

FITASC - CONVENTION ASSISTANCE

EVENT TRIGGER	INSURED	COVER	SUMS INSURED AND LIMITS OF COVER
ILLNESS, INJURY	MEDICAL REPATRIATION	Medical repatriation	Actual costs
ILLNESS, INJURY, DEATH	REPATRIATION ACCOMPAGNYING PERSONS	Repatriation	Actual costs
HOSPITALIZATION	VISIT A RELATIVE	<ul style="list-style-type: none"> - Round-trip ticket for a person - Accomodation 	<ul style="list-style-type: none"> - Actual costs - Up to a limit per night 80€ / 10 nights
HOSPITALIZATION	EXTENSION OF STAY	<ul style="list-style-type: none"> - Accomodation 	<ul style="list-style-type: none"> - Up to a limit per night 80€ /4 nights
ILLNESS, INJURY	MEDICAL EXPENSES AND HOSPITAL ADMISSION (direct care or advance)	<ul style="list-style-type: none"> - Hospital admission expenses - Deductible - Dental emergency 	<ul style="list-style-type: none"> 75.000 € 70 € 300 € no deductible
DEATH	REPATRIATION OF YOUR BODY	<ul style="list-style-type: none"> - transporting the body - preservation work - storage, specific arrangements for transport, packing arrangements - Costs casket or urn - Round-trip ticket for a assign - Accomodation for an assign 	<ul style="list-style-type: none"> - Actual costs - Actual costs - Actual costs - Actual costs - Actual costs - Up to a limit per night 80€ /4 nights

EVENT TRIGGER	INSURED	COVER	SUMS INSURED AND LIMITS OF COVER
HOSPITALIZATION OR DÉATH OF A CLOSE IN YOUR COUNTRY OF ORIGIN	RETURN HOME	Ticket or first class train	Surcharge return
LEGAL PROCEEDINGS	CASH ADVANCE (REPAYING) REIMBURSEMENT	<ul style="list-style-type: none"> - Caution pénale - Lawyer's fees 	<ul style="list-style-type: none"> - 30.0000 € - 8000 €
FAILING COMMUNICATION	TRANSMISSION OF URGENT MESSAGES	Transmission of messages	Actual costs
LOSS OR TETH OF MEANS OF PAYMENT	CASH ADVANCE (REPAYING)	Cash advance	2300 €
LOSS OR TETH OF OFFICIAL DOCUMENTS	USEFUL INFORMATION	Information to the insured	
REQUEST INFORMATION	USEFUL INFORMATION	<ul style="list-style-type: none"> - Travel information - Health information 	

Some définitions	
Personal Assistance	All services implemented on event guaranteed, during an insured trip.
Insured trip	Any mission given by the FITASC and made by the beneficiary.
Insured events	Illness, injury or death, legal proceedings during insured travel, hospitalization or death of a close during insured travel.
Territorial scope	Worldwide except in your country of domicile for « Medical expenses » cover.
Beneficiaries	Any Natural persons, designated by the term « you », during an insured trip.
Close to the beneficiary	Any Natural person designated by the beneficiary or an assign, domiciled in the same country.
Family members	Your de jure or de facto spouse, of any one of your forbears, descendants, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, stepmothers, stepfathers, mothers-in-law, fathers-in law. They must reside in the same country as the beneficiary, unless specified by contract.

Some exclusions

- ◆ **Expenses incurred without our approval,**
- ◆ **Medical expenses and hospital admission in the country of domicile of the beneficiary,**
- ◆ **Medical checkups and related expenses,**
- ◆ **The consequences of fraudulent acts, drunkenness, suicide or attempted suicide and their consequences,**
- ◆ **Any intentional mutilation by the beneficiary,**
- ◆ **Minor ailments or lesions which can be treated on site and/or which do not prevent the beneficiary from continuing their trip are not covered,**
- ◆ **Pre-existing illness and/or injuries diagnosed and/or treated that had required admission to hospital within 3 months prior to the date of departure, whether a recurrence or aggravation of the prior condition,**
- ◆ **Events connected with medical or surgical treatment that are not of an unforeseen, fortuitous or accidental nature,**
- ◆ **Services which were not requested during the trip or which were not organised by us, or with our approval, do not give any entitlement to reimbursement or cover after the event,**
- ◆ **events occurring after the 90 th day of travel,**
- ◆ **Customs duties, food, hotels, other than those specified in the insurance cover documentation,**
- ◆ **The practice of any sport on a professional basis, excluding the Ball-trap,**
- ◆ **Taking part of competitions or trials of endurance or speed or their preparatory heats, on board any land, water or air vehicle,**
- ◆ **The consequences of events occurring during motorised trials, races and competitions (and heats) that under applicable legislation require advance authorisation from public bodies, if you take part as a competitor,**
- ◆ **The consequences of non-observance of the safety rules recognised for practising any type of leisure sporting activity,**

Some working arrangements

The services covered can only be activated by a telephone call from the beneficiary at the time of the event.

On receiving the call, after verifying the entitlement of the person making the request, **MUTUAIDE ASSISTANCE** will organise and bear the costs of the services set out in this agreement.

Before providing the services, **MUTUAIDE ASSISTANCE** may require beneficiaries to prove the basis of their claim and to produce, at their own expense, the documentation to substantiate this.

The beneficiary must allow our doctors access to all medical information relating to the person for whom we are acting. This information will be dealt with observing medical secrecy.

MUTUAIDE ASSISTANCE shall under no circumstances stand as a substitute for local emergency services or act within the limits of service agreements normally provided by the authorities locally, nor bear the cost of expenses thus incurred, with the exception of travel by ambulance or taxi to the nearest place at which appropriate care can be provided, in the event of minor ailments or slight injuries that need neither repatriation nor medical travel.

Notre courtier conseil :

GROUPE **PROASSUR**

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Garantie Financière et Assurance de responsabilité civile professionnelle conformes aux articles L.530.1 et L.530.2 du Code des Assurances