

## INFORMATION BOOKLET

This leaflet summarizes the risk coverage and has no contractual value. You can download all the general terms and special conventions of policy No. 78 402 574 from the following address: [www.assistance-etudiants.com](http://www.assistance-etudiants.com), heading "Chambre de Commerce et d'Industrie de Paris" area, or obtain them on request by writing to: ACS, 153 rue de l'Université 75007 Paris.

### TABLE OF SUMS INSURED

WHAT IS INSURED	SUMS INSURED
<p><b>MEDICAL EXPENSES FOLLOWING AN ACCIDENT</b>  <b>Medical and paramedical, surgical, pharmaceutical and hospitalization expenses</b></p> <ul style="list-style-type: none"> <li>- Private room supplement</li> <li>- Medical transport expenses</li> <li>- Dental care and dental prostheses following accidents (including orthodontics)</li> <li>- Eye prostheses (including lenses and frames)</li> <li>- Other prostheses (hearing, orthopaedic, etc.)</li> <li>- Cures following an accident (treatment and accommodation)</li> <li>- Cost of transport to the course if it is not possible to get there normally</li> </ul> <p><b>Excess per claim</b></p>	<p><b>€7 700 per claim</b></p> <p>€15 per day €150 per claim</p> <p>€500 per accident</p> <p>€500 per claim (maximum €1000 per year)</p> <p>€500 per claim</p> <p>€2 300 per claim €500 per claim</p> <p><b>€20</b></p>
<p><b>ASSISTANCE</b></p> <ul style="list-style-type: none"> <li>- Repatriation assistance away from domicile</li> <li>- Repatriation or medical transport to domicile or to a medical centre</li> <li>- Accompaniment during repatriation or medical transport</li> <li>- Accommodation costs for a family member</li> <li>- Extended stay at a hotel</li> <li>- Refund of one ticket (return) for a family member</li> <li>- Repayment of medical, surgical, pharmaceutical and hospitalization expenses abroad</li> <li>- <b>Excess per claim</b></li> <li>- Transport of the body in the event of death <ul style="list-style-type: none"> <li>• Repatriation of the body</li> <li>• Funeral expenses necessary for transport</li> </ul> </li> <li>- Early return on death of a parent</li> <li>- Payment of search and rescue costs</li> <li>- Legal assistance abroad <ul style="list-style-type: none"> <li>• Payment of fees</li> <li>• Advance on bail</li> </ul> </li> <li>- Transmittal of medication</li> </ul> <p><b>Excess per claim</b></p>	<p>Actual expenses Actual expenses</p> <p>Ticket Ticket + Hotel expenses €100/day, max. 10 days Hotel expenses €150/day, max. 10 days Actual expenses €78 000 per claim</p> <p><b>€20</b></p> <p>Actual expenses, max. €10 000 €2 500 Ticket (return) €2 000 per person</p> <p>€2 000 per claim €8 000 per claim</p> <p>transmittal expenses <b>€20</b></p>
<p><b>PUBLIC LIABILITY</b></p> <ul style="list-style-type: none"> <li>- Physical injury</li> <li>- Material and immaterial loss only</li> <li>- Nonconsequential immaterial loss</li> </ul> <p><b>LEGAL COSTS</b>  <b>Excess per legal cost claim</b></p>	<p>€4 600 000 per claim €760 000 per claim €152 000 per claim</p> <p>€15 000 per claim <b>€300 per claim</b></p>
<p><b>COST OF INTERRUPTION OF STUDIES</b></p>	<p>Repayment of actual expenses prorata temporis, in the event of an accident</p>
<p><b>PERSONAL ACCIDENT</b></p> <ul style="list-style-type: none"> <li>- In the event of death in the two years following the accident</li> <li>- In the event of total permanent disability</li> </ul>	<p>€16 000</p> <p>€183 000 per insured x contractual disability rate</p>



## ARRANGEMENTS COMMON TO ALL RISKS

### DEFINITIONS

#### THE INSURED

Pupils of French or foreign nationality following a course in a higher education establishment of the CCIP carrying out a curricular or extracurricular activity in France or throughout the world, the children of CCIP employees when participating in "Junior" training courses of the Centre de montagne de Lajoux, duly insured under the present policy, hereinafter called "you".

#### PUPILS

The generic term "pupils" means the following categories of people:

- **students and pupils** of CCIP schools
- **Continuing Education trainees** of CCIP establishments
- **campers** of the Centre de Montagne de Lajoux, children of CCIP employees.

#### CURRICULAR ACTIVITIES

This generally means all the mandatory and/or optional activities, associated with the education of the pupil, that are organized as part of the establishment attended.

This is how the training activities in the context of rotational training are considered to be training activities as well as those organized as part of continuing education programmes.

#### EXTRACURRICULAR ACTIVITIES

All activities other than curricular activities that are not on a business basis and are not salaried, including sporting activities.

#### INSURER / ASSISTER

GAN Eurocourtage, hereinafter called "we/us", having its registered office at:

Gan Eurocourtage IARD Tour Gan Eurocourtage 4-6, Avenue d'ALSACE, 92033 La DEFENSE CEDEX

#### MANAGING BROKER

A.C.S. 153, rue de l'Université 75007 Paris

#### SICKNESS

A health disorder reported by a medical authority and requiring medical care.

#### ACCIDENT

Unintended harm done to the physical integrity (including prostheses of whatever kind) of the insured arising from a sudden irresistible and unforeseen action of a generating event – particularly clumsiness, inattention or an external cause or unknown cause - that happens after the date on which the policy cover begins.

#### DOMICILE

The principal and usual place of residence.

#### COUNTRY OF ORIGIN

The country in which the domicile is situated.

#### FAMILY MEMBER

Family member means the spouse in law or in fact, a child, a brother or a sister, the father, the mother, the grandparents.

#### WHAT IS THE GEOGRAPHICAL COVERAGE OF THE POLICY?

The cover and/or the benefits subscribed to under this policy apply throughout the whole world.

#### HOW LONG DOES THE POLICY LAST?

The duration of cover is 12 months from the effective beginning of the pupil's academic year, the policy taking effect at the beginning of the academic year given by the pupil on the particular terms of this policy or on the date of subscription if it is after the date of the beginning of the academic year.

For the children of CCIP employees when participating in "Junior" stays, the duration of cover is 12 months from the date of affiliation and only concerns the periods during which they participate in these training courses.

#### WHAT GENERAL EXCLUSIONS APPLY TO ALL OUR COVER?

We cannot become involved when your requests for cover or benefits are the consequence of losses caused by:

- **epidemics, natural catastrophes and pollution;**
- **civil or foreign war, riot or popular movement;**
- **intentional participation of an insured person in riots or strikes;**
- **meltdown of an atomic core or any irradiation originating from ionizing radiation;**
- **alcoholism, drunkenness, use of medications, drugs, narcotics not medically prescribed;**
- **any intentional act that may require the cover of the policy;**
- **duels, bets, crimes, brawls (except in legitimate defence);**
- **absence of contingencies;**
- **the practice of the following sports: bobsleigh, skeleton, mountain climbing, competition luge, air sports except for parascending and those resulting from participating in or training for official matches or competitions organized by a sports federation.**



## **WHAT ARE THE PROCEDURES FOR EXAMINING COMPLAINTS?**

Your customary interlocutors are in charge of taking into consideration all of your requests and complaints. If, after this examination, the answers given do not satisfy your expectations, you can file a complaint to:

**ACS, Service réclamations,  
153, rue de l'Université - 75007 Paris**

For GAN :

**Direction des relations avec les consommateurs  
GAN Eurocourtage IARD  
5-7, rue du centre – immeuble Piazza  
93199 Noisy le Grand Cedex**

**ACAM, Autorité de Contrôle des Assurances et des Mutuelles  
61, rue Taitbout, 75009 Paris**

For any question regarding coverage or claims, please contact:

**ACS  
153, rue de l'Université  
75007 Paris  
Tel : 01 40 47 91 00  
Fax : 01 40 47 61 90  
e-mail : [contact@acs-ami.com](mailto:contact@acs-ami.com)**

## **REPATRIATION ASSISTANCE**

### **WHAT DO WE COVER?**

#### **REPATRIATION OR MEDICAL TRANSPORT**

If you are ill or injured and the state of your health requires a transfer, we organize and pay for your repatriation to your domicile or to the hospital closest to your domicile and appropriate to the state of your health. Foreign students are given the choice of being repatriated to France or to their country of origin.

#### **ACCOMPANIMENT DURING REPATRIATION OR MEDICAL TRANSPORT**

If you are transported as described above, we organize and pay for the additional costs of transporting insured members of your family or a person insured under this policy who accompanies you, if the tickets provided for their return to your country of origin cannot be used due to your repatriation.

#### **ACCOMMODATION EXPENSES FOR A MEMBER OF THE FAMILY**

If you are hospitalized and the state of your health does not allow you to be repatriated for seven days, we organize and pay for the cost of transporting a member of your family or a designated person who has remained in your country of origin so that they can come to your bedside.

We also refund the hotel costs for that person up to the amount indicated in the table of sums insured.

#### **EXTENDED HOTEL STAY**

If the state of your health is such that it does not justify hospitalization or medical transport and you cannot undertake your return journey on the date initially planned, we pay your additional hotel expenses and those of the insured members of your family or a person insured under this policy accompanying you up to the amount indicated in the table of sums insured.

As soon as your health allows, we organize and pay for your additional transport expenses and, where necessary, those of the insured members of your family or an insured person who has remained with you, if the tickets provided for your return to your country of origin and their tickets cannot be used because of this event.



## **REIMBURSEMENT OF MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALIZATION COSTS ABROAD**

After the intervention of French Social Security and any other insurance body, we reimburse the costs you still have to bear up to the amount indicated in the table of sums insured.

If French Social Security does not refund your costs, we intervene at the 1st EURO up to the amount indicated in the table of sums insured.

In all circumstances, hospitalization costs can be refunded if you contact our assistance department.

Under the same terms, we also pay for minor dental care up to the amount indicated in the table of sums insured.

An excess indicated in the table of sums insured is deducted for each event and for each insured person.

## **TRANSPORT OF THE BODY IN THE EVENT OF DEATH**

We organize and pay for the transport of the body from the place where it is put in the coffin, in metropolitan France or abroad, to the place of burial in France or in your country of origin.

We also pay the ancillary expenses necessary for transport, including the cost of the coffin, making transport possible, up to the amount indicated in the table of sums insured.

The costs of the ceremony, incidentals, burial or cremation in your country of origin remain the responsibility of the families.

We organize and pay for the additional costs of transporting insured members of your family or a person insured under this policy who accompanies you, if the tickets provided for their return to your country of origin cannot be used because of this repatriation.

## **PREMATURE RETURN IN THE EVENT OF DEATH OF A FAMILY MEMBER**

If you have to break off your trip prematurely due to the death of a family member, we pay for your additional return transport costs if the tickets provided for your return to your country of origin cannot be used because of this event.

## **PAYMENT OF SEARCH AND RESCUE COSTS**

We pay up to the amount indicated in the table of sums insured for search and rescue costs at sea or in the mountains due to an event putting your life in peril.

Only the expenses billed by a company duly approved for these activities may be reimbursed.

## **SENDING MEDICATION ABROAD**

We do all we can to find and send medication that is essential for continuing an ongoing medical treatment prescribed by a doctor if, when you have none of this medication left, following an unexpected event, it is impossible to obtain them or their equivalent where you are.

In every case, the cost of the medication remains your responsibility.

## **IF YOU NEED LEGAL ASSISTANCE ABROAD**

### **a) Payment of fees**

We pay, up to the amount indicated in the table of sums insured, the fees of the legal representatives you use if you are prosecuted for an unintentional breach of the laws of the foreign country that you are visiting.

### **b) Advance of bail**

If, in the event of unintentional breaches of the laws of the country that you are visiting, you are required by the authorities to post bail, we advance it up to the amount indicated in the table of sums insured.

This advance must be repaid within a month of us sending you the repayment request.

If bail is reimbursed before this time by the authorities of the country, it must be returned to us immediately.

## **WHAT ARE THE EXCLUSIONS SPECIFIC TO PERSONAL ASSISTANCE?**

**In no circumstances can we be a substitute for the local emergency services.**

**Besides the exclusions appearing in the section entitled "WHAT GENERAL EXCLUSIONS APPLY TO ALL OUR COVER", we do not cover:**

- **convalescence and disorders (illness, accident) under treatment that are not yet "consolidated" on the date you begin the journey,**
- **pre-existing illnesses diagnosed and/or treated for which you have been hospitalized in the six months preceding the request for assistance,**
- **journeys undertaken for the purpose of diagnosis and/or treatment,**
- **pregnancies except for unexpected complications, and in all cases after the 32nd week of pregnancy,**
- **conditions resulting from absorption of alcohol, use of drugs, narcotics and similar products that are not medically prescribed,**
- **consequences of suicide attempts.**



- For cover of medical, surgical, pharmaceutical or hospitalization expenses abroad:
  - . expenses arising from an accident or illness medically reported before cover takes effect, except for a known and unforeseeable complication,
  - . expenses occasioned by the treatment of a pathological, physiological or physical condition medically reported before the cover takes effect except for a known and unforeseeable complication,
  - . costs of internal, optical, dental, hearing, functional, aesthetic or other prostheses (except in the event of an accident),
  - . costs of spa treatment or a stay in a rest home, costs of re-education,
  - . costs incurred without our prior consent,
  - . consequences of wilful failure to observe the regulations of the countries visited or of the practice of activities prohibited by the local authorities.

### WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

For any request for assistance, contact us round the clock:

By telephone

From France: 01.45.16.77.18

From abroad: 33.1.45.16.77.18

Preceded by the local international dialling code

By fax from France: 01.45.16.63.92 or 01.45.16.63.94

By fax from abroad: 33.1.45.16.63.92 or 33.1.45.16.63.94

Preceded by the local international dialling code

e-mail: [assistance@mutuaide.fr](mailto:assistance@mutuaide.fr)

and obtain our prior consent before incurring any expenditure, including medical expenses.

For any reimbursement request you should:

send us the duly completed claim declaration accompanied by the supporting documents relating to your reimbursement request.

When we have organized your transport or repatriation, you must send back to us the initial tickets, since they become the property of GAN Eurocourtage.

### COSTS OF INTERRUPTING A STAY

#### WHAT DO WE COVER?

Following your medical repatriation organized by GAN EUROCOURTAGE or in the event of hospitalization for more than 45 consecutive days, we repay on a prorata temporis basis the costs of registering with your teaching establishment that have already been paid and not used (to the exclusion of all other expenses) minus any repayment made by the establishment up to the amount indicated in the table of sums insured.

### PUBLIC LIABILITY

#### WHAT DO WE COVER?

We cover the financial consequences of public liability that you may incur with respect, on the one hand, to physical injury and/or material loss and, on the other hand, to immaterial losses that are consequential thereto, caused accidentally to any person other than an insured person or a family member, by you or by persons, things or animals in your care, up to the amount and excess deduction indicated in the table of sums insured.

#### WHAT WE EXCLUDE

In addition to the exclusions appearing under the heading "WHAT GENERAL EXCLUSIONS APPLY TO ALL OUR COVER", our cover does not apply to:

- losses that you have caused or provoked intentionally,
- losses resulting from the use of land motor vehicles, sailing boats and motor boats, and flying apparatus,
- losses resulting from any occupational activity,
- consequences of all material and/or physical damage affecting you personally and the members of your family or any other person qualifying as Insured under this policy,
- immaterial losses except when they are the direct consequence of insured accidental, material and/or physical losses,
- losses resulting from the practice of air sports or hunting.



## LEGAL EXPENSES

### WHAT DO WE COVER?

We pay, up to the amount indicated in the table of sums insured, the expenses of any civil or legal action to obtain reparation for losses that you have suffered, and involving the liability of a third party, to the extent that, if you had been the cause thereof, these losses would have been reimbursed by the Public Liability cover.

## TRAVEL ACCIDENTS

### WHAT DO WE COVER?

We cover the amounts specified in the table of sums insured in the event of a physical accident that may affect you during a curricular and extracurricular activity in France or throughout the world.

### HOW MUCH DO WE PAY?

We pay the amount indicated in the table of sums insured in the following cases:

- if accidental death occurs immediately or if the death due to an accident occurs within two years of the accident, the lump sum is payable to your designated beneficiaries, or, failing this, to your heirs, if the insured is aged over 14 and under 70 years
- in the event of permanent disability, you receive a lump sum that is calculated by applying to the lump sum indicated in the table of sums insured the percentage of disability determined according to the scale that can be sent to you on request.

In all cases, our maximum commitment per person is limited to €183 000 with a maximum of €5 000 000 per event.

"Event" means any deed generating harmful consequences likely to cause the application of one or more items covered by the policy.

### WHAT IS THE AGE LIMIT?

Only persons aged over 6 and under 70 may benefit from the "Disability" cover.

The age limit for the accidental death cover is fixed at 14 years.

### DISABILITY SCALE

**In response to a written request, we can send you the details of the disability scale.**

The disability percentages that do not appear in the scale are determined by comparing their seriousness with the cases listed in the scale, ignoring the occupation of the victim.

"Loss" means the complete amputation or total paralysis of the limb in question or else the definitive and permanent stiffness of all the joints comprising it.

### WHAT WE EXCLUDE

**In addition to the exclusions appearing under the heading "WHAT GENERAL EXCLUSIONS APPLY TO ALL OUR COVER", we cannot take action in the following circumstances:**

- accidents caused by blindness, paralysis, mental illnesses, and all illnesses or infirmities that exist at the time of taking out the policy,
- accidents caused by the use of a motor cycle with an engine bigger than 125 cm<sup>3</sup> as driver or passenger,
- accidents resulting from your occupational activity,
- accidents caused by a transport company not approved for the public transport,
- accidents resulting from exercises carried out under military authority.