neo Students Explore WHV

Are you planning to go abroad for an internship, under a Working Holiday Visa, to study or for a long-term stay?

You need to take out international health insurance with high-level benefits, this is a prerequisite for your visa application for certain countries. With the **neo** solution, benefit from comprehensive coverage at the best price worldwide* so you can make the most of your stay with peace of mind.

WHO IS MSH?

For over 50 years, we have been providing coverage to expatriates in 193 countries. Whatever their needs, we offer them comprehensive coverage: medical expenses, repatriation, third-party liability abroad and life & disability benefits.

KEY FIGURES



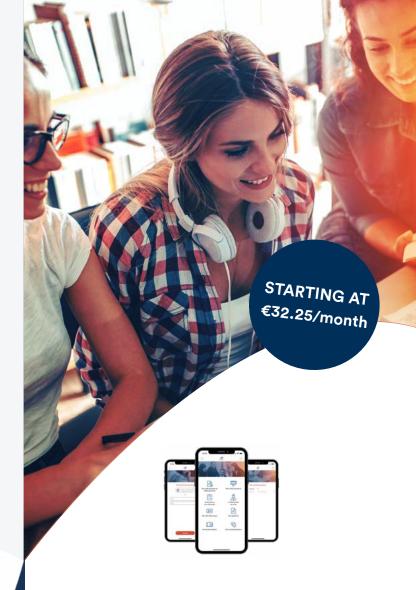
AVAILABLE 24/7



MORE THAN 50 LANGUAGES SPOKEN MORE THAN 60 NATIONALITIES



700,000+ INSURED MEMBERS



WITH MSH, STAY CONNECTED!

The MSH Members' Area allows you to complete your formalities quickly and in a secure way: submit and track your claims, download your documents (certificates of insurance and insurance card) and much more!

The MSH mobile app: your health partner day after day. Many features are available, including the submission of your claims via your phone. Upload a picture of your invoice and that's it!



HOW DOES IT WORK?

FOR WHOM?

Any individual between the ages of **18 and 35** from any nationality and living in France at the time of departure.

FOR HOW LONG? WHERE?

From **1 to 12 months** worldwide* **and up** to **24 months** for WHV holders.

AND WHAT ABOUT REIMBURSEMENTS?

2 options:

- from the 1st euro spent,
- as a top-up to the EHIC (European Health Insurance Card).

WHAT ARE MY BENEFITS?

- You are covered in your country of destination and during short stays in France (up to 30 days) and worldwide* (less than 90 days),
- Loss, theft of your luggage or damage caused to it,
- Assistance, Repatriation,
- Personal accident insurance (lump sum in the event of death or disability),
- Third-party liability abroad + tenant's liability in the country of destination,
- Travel incidents (delayed departure or flight).

IN DETAILS:

- ✓ Aggregate limit for emergency medical expenses: €1,000,000,
- √ Worldwide coverage*,
- ✓ Practice your **favorite sports** with peace of mind (kitesurfing, canyoning, etc.),
- √ Visit of a family member in the event of hospitalization (> 6 days),
- √ Early return (hospitalization or death of a family member),
- ✓ Valuables (computer, cellphone, GoPro, etc.) are covered under certain conditions,
- √ Third-party liability coverage for internships,
- √ Unlimited teleconsultations,
- √ 24/7 assistance,
- ✓ Certificate of insurance available right away.



MY BENEFITS SCHEDULE

BENEFITS	LIMITS
MEDICAL EXPENSES	Emergency medical expenses from the 1 st euro €1,000,000
Surgery and hospitalization	100%
Consultations, pharmacy, laboratory tests and paramedical procedures	100% excluding vaccines
Emergency dental care	€200 (emergency) €1,500 (accident)
Vision care (accidental bodily injury)	€400
IN A THIRD COUNTRY	€50,000 (< 90 days)
IN THE COUNTRY OF RESIDENCE	€10,000 (within the limit of 30 days)
LUGGAGE AND PERSONAL EFFECTS	
Theft, loss of your luggage or damage caused to it	€2,000 including Valuables €700 Deductible €30 Phones and tablets €500 Deductible €50
TRAVEL INCIDENTS	
Cancellation or change fees	€100
ASSISTANCE	
Medical transportation	100%
Medical repatriation	100%
Visit of a family member in the event of hospitalization > 6 days	Round-trip ticket + €100 / night (within the limit of 10 nights)
Early return in the event of hospitalization / death of a family member	Round-trip ticket
Extension of stay in the event of illness / hospitalization (excluding pandemics)	Return ticket up to €2,000 + €100 / night (within the limit of 5 nights)
Search costs	€5,000
Repatriation of the body in the event of death	100%
Legal expenses insurance	€15,000 (bail bond €5,000)
Advance of funds	€500
THIRD-PARTY LIABILITY	€4,500,000
Bodily injury	€4,500,000 Deductible €80
Material damage and consequential financial loss	€450,000
Damage to equipment entrusted during the internship	€12,000 Deductible €100
TENANT'S LIABILITY IN THE COUNTRY OF DESTINATION	€100,000 / Deductible €80
PERSONAL ACCIDENT	
Dooth lump our	615 000

€15,000 €75,000 following an

accident

Death lump sum

Total permanent disability lump sum

AND WHAT ABOUT EMERGENCIES?

In the event of an emergency or hospitalization, please contact our insurer, AIG.



AIG TRAVEL Assistance : +33 149 024 670

ONE LAST CHECK BEFORE LEAVING!

HEALTH CHECK-LIST

Take out international health insurance.
Read the country guides and find out more about the health conditions of your country of destination. Click here
Prepare a first aid kit according to your destination.
Get the required vaccinations for your destination. Do this several months in advance.
Get a medical check-up from your usual practitioners.
Scan your medical prescriptions and take them with you.
Buy new glasses or stock up on contact lenses.

GO TO THE WEBSITE



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