN	
Payment of accommodation, meals and first necessity items with supporting documents in the event of a return impossible on the initially planned return date	100 €/night and per person with a maximum of 5 nights
"SPORTS AND LEISURE" PACK	
INTERRUPTION OF SPORTS AND LEISURE ACTIVITIES	
Refund of ski passes and ski lessons following an accident	Pro-rated in time with a maximum of 300 €/person and 600 €/event
ACCIDENTAL DAMAGE TO SPORTS EQUIPMENT	
The breaking of personal or rented ski equipment: refund of rental costs	150 €/person and 300 €/event maximum
SPORTS AND LEISURE INSURANCE LIABILITY	
Overall cover cap	150,000 €/event
Including bodily injury damage and a direct loss resulting from a covered bodily injury	150,000 €/event
Including damage to property and a direct loss resulting from a covered property damage	50,000 €/event
Deductible per claim	150 €
MOUNTAIN SEARCH AND RESCUE COSTS	
Mountain search and rescue	5,000 €
Rescue on marked tracks	Max 8 000 €/event

# DATE OF EFFECT AND DURATION OF COVERAGE

<b>COVERAGE</b>	<b>EFFECTIVE DATE</b>	<b>EXPIRATION OF COVERAGE</b>
TRIP CANCELLATION	The Day this contract is subscribed to.	The day of the departure (at the organiser's meeting point on the outbound trip).
OTHER INSURANCE COVER AND ASSISTANCE SERVICES	The day of the departure (at the organiser's meeting point on the outbound trip).	On the day of the return from the trip (group dispersal point). Caution, in all cases, our coverage will cease automatically 90 days after the departure date.