

Health 1st Euro and Accidental death and Dismemberment Benefits Insurance

Insurance Product Information Document

Company: AWP Health & Life S.A. – French insurance company

Product : contract No 080225/503 – GLOBE PARTNER

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

What is this type of insurance?

The « GLOBE PARTNER » product has been subscribed by the Globe Partner Association on behalf of its members under 70 years of age who are travelling outside of their country of residence. It provides for the reimbursement of **medical expenses** recognized by the French Social Security and would be reimbursed by the latter, from the very first euro spent, and a cover in case of **Accidental death and Dismemberment**.

These benefits complete the Assistance, Legal Liability and Luggage benefits that are described in the information document of the product « Assistance, Legal Liability and Luggage benefits » of contract number 602 750 with AWP P&C.



What is insured ?

Health benefits

Reimbursement of real medical expenses and guarantees of payment within an annual limit of €150,000:

- ✓ Surgery and hospitalization
- ✓ Consultations, pharmacy, x-ray, analyses, paramedic care
- ✓ Emergency dental treatment (maximum €300)
- ✓ Dental treatment following an accident (maximum €600)

Accidental death and Dismemberment benefits

- ✓ Accidental death benefit : €8 000
- ✓ Permanent disability benefit further to an accident : €30 000



What is not insured ?

Medical costs guarantees

- ✗ Reimbursements are limited to the annual limits indicated in the table of benefits
- ✗ Medical expenses in the country of residence, except for students (covered in their country of residence in case of emergency, when they return for holidays, for a maximum of 30 days per contract year and a maximum amount of €15 000).
- ✗ Unreasonable or unusual Medical Costs

Accidental death and dismemberment benefits

- ✗ Accidental death must occur within one year of the accident
- ✗ Permanent disability must occur before the 70th birthday of the covered person



Are there any restrictions on cover ?

Main exclusions for all guarantees

- ! Accidents or illnesses which occurred prior to the effective date of the contract
- ! The intentional act of the covered person
- ! Consequences of alcoholism or drunkenness
- ! Use of non-prescribed drugs and non-medicinal products
- ! The absence of random

Main exclusions for Health benefits only

- ! Treatments not prescribed by a qualified doctor
- ! Cosmetic treatment that are not consecutive to an accident
- ! Treatments due to sexually transmitted diseases and related tests
- ! Treatments that can wait for the covered person to return to his/her country of residence

Main exclusions for Accidental death and Dismemberment benefits only

- ! Accidents caused by the use of a motor cycle with a cylinder in excess of 125 cm³ either as driver or passenger
- ! Accidents resulting from the covered person's professional activity



Where am I covered ?

Option 1 : Benefits apply only in the European Union, to the exclusion of the country of residence.

Option 2 : Benefits apply worldwide, to the exclusion of the country of residence.

- ✓ **Students** may be covered for medical expenses in their country of residence in case of emergency, during school holidays, for a maximum of 30 days per contract year and a maximum amount of €15 000.



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 his/her departure.
- Pay the entire period of coverage.

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

Inform the insurer of the following events :

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

- **In case of claim :**

For the reimbursement of medical expenses, the medical claim should be sent, accompanied by documentary evidence :

- By post : copy, photocopy or duplicates of bills are not accepted
- By e-mail: for claims not exceeding €500.

Possibility to obtain a GOP in case of hospitalization > 24h.

Address a **request for prior approval** (medical report and detailed cost estimate) to the insurer in case of hospitalization, surgery, radiography or medical treatment.

In case of accidental death or dismemberment further to an accident :

- Report the accident giving rise to a claim to the insurer within 5 working days unless there is an unforeseen event or a case of force majeure.
- Be checked by our Medical consultant so that he/she may assess the consequences of the accident.



When and how do I pay ?

Premiums must be paid entirely before the beginning of the policy.

Payment can be made by credit card, check or wire transfer



When does the cover start and end ?

Acceptance of the coverage is subject to the membership to the Globe Partner Association and acceptance of the insurance. The contract starts with the payment of the premium on the date specified in the enrolment documents.

It is concluded for a fixed term.

The contract ends :

- On the last day of his/her period of coverage,
- On the date of final return or after evacuation to his/her country of residence in case the contract period has not ended
- On the termination date of contract n° 08 0225/503 concluded between the Globe Partner Association and AWP Health and Life S.A.



How do I cancel the contract ?

The contract is subscribed for a fixed term and cannot be cancelled or refunded once started.

Assistance, Legal liability and Luggage benefits

Insurance Product Information Document

Company: AWP P&C – French insurance company




Product: contract No 602 750 – GLOBE PARTNER

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

What is this type of insurance?

The « GLOBE PARTNER » product has been subscribed by the Globe Partner Association on behalf of its members under 70 years of age who are travelling outside of their country of residence. It provides for **Assistance benefits**, coverage of **Legal liability** that may occur during private life or during internships, and coverage of your **luggage** during the outward and return travel.

These benefits complete the health, accidental death and dismemberment benefits that are described in the information document of the product « Health, accidental death and dismemberment benefits » of the contract number 080225/503 with AWP Health & Life S.A.

 What is insured ?	 What is not insured ?
<p>Assistance benefits :</p> <ul style="list-style-type: none">✓ Medical transport✓ Repatriation✓ Presence of a relative if hospitalized > 7 days (outward/return ticket + €80 per night, max 8 nights)✓ Transport of body in case of death (funeral costs limited to €1 500)✓ Early return following the death of a member of the immediate family (return ticket)✓ Search costs (maximum €3 000)✓ Advance of funds in cases of theft (up to €700)✓ Dispatch of essential medicines which cannot be found on site✓ Legal assistance abroad : payment of fees up to €3 000 or advance of bail up to €7 000, to be reimbursed <p>Legal liability :</p> <ul style="list-style-type: none">✓ <u>Personal injury</u>: limited to €4 500 000.✓ <u>Damage to property and consequential losses therefrom</u>: limited to €450 000.✓ <u>Objects entrusted during a period of traineeship</u> : limited to 11 500€. <p>Luggage insurance :</p> <p>During the outward / return journey, luggage, objects and personal effects under the responsibility of the transport company, limited to €1 150 in addition to the reimbursement from the transport company, in the event of :</p> <ul style="list-style-type: none">✓ Theft and loss,✓ Total or partial destruction.	<p>✗ Accidents or illnesses which occurred prior to the effective date of the contract.</p> <p>✗ The intentional act of the covered person.</p> <p>✗ The absence of random.</p> <p>✗ Assistance due to a non-covered accident or illness.</p> <p style="text-align: center;">Legal liability :</p> <p>✗ The consequences of any material damage and/or personal injury affecting personally the covered person and the members of his/her family.</p>
	<p> Are there any restrictions on cover ?</p> <p>Main exclusions for all guarantees</p> <ul style="list-style-type: none">! Use of non prescribed drugs and non medicinal products! Participation in duel, bet, crime and offence, fights (except self-defence), strikes! Alcoholism or drunkenness! Accidents and diseases incurred during sport competitions or within a professional context <p>Main exclusions relating to Assistance benefits only</p> <ul style="list-style-type: none">! Assistance due to pollution and natural disasters! States of pregnancy unless unforeseen complications, and in all cases from the 32nd week of pregnancy <p>Main exclusions relating to Legal liability only</p> <ul style="list-style-type: none">! Damage resulting from the use of land motor vehicles, sailing and motor boats, and air navigation appliances! Damage resulting from any professional activity! Objects entrusted to the insured (except in case of internships)! Consequential damage that is not the direct result of accidental damage to property and/or personal injury that is covered! Internships in the medical and paramedical field (except for internships exclusively on an observation basis) <p>Main exclusions relating to Luggage insurance</p> <ul style="list-style-type: none">! Fragile objects such as porcelain, glass, ceramic! Laptop computers, mobile phones! Cash, credit cards <p>Main restrictions</p> <ul style="list-style-type: none">! €100 deductible per file and per claim for each Legal liability guarantee.



Where am I covered ?

- ✓ Benefits apply worldwide, to the exclusion of the country of residence and North Korea.
(The updated list of countries not covered is available at the following website : <http://paysexclus.votreassistance.fr>)



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 his/her departure.
- Pay the entire period of coverage.

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

Inform the insurer of the following events :

- Status changes : address modification, change of status with regard to the mandatory French health and maternity insurance schemes,
- Return to his/her country of residence.

- **In case of claim :**

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: Advise the insurer within 5 working days of any event likely to incur his/her civil liability, unless there is an unforeseen event or a case of force majeure.

You should not accept any acknowledgement of liability nor any settlement without our prior written agreement.

Luggage: The claim report must be accompanied by a documentary evidence attesting the reimbursement of his/her luggage, within 3 months from the date of reimbursement by the transport company.

Provide evidence of the existence and value of the goods at the time of the loss.

Advise the insurer in a letter sent by recorded delivery if he/she recovers all or part of the luggage, items and personal effects.



When and how do I pay ?

Premiums must be paid entirely before the beginning of the policy.
Payment can be made by credit card, check or wire transfer.



When does the cover start and end ?

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

It is concluded for a fixed term.

The contract ends :

- On the last day of his/her period of coverage,
- On the date of final return or after evacuation to his/her country of residence in case the contract period has not ended
- On the termination date of contract n° 602 750 concluded between the Globe Partner Association and AWP P&C.



How do I cancel the contract ?

The contract is subscribed for a fixed term and cannot be cancelled or refunded once started.