

Premium & Access Plans



Premium & Access Plans provide travel insurance worldwide for stays from 1 to 12 Months

• Occupation	Multi-purpose plan
• Territoriality	Worldwide
• Maximum length of stay	12 Months (renewable)
• Maximum age	35 years old
• Country of origin	European Union

1. Benefits

MEDICAL EXPENSES – ASSISTANCE - REPATRIATION

OPTION	PREMIUM	ACCESS
HOSPITALIZATION & MEDICAL OUTPATIENT COSTS	100% Real Expenses Maximum : 1.000.000 € outside Europe 500.000 € within Europe No deductible	100% Real Expenses Maximum : 200.000 € Deductible : 25 € Per illness
DENTAL CARE	Emergency Care : 80% of Real Expenses up to 300 € Deductible : 30 €	Emergency Care : 80% in case of characterized accident up to 150€ Deductible : 30 €
OPTICAL CARE	150 € at 50% of Real Expenses	Not reimbursed
REPATRIATION TO INSURED'S HOME	Real Expenses	Real Expenses
TRANSPORT TO MEDICAL CENTRE	Real Expenses	Real Expenses
MISSIONING OF A DOCTOR ABROAD	Real Expenses	Real Expenses
PAYMENT OF A RETURN TICKET FOR A FAMILY MEMBER IN CASE OF HOSPITALIZATION OF INSURED	Return ticket	Return ticket
REPATRIATION OF THE BODY IN CASE OF DEATH	15.000 €	5.000 €
SEARCH AND RESCUE EXPENSES	1.500 € per person, 10.000 € per event	Not reimbursed
PRESENCE OF A FAMILY MEMBER IN CASE OF HOSPITALISATION	80 € per night, maximum of 7 nights	50 € per night, maximum of 7 nights
EARLY RETURN OF INSURED	One way ticket	One way ticket
DISPATCH OF ESSENTIAL DRUGS NOT FOUND ABROAD	Real expenses	Real expenses
LEGAL ASSISTANCE	2.000 €	2.000 €
BAIL ADVANCE DEPOSIT ABROAD	10.000 €	10.000 €
ADVANCE OF FUNDS IN CASE OF LOSS OR THEFT OF MEANS OF PAYMENT, PASSPORT...	1.000 €	500 €
UNFORESEEN ASSISTANCE AND TRANSMISSION OF URGENT MESSAGES	Information Service and Real Expenses	Information Service and Real Expenses

BENEFITS ONLY FOR OPTION PREMIUM

PREMIUM

CIVIL LIABILITY

- Insurance of civil liability, deductible 80 €
 - Bodily injury to a maximum of 4,500,000 €
 - Damage to property up to € 450,000

LUGGAGE

- Theft, loss or deterioration of luggage during air travel up to € 1500 per insured, deductible 25 €
(For items of value, reimbursement is limited to 500 euros)

CAPITAL ACCIDENT

- Payment of a lump sum of 8,000 € in case of accidental death
- Payment of a capital of 40.000 € in case of disability

EXPENSES FOR MEDICAL SERVICES IN FRANCE (on the basis of tariff agreement for social security)

- Payment for medical expenses and hospitalization up to € 15,000 with € 25 deductible
In case of temporary return of the insured for a maximum of 30 days and before insurance's expiration date

2. Prices

PLANS	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	9 Months	10 Months	11 Months	12 Months
Premium	50 €	100 €	150 €	200 €	250 €	300 €	350 €	400 €	450 €	500 €	550 €	600 €
Access	38 €	78 €	118 €	158 €	198 €	238 €	278 €	318 €	358 €	398 €	438 €	478 €

**Platform for Medical Assistance 24/24 and 7/7 for any request for assistance and hospitalization with no upfront fees.
Healthcare costs refunded with original documents only.**