

Health 1st Euro, Death and Dismemberment benefits, Assistance and Legal Liability benefits

Insurance Product Information Document

Companies : MGEN & MGEN Vie (Health 1st Euro, Assistance-Repatriation and Non-accidental death benefits) – Chubb European Group SE (Legal liability)

Product: Contracts N° MGENIB1100438SAP –N° FRBOPA61610 - Europax

This product information document presents a summary of the contract's main guarantees and exclusions. It does not take into account your needs and specific requests. You shall find detailed information about this product in the pre-contractual and contractual documentation.

What is this type of insurance?

The « Europax » product has been subscribed by the Globe Partner Association on behalf of its members aged under 70 who are travelling outside of their country of origin for stays of less than 90 days in the Schengen countries. For multiple entries Schengen visas, duration of cover is of 6 months or 1 year depending on the type of visa applied for. In both cases, stays in Schengen countries and related coverage are of a maximum of 90 days per semester. It provides for the reimbursement of **Medical expenses** which are recognized by the World Health Organization from the very first euro spent, a cover in case of **Non-accidental death, Assistance benefits** and coverage of **Legal liability** that may occur during private life.



What is insured ?

The benefits that are preceded by a green check are systematically granted.

Health benefits

Reimbursement of real medical expenses and guarantees of payment:

- ✓ Medical, pharmaceutical and hospitalization expenses (limit €30,000 per contract)
- ✓ Dental treatment (limit €92 per contract)

Death benefits

- ✓ Non-accidental death: €1 000

Assistance benefits

Repatriation assistance:

- ✓ To the home country, if a disease of an accident requires the insured to interrupt his/her stay
- ✓ Coverage of additional fees for the transportation of the insured members who are accompanying the insured

Searching fees:

- ✓ Searching fees at sea or in the mountain further to life threatening events (limited to €1 500 per person, € 4 000 per event)

Repatriation of mortal remains :

- ✓ Fees of the repatriation of the body to the nearest national airport of the insured's home address in his/her country of origin (funeral expenses required for transportation limited to €1 500)

Legal liability

Financial consequences of personal legal liability, including during internships:

- ✓ Personal injury: limited to €4 575 000.
- ✓ Damage to property and consequential losses therefrom: limited to €76 000.
- ✓ Objects entrusted during a period of internship: limited to 11 500.€



What is not insured ?

For all guarantees

- ✗ The intentional act of the covered person, the absence of random
- ✗ Reimbursements are limited to the annual limits indicated in the table of benefits

Health benefits

- ✗ Unreasonable or unusual medical Costs

Assistance benefits

- ✗ Assistance due to a non-covered accident or illness.

Death benefits

- ✗ Accidental death

Legal liability

- ✗ Damage affecting personally the covered person and or members of his/her family



Are there any exclusions on cover ?

Main exclusions relating to All benefits

- Accidents or illnesses which occurred prior to the effective date of the contract
- Voluntary non-observance of local legislation in visited countries
- Consequences of an obvious state of alcoholism or drunkenness
- Use of non-prescribed drugs and non-medical products
- Terrorism, war (whether civil or not), riots

Main exclusions relating to Health and Assistance benefits

- Expenses relating to travels undertaken for the purpose of diagnosis and/or treatment
- Medical and surgical fees which may be delayed
- States of pregnancy unless unforeseen complications, and in any case from the 6th month of pregnancy
- Suicide attempt

Main exclusions relating to Death benefits

- Use of a motorcycle with a cylinder in excess of 125cm³
- Accidents resulting from the covered person's professional activity

Main exclusions relating to Assistance benefits

- Assistance due to pollution, natural disasters

Main exclusions relating to Legal liability

- Use of land motor vehicles and sailing boats
- Damage resulting from any professional activity
- Objects entrusted to the insured (except in case of internships)
- Internships in the medical and paramedical field (except for internships exclusively on an observation basis)

Main restrictions

- €30 deductible for medical, pharmaceutical and hospitalization expenses
- €100 deductible per file and per claim for each Legal liability benefits



Where am I covered ?

- ✓ Benefits apply in the countries of the Schengen area only (Austria, Belgium, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland).



What are my obligations ?

Under penalty of forfeiture of cover:

- **When taking out the policy, the covered person must:**

- Fill the enrolment documents comprising a health declaration **before departure**.
- Pay the entire period of coverage indicated in the affiliation documents.

- **During the lifetime of the contract:**

Inform the insurer of the following events:

- Status changes: address modification, change of status with regard to mandatory health and maternity insurance schemes,
- Return to his/her country of residence,
- Benefits from any social security scheme or any other insurance organism.

- **In case of a claim:**

Advise the insurer within the allowed time limits and join any documentary evidence useful to examine the claim.

Medical expenses:

- Scanned documents are accepted for reimbursement requests of €500 or less.
- In case of hospitalization of more than 24 hours, possibility to obtain a guarantee of payment.
- Address a request for prior approval to the insurer in case of hospitalization, surgery, radiography or medical treatment.

Assistance: Obtain the prior approval of the insurer before taking any steps or incurring any expenses, and when the insurer organizes the transport or repatriation, restitution of the initial travel tickets.

Legal Liability: You should not accept any acknowledgment of liability without our prior written consent.



When and how do I pay ?

Premiums must be paid entirely at enrolment.
Payment can be made by credit card.



When does the cover start and end ?

Acceptance of coverage is subject to the membership to the Globe Partner Association and acceptance by the insurer. The contract starts on the date specified in the insurance certificate, subject to the payment of the premium.

It is concluded for a fixed term.

The contract may also end:

- On the termination date of contracts MGENIB1100438SAP or FRBOPA61610 concluded between the Globe Partner Association and the insurers.
- On the date of final return or after evacuation to his/her country of residence in case the contract period has not ended.



How do I cancel the contract ?

The contract is subscribed for a fixed term without tacit renewal and cannot be cancelled or refunded once started.