

## **Conditions of the offer**

*In accordance with Article L. 521-1 of the French Insurance Code, "All information, including advertising communications sent by the insurance product distributor to a potential policyholder or member, must be clear, accurate and not misleading. Advertising must be clearly identifiable as such."*

*Article L. 221-11 of the French Consumer Code also states that "When the contract is concluded remotely, the trader shall provide the consumer, in a legible and comprehensible manner, with the information provided for in Article L. 221-5 or make it available to the consumer by any means suitable for the remote communication technique used."*

### **1. Identity of MSH International**

Company name: **MSH INTERNATIONAL**

Address of registered office: 39, rue Mstislav Rostropovitch, 75017 Paris

MSH INTERNATIONAL is a simplified joint stock company (société par actions simplifiée) with a capital of €2,500,000, registered with the Paris Trade and Companies Register under number 352 807 549, registered with ORIAS under number 07 002 751.

Contact details: +33 1 44 20 48 77 - [sales@msh-intl.com](mailto:sales@msh-intl.com)

Activities: The Association of Services for Expatriates (ASFE) has mandated MSH International, designer and administrator of ASFE plans, and one of the world leaders in international benefit plans with more than 400,000 globally-mobile individuals covered around the world. MSH International sells FIRST'EXPAT+ and RELAIS'EXPAT+ offers on behalf of ASFE.

### **2. The commercial offer**

The main characteristics of MSH International's FIRST'EXPAT+/ RELAIS'EXPAT+ plans are as follows:

The insurance plans purchased by ASFE are a type of plan known as "open group". They provide coverage from the 1<sup>st</sup> euro/1<sup>st</sup> dollar or in addition to benefits provided by the CFE (Caisse des Français de l'Étranger), to the exclusion of any other healthcare insurance scheme. Their purpose, within the limit of actual costs, is the payment of benefits, from the 1<sup>st</sup> euro/1<sup>st</sup> dollar or in addition to benefits paid by the CFE, as a reimbursement of medical expenses incurred by members living outside their home country, in a private or professional capacity as well as any dependents, whether or not they are residing in the same foreign country, if they are enrolled in the plan. Each plan provides basic healthcare coverage which can be supplemented by optional benefits and 4 levels of coverage within these options, Quartz, Pearl, Sapphire, and Diamond. Each plan also includes 5 coverage zones (please refer to section 1.4/ Coverage zones under the plan- see the General Terms and Conditions of FIRST'EXPAT+/ RELAIS'EXPAT+ plans).

The plan provides:

- a range of BASIC BENEFITS (commercialized as 'HEALTH') covering costs related to hospitalization, routine healthcare on an outpatient basis, preventive and alternative medicine, pharmacy items, equipment and medical prostheses,
- two OPTIONAL BENEFITS available in addition to the BASIC BENEFITS (HEALTH), chosen by each member, covering the following costs:
  - o LEVEL 1 OPTIONAL BENEFITS (commercialized as 'HEALTH+'): Vision and Dental
  - o LEVEL 2 OPTIONAL BENEFITS (commercialized as 'HEALTH+CHILD'): Maternity.

Important: Level 2 optional benefits can only be selected if Level 1 optional benefits have themselves been selected.

The purpose of the commercial promotion offer proposed by MSH International is to accelerate sales for individuals by offering an Amazon.fr gift voucher (website only available in French) worth €50 to the first 200 FIRST'EXPAT+ or RELAIS'EXPAT+ plans taken out before 31/12/2021.

### **3. The beneficiaries of the offer**

Any person who has taken out a FIRST'EXPAT+/RELAIS'EXPAT+ health insurance plan with MSH International between the start date of the commercial action (04/11/2021) and the end date (31/12/2021) and who complies with the conditions of membership of said plans, within the limit of the first 200 plans purchased.

### **4. Duration of the offer**

The first 200 policyholders of FIRST'EXPAT+ or RELAIS'EXPAT+ plans from 04/11/2021 until 31 December 2021 will benefit from an Amazon.fr gift voucher (website only available in French) with a value of €50.

The commercial offer has a term of 58 days and is intended for the first 200 policyholders of one of the aforementioned plans (see point 2 of this document).

FIRST'EXPAT+/ RELAIS'EXPAT+ plans take effect on the date defined at the time of enrollment.

### **5. Terms and conditions**

MSHI complies with the rules relating to remote selling, in accordance with Articles L. 221-1, L. 221-5 and L. 111-1 of the French Consumer Code.

Information relating to the commercial offer is communicated prior to the signature of the contract, or at the time the policyholder submits the enrollment form. The insured member is reminded of this information when the membership is validated.

The information shall be provided to the consumer, on a durable medium, within a reasonable period of time after the end of the contract cancellation period.

The communication channels used for the distribution of the offer are as follows:

- MSH International website: [www.msh-intl.com](http://www.msh-intl.com)
- MSH International Facebook and Instagram account:
  - [www.facebook.com/MSHInternational/](https://www.facebook.com/MSHInternational/)
  - [www.instagram.com/msh\\_international/](https://www.instagram.com/msh_international/)
- ASFE website: [www.asfe-expat.com](http://www.asfe-expat.com)
- Paid Google Ads

Information on the costs of employing the remote communication technology used will be provided on request.

## **6. The price**

The commercial offer is an Amazon.fr gift voucher (website only available in French) with a value of €50 including taxes.

The premiums relating to FIRST'EXPAT+/ RELAIS'EXPAT+ plans are defined in your plan (see methods for calculating premiums in the document of the General Terms and Conditions of FIRST'EXPAT+/ RELAIS'EXPAT+ plans, Chapter 5. /GENERAL OPERATING PROCEDURES).

## **7. Contractual terms and conditions**

Contractual terms of the FIRST'EXPAT+/ RELAIS'EXPAT+ plans of MSH International:

- Procedure for termination:

Membership and benefits cease for each member and their dependents:

- on the date of termination of the plan. In this case, the insurer will offer the member a plan which provides continued coverage on an individual basis subject to payment of the premium specified by the insurer;
- if the member no longer has membership of the contracting association, the association must inform the administrator (MSH International) of this within a period of one month. This request may be made at any time but at the earliest after 6 months of membership of the plan;
- in the event of non-payment of the premiums: if the premium corresponding to the membership is no longer being paid;
- during the course of the year: as soon as the insured member does no longer qualify for membership of the plan, for example in the event of a return to the home country, enrollment by the employer in a similar plan or the French or local social security; termination of membership will take effect on the 1<sup>st</sup> or 15<sup>th</sup> of the month following the date

of receipt of the letter of termination together with official supporting documentation. Requests to terminate the plan will not be accepted unless official supporting documentation is provided. The end date of the plan will be determined by the date of receipt of the supporting documentation and will not be effective until the expiration of a minimum notice period of one month. For example, if we receive a request for termination, together with an official document proving that you have returned home, on January 26, the plan will not end until March 1. The administrator, MSH International, reserves the right to check that the official supporting documents are authentic. If the supporting documents prove to be false, termination will not take place during the course of the year and the premiums will remain due until termination becomes possible on the anniversary date of enrollment.

- in the event of the member's death. On this date, their surviving spouse, partner or common-law spouse who is enrolled in the plan can take out membership of the plan for themselves and, if applicable, for their dependents;
- However, no medical formalities will be required by the insurer.

You can consult all the contractual conditions related to our FIRST'EXPAT+/RELAIS'EXPAT+ products in the General Terms and Conditions, available at [www.msh-intl.com](http://www.msh-intl.com) : <https://www.msh-intl.com/fr/assurances-sante-particuliers-plus-d-un-an.html>.

## **8. Exclusion**

The policyholder may lose the benefit of this commercial offer in the following cases:

- The offer cannot be combined with other offers in progress.

## **9. Complaints procedure**

In the event of a complaint, you can write to our Complaints Department: MSH INTERNATIONAL, service réclamation, 23 allées de l'Europe - 92587 Clichy Cedex, FRANCE.

If you are not satisfied with the initial response provided, you may refer the matter to the Insurance Ombudsman: Médiation de l'Assurance, TSA 50110 75441 Paris cedex 09, France / [www.mediation-assurance.org](http://www.mediation-assurance.org)