



CAP EXPLORER

AXA ASSISTANCE POLICY N°2243705
EXPLORER CANCELLATION - EXPLORER COMPREHENSIVE -
EXPLORER ASSISTANCE - EXPLORER COMPLEMENTARY BANK CARD

TABLE OF BENEFITS

COMPREHENSIVE	SUPPLEMENTARY BANK CARD	PREMIUM ASSISTANCE	PREMIUM CANCELLATION	SERVICES	AMOUNTS AND LIMITS
x	x	x		Cancellation Insurance	Maximum per person: €10,000 Maximum per event: €40,000
				Excess	Events: <ul style="list-style-type: none"> In paragraphs 1 and 2: an excess of €50 per Insured Person is applicable In paragraphs 3 to 24: an excess of 10% with a minimum of €50 per Insured Person is applicable In paragraphs 25 to 34: an excess of 20% with a minimum of €50 per Insured Person is applicable
x			x	Departure impossible due to transport disruption Departure: No connection Cancelling a trip	Maximum €1,000 per person Maximum €2,000 per person
x	x		x	Missed flight	50% of the initial amount of your total package (transportation and ground services) 80% of the total initial amount of your flight (transport services only)
x	x		x	Flight delay • Scheduled flight excess: Delay of 3 hours • Charter flight excess: Delay of 6 hours	Maximum €31 per person/per hour of delay maximum par person: €152 maximum per event: €762
x	x	x		Medical repatriation	Actual costs
x	x	x		Sending a medical practitioner on site	Actual costs
x	x	x		Immobilisation on site	€100 per day up to a maximum of 10 days
x	x	x		Extending your stay on-site	€100 per day up to a maximum of 10 days
x	x	x		Returning home or continuation of the trip after healing	Actual costs
x	x	x		Visiting a close relative or friend Coverage of hotel expenses	Return transportation costs €100 per day up to a maximum of 10 days
x	x	x		Repatriation in the event of death Coverage of coffin costs	Actual costs €2,300

x	x	x	Accompanying the deceased Coverage of hotel expenses	Return transportation costs €100 per day up to a maximum of 4 days
x	x	x	Return of beneficiary minor children Accommodation of the accompanying person	Return ticket for the accompanying person €100 per day up to a maximum of 4 days
x	x	x	Return of beneficiaries	Return ticket
x	x	x	Psychological assistance	3 telephone conversations per person and per event
x	x	x	Replacement driver	Actual costs
x	x	x	Medical information and advice 24 a day, 7 days a week	Actual costs
x	x	x	Early return	One-way ticket or return ticket
x	x	x	Return impossible due to transport disruption: Extension of stay or additional transportation costs	Maximum €1,000 per person Or €200 /night / person – max 5 days
x	x	x	Sending medicines abroad	Actual costs
x	x	x	Emergency message transmission	Actual costs
x	x	x	Medical intervention for a minor child having remained at home	Organization and cost of transport by ambulance
x	x	x	Delayed return home of a pet: • Return home of a pet or • Provision of a travel ticket	Actual costs Return ticket
x	x	x	Service organisation	Not covered
x	x	x	Medical expenses abroad	
			Asia, Australia, Canada, USA, New Zealand	Maximum €300,000 per person
			Rest of the World	Maximum €200,000 per person
			Europe and the Mediterranean region	Maximum €75,000 per person
			Emergency dental care	Maximum €300 per person
			Excess	€30 per claim
x	x	x	Costs related to search and first aid	Maximum €4,600 per person Maximum €23,000 per event
x	x	x	Loss or theft of documents or personal belongings • Advice, shipping costs • Renewal costs • Cash advance	Actual costs Maximum €152 per person Maximum €3,000 per person
x	x	x	Advance of bail abroad	Maximum €15,245
x	x	x	Lawyer's fees abroad	Maximum €3,049
x	x	x	Baggage insurance • Precious / valuable object • Excess	Maximum €2,000 per person Maximum €10,000 per person Up to 50% of the maximum per person €30 per claim
x	x	x	Late baggage delivery	Maximum €152 per person Maximum €762 per event
x	x	x	<u>Third-party liability in a non-professional context</u>	
			All combined bodily injuries, property damage and consequential loss including:	€4,500,000 per loss
			• Bodily injuries other than those occurring in the USA / Canada	€4,500,000 per loss
			• Bodily injuries occurring in the USA / Canada	€1,000,000 per loss
			• Property damage and consequential loss	€45,000 per loss with an excess of €150

x	x	x		<u>Third-party tenant's liability</u>	
				• Combined property damage and consequential loss caused to movable and immovable property which is the subject of the lease	€500,000 per loss with an excess of €500
				Damage to movable property listed in the inventory attached to the lease is included	€10,000 per loss with an excess of €500
				<u>Third-party liability in sports and leisure activities</u>	
				• Bodily injuries and consequential loss following covered bodily injuries	€150,000 per event
				• property damage and consequential loss following covered property damage	€45,000 per event
				<u>Legal action and defence</u>	
					€10,000 per loss with an excess of €500
					€20,000 per dispute with an intervention threshold of €380
x	x	x		<u>Personal Accident Insurance</u>	
				Death and Permanent disability (Person over 16 and under 70)	€20,000 per person
				Death and Permanent disability (Person under 16 and over 70)	€8,000 per person
x	x	x		<u>Compensation Trip</u>	The same value as the original trip
x	x	x	x	«Trip interruption» insurance Unused services	€7,000 per person, €29,000 per event
x	x	x		<u>Domestic help at your home in France after repatriation</u>	Maximum 20 hours in 15 days
x	x	x		<u>Nurse at your home in France after repatriation</u>	Maximum 20 hours
x	x	x		<u>Babysitter at your home in France after repatriation</u>	Maximum 20 hours or return ticket
x	x	x		<u>Delivery of medicines at your home in France after repatriation</u>	Costs of delivery / an intervention per event
x	x	x		<u>Sending a locksmith</u>	Travel expenses maximum €153 Cost to repair keys maximum €153
x	x	x		<u>Accommodation following a loss</u>	€100 per day up to a maximum of 5 days



Aon France

trading under the trademark **Chapka Assurances**.

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ORIAS N°07 001 560

Simplified joint-stock company
with a capital of 46 027 140 euros

Paris Trade and Companies Register N°: 414 572 248
European Union VAT N°: FR 22 414 572 248

Financial guarantee and civil liability insurance
in accordance with sections L.512