GOLDSTART

MONDassur

Your health insurance for journeys abroad

Travel around the world with peace of mind!

International health insurance is essential to cover you in case of unexpected events abroad. Medical costs abroad are expensive and often unaffordable.

- **Direct payment** in case of hospitalisation, including Covid-19
- **Reimbursement** of medical expenses up to 100% of actual costs
- Medical assistance platform **available 24/7** worldwide
- **Sanitary repatriation** and Personal Liability
- Responses to your emails within **24 hours** on business days
- Peace of mind: benefit from the **financial strength** of our first-rank international partners
- **Easy follow-up** of your e-claims online

Free quote & Online application - www.mondassur.com

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SARL Dixial with capital of 50.000 euros - Company # 48457234200042 - ORIAS # 07034691
Under Control of Prudential Authority - ACPR

Why choose us ?

Comprehensive international **health coverage**

Access to quality healthcare worldwide

Free **personalized advice**

Fast, no-obligation quotes

Over 25 years of experience in international health insurance

Dedicated support from our multicultural and multilingual teams based in France and Thailand

In-house claims management center for greater responsiveness and flexibility

Avis Google 4,5/5

Trustpilot Excellent 4.5

3 coverage plans according to your needs

	BACKUP	BASIC	NOMAD
Our advice	**Emergency benefits** *Worldwide* *Recommended* *European Union*	**Basic benefits** *Worldwide* *Recommended* *Countries zone A***	**Comprehensive benefits** *Worldwide* *Recommended* *Countries Zone B et C***
Hospitalisation	100 %	100 %	100 %
Outpatient medical care (annual limit)	€ 750	€ 2 000	€ 5 000
Pharmacy	✔	✔	✔
Maternity	✘	✔	✔
Emergency dental care	Following a characterized accident	✔	✔
Coverage limit per year	€ 50 000	€ 150 000	€ 300 000 (€ 500 000 USA)

** BACKUP works only in case of accident or unexpected illness*
*** **Zone A :** Worldwide outside countries of zone B et C,*
***Zone B :** Saudi Arabia, Bahrain, Brazil, Canada, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, United Arab Emirates, United Kingdom, Russia, Singapore, Switzerland.*
***Zone C :** USA and Bahamas.*

Your healthcare benefits anywhere in the world

MONDassur

Percentage of reimbursement on actual costs	BACKUP	BASIC	NOMAD
LEVEL OF BENEFITS	EMERGENCIES ACCIDENT OR UNEXPECTED ILLNESS	BASIC ACCIDENT - ILLNESS - PREVENTION	COMPREHENSIVE ACCIDENT - ILLNESS - PREVENTION
HOSPITALISATION			
Medical, surgical, outpatient hospitalisation: - Accommodation costs, practitioner fees - Medical acts, examinations, analysis, medication	100 %	100 %	100 %
Cancer treatment in hospital *(chemotherapy or radiotherapy)*	-	100 %	100 %
Renal dialysis	-	100 %	100 %
Treatment of cardiac, infectious and chronic diseases requiring hospitalization	-	100 %	100 %
Ambulance transport *(with hospitalisation)*	100 % 200 €/ year	100 % 200 €/ year	100 % 500 €/ year
MATERNITY			
Maternity care without surgery	Not covered	80 % 2 000 €/ pregnancy (3 000 € in Zone C**)	80 % 2 500 €/ pregnancy (3 500 € in Zone C**)
Maternity care with surgery	Not covered	80 % 2 500 €/ pregnancy (3 500 € in Zone C**)	80 % 3 000 €/ pregnancy (4 500 € in Zone C**)
OUTPATIENT MEDICAL CARE			
Annual limit	*750 €*	*2 000 €*	*5 000 €*
General practitioner consultations	80 % 50 €/ act	80 % 50 €/ act	100 % 60 €/ act
Specialist consultations	80 % 70 €/ act	80 % 70 €/ act	100 % 90 €/ act
Pharmacy	80 %	80 %	80 %
Prescribed vaccinations and antimalarial treatment	Not covered	80 % 50 €/ year	80 % 80 €/ year
Radiology, medical imaging	80 % 150 €/ act	80 % 200 €/ act	80 % 300 €/ act
Medical analysis, laboratory work	80 % 150 €/ act	80 % 200 €/ act	80 % 300 €/ act
Physiotherapy	80 % 350 €/ year 20 € / session	80 % 350 €/ year 20 € / session	80 % 450 €/ year 30 € / session
Medical practitioners *(osteopathy, chiropractor...)*	-	-	60 €/ year 20 €/ session
Healthcare auxiliaries *(nurses, midwife)*	-	80 % 350 €/ year	80 % 450 €/ year

Your healthcare benefits anywhere in the world

Percentage of reimbursement on actual costs	BACKUP	BASIC	NOMAD
LEVEL OF BENEFITS	EMERGENCIES ACCIDENT OR UNEXPECTED ILLNESS	BASIC ACCIDENT - ILLNESS - PREVENTION	COMPREHENSIVE ACCIDENT - ILLNESS - PREVENTION
PROSTHESES			
Medical equipment and orthopedic prostheses, hearing aids	80 % 200 €/ prothesis	80 % 200 €/ prothesis	80 % 200 €/ prothesis
DENTAL CARE			
Emergency dental care	80 % 50 €/ year (accident)	80 % 70 €/ year (accident)	90 % 100 €/ year (accident)

BACKUP works only in case of accident or unexpected illness.
The percentages indicated are based on your actual medical costs reasonable and customary. Any hospitalisation requires a precertification request in advance please contact our 24/7 assistance platform.

Prices
per month in euros

INDIVIDUAL PRICE

Worldwide (excluding zones B and C)

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 55 years	56 to 60 years	61 to 64 years
Backup	26 €	36 €	46 €	60 €	72 €	76 €	111 €
Basic	60 €	69 €	83 €	121 €	165 €	171 €	230 €
Nomad	82 €	90 €	108 €	159 €	209 €	215 €	303 €

Bahrain, Brazil, Canada, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, Russia, Saudi Arabia, Singapore, Switzerland, United Arab Emirates, United Kingdom

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 55 years	56 to 60 years	61 to 64 years
Backup	29 €	41 €	51 €	70 €	84 €	89 €	124 €
Basic	66 €	73 €	96 €	128 €	157 €	163 €	242 €
Nomad	88 €	97 €	129 €	172 €	213 €	219 €	326 €

United States, Bahamas

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 55 years	56 to 60 years	61 to 64 years
Backup	47 €	61 €	81 €	112 €	136 €	144 €	202 €
Basic	88 €	96 €	128 €	171 €	233 €	242 €	324 €
Nomad	112 €	130 €	173 €	220 €	287 €	295 €	441 €

FAMILY PRICE

Worldwide (excluding zones B and C)

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 55 years	56 to 60 years	61 to 64 years
Backup	68 €	80 €	106 €	143 €	172 €	181 €	244 €
Basic	135 €	154 €	211 €	296 €	357 €	371 €	505 €
Nomad	183 €	200 €	269 €	389 €	475 €	489 €	634 €

Bahrain, Brazil, Canada, Hong Kong, Israel, Italy, Japan, Lebanon, New Caledonia, Qatar, Russia, Saudi Arabia, Singapore, Switzerland, United Arab Emirates, United Kingdom

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 55 years	56 to 60 years	61 to 64 years
Backup	81 €	92 €	123 €	167 €	201 €	212 €	286 €
Basic	148 €	163 €	222 €	311 €	385 €	400 €	533 €
Nomad	195 €	215 €	290 €	408 €	510 €	525 €	717 €

United States, Bahamas

Your age	0 to 25 years	26 to 32 years	33 to 42 years	43 to 50 years	51 to 55 years	56 to 60 years	61 to 64 years
Backup	119 €	143 €	192 €	260 €	325 €	344 €	467 €
Basic	186 €	214 €	298 €	407 €	503 €	522 €	714 €
Nomad	248 €	287 €	389 €	552 €	689 €	709 €	971 €

Coverage possible beyond age 65, rates available upon request.

Comprehensive International Assistance, 24/7 – Worldwide

Why is it essential abroad?

- Medical emergencies abroad can quickly become extremely costly
- Hospitalization requires immediate coordination and reliable support
- Unexpected events may require urgent travel arrangements
- **Abroad, responsiveness and expert coordination make all the difference**

Medical Assistance & Repatriation

✔ **Medical repatriation (actual costs)**
End-to-end organization with no financial burden

✔ **24/7 medical coordination**
Access to a trusted global network of healthcare providers

✔ **Emergency delivery of medication**
Including hard-to-find treatments

✔ **Search and rescue operations**
Coverage up to €3,000

✔ **Repatriation of remains**
Actual costs and handled with care

Personal & Family Protection

✔ **Family visit in case of hospitalization**
Travel expenses covered + accommodation allowance (€50/night, up to 7 nights)

✔ **Emergency return home**
Immediate travel arrangement (train or economy flight)

✔ **Psychological support**
Access to professional consultations when needed

✔ **Loss or theft of personal belongings**
Coverage up to €1,000 (for stays under 90 days)

✔ **Legal assistance abroad**
Legal fees covered up to €3,000
Bail advance up to €15,000

Your cover for personal liability, legal protection and personal accident

Benefits	Limits	Territorial Scope
Accidental death	€25,000	Worldwide
Permanent total disability	€25,000	Worldwide
Personal Liability ("Private Life") Bodily injury, property damage and consequential losses **Limits for USA & CANADA:** • Bodily injury: €1,500,000 • Property and consequential damage: €1,000,000. Deductible: €300 per claim	€5,000,000 €1,500,000 €1,000,000	Strictly limited to the country of assignment or expatriation
Legal defense and recourse (including USA/Canada)	€16,000	USA / Canada
Legal defense and recourse (excluding USA/Canada)	€30,000	Outside USA / Canada
Tenant's liability Deductible: €80	€40,000	Strictly limited to the country of assignment or expatriation
Internship liability – property damage Deductible: €80	€10,000	Strictly limited to the country of assignment or expatriation

Terms of service

How can I apply for GoldStart?

Follow these three steps:

1. Once you have received your quotation, **complete the enrolment form online**, including the medical questionnaire if necessary.
2. **Sign** your application form electronically.
3. Once your application has been accepted, you **pay your premium**.

Who can purchase GoldStart?

Any person living abroad outside his country of nationality for private or professional purpose. Whether you are self-employed, on Working Holiday Visa (WHV), traveller around the world, retired etc, you can benefit from GoldStart insurance.

Enrollment Information

• Your coverage begins upon receipt of your application and health questionnaire, your bank details, a copy of your passport, payment of your premiums and after acceptance by the insurer.

• Upon registration, you are insured :
> **Immediately** for medical care and hospitalisation in case of an accident or unexpected illness,
> after **3 months** for all other medical care and hospitalisation,
> after **6 months** for all medical equipment and orthopedic, prostheses, hearing aids
> after **10 months** for maternity.

These waiting periods can be waived if you move from one insurer to another in less than a month (with the exception of maternity care).

• The premiums are **payable quarterly, bi-annually**, or annually by bank transfer, credit card, Visa or Mastercard, or by automatic withdrawl (European SEPA bank accounts), except for the Backup plan.

Mode of premium payment

For stays longer than 12 months, payment can be made quarterly or semi-annually by credit card, bank transfer or direct debit (excluding Backup plan).

	Total	Quarter	Semester
1 to 12 months	✔	✘	✘
From 12 months	✔	✔	✔

Payment by installment entails membership and management fees of 18€/year.

How does your health insurance work?

How do I obtain a direct payment for hospitalisation?

• The beneficiary has access **24/7** to an assistance platform for hospital care and reimbursement.

• The beneficiary does not need to advance any costs for hospitalisation. The insurer will arrange direct payment according to the conditions of the contract.

How do I get my certificate and my insurance card?

After your insurance purchase, you will receive your insurance certificate and insurance card by email. You will have access to your online personal account. We will explain in detail how your health insurance works so that you can get the best coverage for your medical expenses.

How to follow-up claims and plan details?

• On your personal account online 24/7 you can view your claims reimbursement and status.

• Our advisers are available for any questions or changes on your plan and will answer you within 24 hours.

How do the medical claims reimbursements work ?

Free **choice** of healthcare providers

Submit your supporting documents via your personal account

Fast **reimbursements**

Track your claims online

Tailor-made communication tools

All your services online, 24/7

✓ **My Account**
Manage your details and payments effortlessly

✓ **My Policy**
View your coverage and download documents

✓ **My Claims**
Monitor your reimbursements in real time

✓ **Submit a Claim**
Send your supporting documents and request pre-approval easily

✓ **My Premiums**
Check and pay your contributions online

✓ **Contact & Assistance**
Contact our teams and 24/7 emergency support.

You can contact us by :

@ Mail

Téléphone / WhatsApp : + 33 1 80 87 57 80
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