## **Table of benefits**

My temporary cover abroad MyStudies Cover MyTravel Cover

MEDICAL EXPENSES			
LEVELS OF COVER	EMERGENCY	COMFORT	
<b>Upper limit</b> (Maximum amount per insured)	250,000€ In case of accident or medical emergency only	500,000€	
MEDICAL AND SURGICAL HOSPITALISATION			
<ul> <li>Transfer by ambulance (if hospitalization is covered by APRIL International)</li> <li>Hospital room and board (including daily hospital charge in France)</li> <li>Medical and surgical fees</li> <li>Pathology, diagnostic tests and drugs</li> <li>Medical procedures</li> </ul>	100% of actual cost All medical expenses are subject to prior agreement hospital		
Hospitalization for the treatment of mental or nervous disorders	80% of actual costs, up to 30 days per year		
Private room	Up to €50 per day		
OUTPATIENT BENEFITS			
Consultations and procedures carried out by GPs or specialists Pathology, diagnostic tests, X-rays and drugs Procedures carried out by nurses and physiotherapists (if hospitalization is covered by APRIL International)	100% of actual costs, up to €750 per year and following an accident or a medical emergency only upon presentation of the claim form	100% of actual costs	
Emergency dental treatment Not resulting from an accident	Up to €400 per year		
DENTAL, PROSTHESES AND OPTICAL RESULTING FROM AN ACCIDENT			
<ul> <li>Medical or orthopedic prostheses</li> <li>Hearing aid</li> <li>Optical : prescribed glasses or contact lenses</li> </ul>	Up to €300 per year		
<ul> <li>Emergency dental treatment</li> <li>Dental prostheses</li> <li>Inlay-Core, Inlay-Onlay</li> <li>Cannot be combined with emergency dental treatment not resulting from an accident</li> </ul>	Up to €800 per yec	ır	



OTHER BENEFITS	LEVELS	
REPATRIATION ASSISTANCE		
Medical evacuation and repatriation Returning the body or the ashes	100% of actual costs	
Provision of coffin	€2,000	
Presence of a family member to accompany the deceased	Round-trip ticket	
Translation of legal and administrative documents	Up to €500 per year	
Presence of a family member if the insured is hospitalised for more than 6 days	Round-trip ticket €80 per night, maximum 10 nights	
Early return in case of the death or hospitalisation of a family member	Round-trip ticket	
Emergency return if your home is badly damaged		
Repatriation in case of a terrorist attack or a natural disaster	One-way ticket	
Repatriation of plan beneficiaries		
Return to the country of destination after stabilisation		
Sending urgent messages	100% of actual costs	
Enforced stay abroad	€80 per night, maximum 5 nights	
Travel assistance if personal items are lost or stolen	Up to €1,000 (advance)	
Search and rescue costs	Up to €5,000 per person and per event	
Sourcing and sending medication not available locally	Postage costs	
PERSONAL LIABILITY PRIVATE CAPACITY		
Bodily injury	Up to €4,500,000	
Material and consequential damage	Up to €450,000 per year, including €90,000 for consequential damage excess €75 per claim	
Material damage caused during internships	Up to €12,000 per year, excess €75 per claim	
LEGAL ASSISTANCE		
Attorney fees abroad	Up to €3,000 per event	
Advance payment of bail abroad	Up to €15,000 per event	
PSYCHOLOGICALASSISTANCE		
Interview with a psychologist	3 telephone calls	
PERSONAL ACCIDENT		
Accidental death	€10,000, or funeral expenses for the under 16's	
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OTHER BENEFITS (following)	LEVELS	
BAGGAGE AND PERSONAL EFFECTS INSURANCE		
BAGGAGE • Loss, theft or destruction during the outward or return trip • Theft or destruction during the stay	Up to €1,600 limited to €800 for valuables,	
Delayed baggage	Up to €200	
Mobil phone, computer, GoPro : Theft by characterized violence or snatching	Up to €500	
Fraudulent use of SIM card	Actual costs	
TRAVELINCIDENT		
Delayed departure	Up to €100, airline tickets only	
Delayed plane/Cancellation Missed connection	Up to €300	
INTERRUPTION OF STAY		
<ul> <li>Reimbursement of tuition fees of current year in case of repatriation of the insured</li> <li>OR</li> <li>Reimbursement of cost incurred in case of interruption due to repatriation of the insured</li> </ul>	Ajusted pro rata temporis, up to €5,000. Actual costs within the limit of €250 per day and up to €5,000.	

FRANCE

