



International insurance for your stay abroad

Whether it's for a long stay visa, resident visa, or any other visa application, Mondassur has you covered. Gold Visa is 100% compliant with requirements around the world.

**Stay safe while you're abroad, no matter what comes your way.
With worldwide medical coverage, GoldVisa is a great option – and a great value!**

Main advantages :

PEACE OF MIND

- ✓ **Global coverage:** You'd be insured around the world
- ✓ **Insurance à la carte with two plans to choose from:** GoldVisa Access and GoldVisa Safe
- ✓ **Worldwide coverage** includes stays in your home country, as well as your holidays abroad

QUICK RESPONSE TIMES

- ✓ **Direct coverage** for hospitalization including Covid-19
- ✓ Medical assistance platform available **24 hours a day, 7 days a week**, accessible anywhere in the world
- ✓ Quick and easy online sign-up, with **confirmation sent by email**

QUALITY OF SERVICE

- ✓ **Reimbursement** requests are submitted **online** via your customer portal
- ✓ We **reply to emails** within 24 working hours

Free quote & Online application - www.mondassur.com

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GoldVisa Access or GoldVisa Safe :

Two different reimbursement levels for medical treatment performed abroad (or in your country of origin), depending on your choice of insurance

<i>Per year/Per beneficiary</i>	GOLDVISA ACCESS	GOLDVISA SAFE
Global amount	30 000 €	100 000 €
Outpatient – Medical care	1 200 €	2 000 €

The reimbursement limits per option are detailed on the next page.

	In country of expatriation	In country of origin*	Worldwide *
Hospitalization	✓	✓	✓
Outpatient	✓	✓	✓
Pharmacy	✓	✓	✓

** for emergency medical expenses when they follow an accident or an unexpected illness requiring surgery or medical treatment that cannot wait for repatriation to the country of residence - stays of less than 60 consecutive days.*



Medical Expenses Coverage

<i>Percentage of reimbursement of actual costs</i>	GOLDVISA ACCESS	GOLDVISA SAFE
Global limits / year / beneficiary	30 000 €	100 000 €
MEDICAL & SURGICAL HOSPITALIZATION		
Surgical fees and expenses	100 % limited to 3 500 € / hospitalization	100 % limited to 6 000 € / hospitalization
Costs of stays in normal care	100 % limited to 80 € / day	100 % limited to 140 € / day
Intensive care costs	100 % limited to 170 € / day	100 % limited to 280 € / day
Radiology, advanced medical imaging	100 % limited to 1 400 € / hospitalization	100 % limited to 1 400 € / hospitalization
Analyzes, laboratory work	100 % limited to 1 400 € / hospitalization	100 % limited to 1 400 € / hospitalization
Prescribed pharmaceuticals	100 % limited to 1 400 € / hospitalization	100 % limited to 1 400 € / hospitalization
Outpatient consultation and care	100 % limited to 80 € / act	100 % limited to 170 € / act
Transport of the patient by ambulance	100 % limited to 30 € / transport	100 % limited to 55 € / transport
Radiology, advanced medical imaging	Support within the limit of the costs of stay	
OUTPATIENT MEDICINE		
	Limit of 1 200€	Limit of 2 000€
General practitioner consultations	80 % limited to 55 € / act	90 % limited to 55 € / act
Specialist doctors consultations	80 % limited to 85 € / act	90 % limited to 85 € / act
Radiology, Advanced medical imaging	80 % AC	90 % AC
Analyzes, laboratory work	80 % AC	90 % AC
Physiotherapy <i>(following hospitalization)</i>	80 % AC	90 % AC
Medical Equipment <i>(following hospitalization)</i>	80 % AC	90 % AC
Prescribed pharmaceuticals	80 % AC	90 % AC
OPTIONAL DENTAL CARE		
Standard treatment		80 % AC
Dental prosthesis	-	500 € max / year including € 200 max / dental prosthesis

AC: actual costs. After prior agreement for hospitalization, acts of an amount greater than 350 € or acts in series

Repatriation Assistance Benefits & Personal Protection

REPATRIATION ASSISTANCE

- Medical repatriation by the assistance centers and transport of the insured to the medical center
- Repatriation of remains in the event of death
- Emergency medical transport
- Medical advice
- Personal Liability up to €5,000,000€ (€1,500,000 in the US)
- Death benefit (in case of accident): €25,000
- Criminal defense and recourse: €30,000 (€16,000 in the US)

Assistance benefits up to 80 years old & Personal Liability, Individual protection up to 70 years old

Death Capital in case of Accident

	GOLDVISA ACCESS	GOLDVISA SAFE
Lump Sum (up to 70 years old)	25 000 €	25 000 €
Lump Sum (70 years - 75 years)	12 000 €	15 000 €
Lump Sum in case of Absolute and Permanent Disability (up to 70 years old)	25 000 €	25 000 €



Peace of mind while you're abroad

1 Why purchase Goldvisa?

GoldVisa Insurance is an international health insurance which would cover you worldwide. We particularly recommend it for people living in Thailand, Vietnam, Senegal, Morocco, Spain or Portugal. With global coverage, these insurances would protect you from unforeseen circumstances, accidents, and unexpected illness – as well as helping to cover routine care and pre-existing conditions. GoldVisa meets the requirements for obtaining a long-stay visa for foreign residents, and is also suitable for the requirements of working holiday programs.

2 How do reimbursements work?

TYPE OF CARE	I SPEND	I AM REIMBURSED	I PAY
Specialist consultation	70 €	63 €	7 €
Radiology	250 €	225 €	25 €

TYPE OF CARE	COST	THE INSURER COVERS	I PAY
Hospitalisation 2 days	2 200 €	2 200 €	0 €

* GoldVisa Safe formula

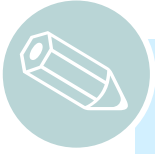
3 How much does it cost?

Examples of rates per month

(repatriation assistance guarantee included)

PERSON (S) TO BE INSURED	GoldVisa Access	GoldVisa Safe
Charles, 57, moves to Thailand	103 €	120 €
Christine, 70, goes to live in Morocco	155 €	182 €
Paul, 67, moves to Portugal	145 €	169 €
Daniel, a young 62-year-old retiree, settles in Mauritius	125 €	146 €

Application conditions



How can I purchase GoldVisa insurance?

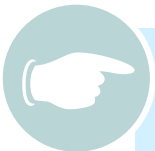
The application process is streamlined to only include the following steps:

1. **Apply directly online** or send the **application form** via email along with the health questionnaire.
2. Attach a copy of **your passport**.
3. Indicate the payment method for your premiums, and your bank details for future claims reimbursements.



Who can benefit from GoldVisa insurance?

Anyone living outside their country of origin for over 6 months is eligible for GoldVisa. Whether you are retired, a student, self-employed, a craftsman... you can benefit from GoldVisa insurance.



What are the terms of subscription?

- Benefits take effect upon receipt of the application form, health questionnaire, bank statement, copy of passport, and payment of premium; after acceptance by the insurer.
- The beneficiary of the contract is insured upon registration:
 - > **at once** for care and hospitalization due to accidents and unexpected illnesses,
 - > after **3 months** for all other health care and hospitalization,
 - > after **10 months** for maternity care.

These periods may be waived, if the insured member provides proof of comparable health coverage with an end date less than one month prior to the start date of their insurance with Mondassur. (Maternity care is an exception).

- The contract is signed for one year **renewable by tacit agreement**. It can be terminated with two months prior notice, according to the policy terms and conditions.
- **Payments are made quarterly, semi-annually or annually** by bank transfer, Visa or Mastercard, or direct debit (from a European account only).

After your application, we will send you your membership certificate, your insurance card and a payment request for your premium. We will explain in detail how your insurance works, in order for you to be able to obtain the necessary coverage for your medical expenses.



How does hospitalization management work?

- The hospital and medical professionals are freely chosen by the beneficiary.
- The beneficiary has **24/7** access to a hospital care and reimbursement platform.
- The beneficiary does not have to make any advance payment for hospitalization. The insurer will pay directly, in accordance with the terms of the contract.



How do reimbursements work for routine care?

- All medical expenses incurred are reimbursed on the basis of the actual costs incurred by the policyholder (subject to the exclusions and benefit ceilings stipulated in the policy).
- The beneficiary is free to choose any doctor (general practitioner or specialist) or medical practitioner.
- Reimbursement requests are processed rapidly upon submission of bills for eligible medical expenses. Reimbursements are sent by bank transfer. Health care reimbursements can be requested online via our «EasyClaim» service.



How to obtain reimbursement for your care?

- Our medical platform is accessible 24/7 for you to send your reimbursement requests directly online.
- Our advisers are available to help if you have any questions, or if you need any changes made to your contract, and they will reply to you within 24 working hours.

Tailor-made communication tools



- ✓ **Secure online account** with privileged functions
- ✓ Immediate visa insurance **certificate**
- ✓ **24/7** emergency assistance
- ✓ **Real-time** claims processing
- ✓ Discuss via your **interactive inbox**, to get updates on your claim requests
- ✓ **Online payment** of premiums
- ✓ **Direct processing** and online insurance card
- ✓ **One-stop platform** for all insurance documents 24/7
- ✓ **Direct access** to the latest country information

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