

# Expatriates Insurance

## Insurance Product Information Document



Company (Insurer) : Chubb European Group SE, a company governed by French Insurance Code, domiciled at La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, entered in the Nanterre Trade & Companies Register with the number 450 327 374, subject to regulation by the French ACPR.

Produit : START EXPAT – Assistance

This document provides a summary of the main cover and exclusions. It is not personalized to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions. <https://www.msh-intl.com/fr/>

### What is this type of insurance?

This insurance is designed to protect Insureds outside their Country of nationality, as well as their family members if they are mentioned on the Membership Certificate, by providing them with assistance services and private live civil liability coverage.



### What is insured?

#### COVERS ALWAYS INCLUDED

- ✓ Emergency medical transport (Actual costs)
- ✓ Repatriation to the country of residence / country of posting or expatriation (Actual costs)
- ✓ Repatriation to the country of origin or nationality (Actual costs)
- ✓ Return of an accompanying beneficiary in the event that the Insured Party is repatriated (Return air or train ticket)
- ✓ Accompanying support for children (Round trip air or train ticket for one relative or an accompanying person and accommodation and breakfast expenses, up to 150€ per night, max 2 nights)
- ✓ Extension of the Insured Party or an accompanying beneficiary's trip (coverage of living expenses, up to €150 per day, capped at €1,500)
- ✓ Presence of a relative with the hospitalized Insured Party (Round-trip ticket for air or train travel and coverage of accommodation costs of up to €150 per day and per person, capped at €1,500)
- ✓ Return of the Insured to his/her Country of Posting or Expatriation (One air or train ticket)
- ✓ Assistance in returning home after repatriation (in France): child care / household help / pet sitting / hospital comfort
- ✓ Repatriation of the body in case of death (Actual costs) Coffin or urn costs (Up to €2,000)
- ✓ Accompanying the deceased body or urn (One return air or train ticket for one family member)
- ✓ Identification of the body and death formalities (Round-trip ticket for air or train travel for one member of the family and coverage of costs of staying up to €150 per day per person over a maximum period of 2 days)
- ✓ Emergency return of the Insured Party following the death or serious illness of a Close Relative (Round-trip ticket (max once per year for the same event)
- ✓ Advance on bail (15 000€) & Advance and payment of legal fees (3 000€)
- ✓ Search & rescue costs (up to 15 000€)
- ✓ Early return to the Insured's home in the event of a damage (One return air or train ticket)
- ✓ Early return in the event of an attack or natural disaster (Return ticket)



### What is not insured?

- ✗ Any cover, claim or indemnity the payment of which would expose Chubb to a violation of United Nations resolutions or economic and trade sanctions, or of the laws or regulations of the European Union, the United Kingdom, France or the United States of America.
- ✗ Pregnancy and childbirth **except in the case of unforeseeable complications that could endanger the life of the mother or the unborn child**, termination of pregnancy, treatment of sterility.



### Are there any restrictions on cover ?

- ! Claims caused or provoked intentionally by the Insured Party.
- ! Claims caused by the Insured's use of drugs or narcotics not prescribed by a physician; due to the Insured's suicide or attempted suicide; or due to a neurological or neuropsychiatric disorder.
- ! Claims resulting from the practice of a sport as a professional, as well as from participation, even as an amateur, in motor racing or sports deemed to be dangerous, such as ski jumping, bungee jumping, scuba diving, extreme sports and record attempts.
- ! Assistance :
  - May not intervene outside the limit of the approvals given by the local authorities.
  - Is not required to intervene in cases in which the Insured Party has voluntarily committed violations of the laws in force in the countries through which he or she passes or in which he or she stays;

*The comprehensive list of exclusions can be found in the Information Notice*

- ✓ Sending medicines abroad
- ✓ Assistance in the event of theft, loss or destruction of identity documents or payment instruments: Information procedures / Provision of funds (€2,300) / Extended stay (accommodation costs 150€ max. 1 500€)
- ✓ Travel incidents (Flight delays resulting in missed connection: €300)
- ✓ Luggage and personal effects: Theft, destruction, loss: €2,000 / Delayed delivery: €300 / ID Card or passport theft: €150
- ✓ Psychological Assistance
- ✓ Bodily injury (Accidental death: €5,000 / Total or Partial Permanent Disability: up to €50,000)
- ✓ Private life civil liability

Coverages marked with a check mark ✓ are systematically included in the contract..



## Where am I covered ?

- The cover provided by this Contract applies worldwide, strictly and exclusively during the period of expatriation or posting of the Insured, to the exclusion of the following countries and territories: **Cuba, Iran, Syria, North Korea, North Sudan, Venezuela, Crimea, the Donbass Region including Luhansk and Donetsk.**



## What are my obligations ?

### Under penalty of suspension of benefits, termination or nullity of the contract :

- On applying for the contract: The Insured must accurately declare all information known to him/her which may enable the Insurer to assess the risks he/she is assuming
- During the term of the contract: Pay the Premium and inform the Insurer of any change in the insured risk.
- In the event of a claim: Declare any claim within 5 working days of becoming aware of it. In order for the assistance services to be implemented, the Insured must contact Europ Assistance prior to any intervention involving the cover of the contract. The contact details are shown on the Insured card and in the Information Notice.



## When and how do I pay ?

- The annual premium or partial premium shown on the Membership Certificate is payable in advance on the agreed due dates.



## When does the cover start and end ?

- Cover takes effect when the Insured leaves his/her Home in his/her Country of origin to go to the Country of posting or expatriation, and ceases upon definitive return to his/her Country of origin or nationality.
- They are valid twenty-four hours a day (24/24), in both private and professional life, for the duration of this period.
- Cover expires thirty (30) days after the Insured's definitive return to his/her country of origin or nationality. All cover terminates for each Insured under the following conditions: on the date of termination of the Contract; on the date on which the Insured is no longer part of the insured group, at the end of insurance year during which the Insured will have reached the age of 65, on the date on which the Insured no longer has posting or expatriate status.



## How can I cancel the contract ?

- When ? :
  - The Insured may cancel the contract at any time one year after taking out the contract, subject to 1 months' notice.
  - In the event of the removal of aggravating conditions mentioned in the contract, if the Insurer refuses to reduce the insurance premium accordingly within 10 days of the complaint made by the Insured by registered letter.
  - In the event of a price increase, the Insured may cancel the Contract within 15 days of becoming aware of the increase.
- How :
  - The Insured may terminate the contract either by letter or any other durable support, or by a declaration made against receipt at the Insurer's head office, or on the MSH website <https://www.msh-intl.com/fr/>