



travel insurance
powered by AXA Assistance

NIC
NATIONAL INSURANCE COMPANY

General Insurance

GENERAL POLICY CONDITIONS

The purpose of these general conditions is to define the terms and conditions of application of the travel assistance cover specified below issued by National Insurance Company (the "General Conditions").

DEFINITIONS

For the application of these General Conditions, the following words or expressions have the meanings specified against them:

Abroad: any country outside of the Republic of Mauritius, on a worldwide basis or within the geographical scope insured by the Policy.

Accident: any sudden, unforeseeable and violent event taking place Abroad, external to the victim and beyond his/her control, the nature of which may endanger the Beneficiary's life or may briefly cause a significant deterioration in his/her condition if the appropriate care is not given quickly to him/her.

Assistance Company: the service provider appointed by the Insurer in order to provide the coverages of the Policy – Axa Assistance France (6 rue André Gide – 92320 Châtillon - 311 338 339 RCS Nanterre).

Beneficiary: individuals less than 85 years old when assistance is asked for, resident in the Republic of Mauritius, who is the holder of a Policy subscribed with NIC General Insurance Co.Ltd or designated as the insured person under a Policy.

Close Relative: The spouse of the Beneficiary, their children who are more than 18 years old when assistance is asked for, and also their immediate ascendants at first degree, resident in the Republic of Mauritius.

Country of Residence: the Republic of Mauritius (The country where the policy is taken out, in which the Beneficiary's address is situated).

Curtailement: abandoning the trip by direct return to the Country of Residence or by attending a hospital Abroad for an excess of 48 hours as an in-patient and then being repatriated directly from the hospital to the Country of Residence.

Deductible/Excess: part of damage which remains born by the Beneficiary.

Euro: Currency that is legal tender in the European Union.

Hospitalization: any unexpected stay of at least 24 consecutive hours in a public or private establishment when the purpose of that stay is medical or surgical treatment following an Accident or Illness.

Illness: Any sudden, serious and unforeseeable change in health conditions, as observed by a competent Medical Authority and the nature of which may endanger the patient's life or may briefly cause a significant deterioration in his/her condition if the appropriate care is not given quickly to him/her.

Insurer: NIC General Insurance Co.Ltd, NIC Centre, 217 Royal Road, Curepipe, Republic of Mauritius

Medical Authority: Any person with a valid diploma in medicine or surgery in the country where the Beneficiary is located, attending the Beneficiary.

Medical Team: A group of persons tailored to each specific case as defined by the Assistance Company's supervising physician and relying on the support of the Assistance Company's infrastructure and international network.

Medical Transportation/Transfer: transportation/transfer of the Beneficiary in accordance with his/her medical condition, decided by the Medical Team.

Period of insurance: the period that commences and ends on the dates stated on the certificate of the policy contracted.

Policy: Travel cover insurance policy, currently valid, issued by NIC General Insurance Co.Ltd.

Sinister: any event requiring the assistance of the Assistance Company.

VALIDITY OF THE COVERAGES

Travel assistance coverages are valid outside of Republic of Mauritius for the period of validity of the Policy; they only apply from the first (1st) day of travel Abroad to the ninety-second (92nd) consecutive travel day, even if the Policy was subscribed for a longer period.

The coverage of the Policy shall not be extended after the start of the covered trip.

TERRITORY

Covers are granted outside Republic of Mauritius for Beneficiaries holding a Policy in the geographical areas defined below:

- Zone 1: Indian Ocean (Excluding Reunion Island)
- Zone 2: Schengen zone
- Zone 3: worldwide

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Summary of covers	Limits Euros			
	CoverMe Basic		CoverMe Select	
Travel/ Medical Advice				
Travel Advice	Service Only		Service Only	
Travel Assistance				
Lost or Stolen Document	Service Only		Service Only	
Message Relay	Service Only		Service Only	
Lost Luggage Assistance	Service Only		Service Only	
Emergency Cash Advance	Advance of 300 €		Advance of 1 000 €	
Cancellation or curtailment charges				
Cancellation/Curtailment	-		-	
Missed departure / Missed connection				
Missed departure / Missed connection	-		-	
Delayed departure/ Abandonment				
Travel delay, maximum per 12 hour period	-		-	
Abandonment	-		-	
Involuntary denial of boarding				
Involuntary denial of boarding	-		-	
Emergency medical and other expense				
Medical expenses	10 000 € excess 75 €		30 000 € excess 75 €	
Repatriation	Included above		Included above	
Emergency dental pain relief	100 € excess 50 €		150 € excess 50 €	
Relative to travel out if travelling alone when hospitalized	Economy flight only		Economy flight only	
Extended stay following Medical treatment (Insured/companion)	Included in Medical expenses cover		Included in Medical expenses cover	
Return home of children	Economy flight only		Economy flight only	
Repatriation of mortal remains/local funeral expenses	3 000 €		3 000 €	
Personal Accident				
	<18 Years	<65 Years	<18 Years	<65 Years
Death	3 000 €	30 000 €	5 000 €	37 500 €
Loss of sight or loss of limbs	10 000 €	10 000 €	15 000 €	15 000 €
Permanent total disablement	30 000 €	30 000 €	37 500 €	37 500 €
Baggage, Baggage Delay and Passport				
Baggage (maximum)	300 € excess 75 €		-	
Single Item Limit	100 €		-	
Valuables limit in total	150 €		-	
Delayed Baggage, maximum after 12 hours	50 €		-	
Lost or Stolen Passport, identity card or visa	150 € excess 75 €		-	
Legal Expenses				
Overseas legal expenses	-		-	
Bail bond	2 000 €		3 000 €	

Summary of covers	Limits Euros			
	CoverMe Plus		CoverMe Executive	
Travel/ Medical Advice				
Travel Advice	Service Only		Service Only	
Travel Assistance				
Lost or Stolen Document	Service Only		Service Only	
Message Relay	Service Only		Service Only	
Lost Luggage Assistance	Service Only		Service Only	
Emergency Cash Advance	Advance of 1 000 €		Advance of 1 000 €	
Cancellation or curtailment charges				
Cancellation/Curtailment	500 € excess 75 €		1 500 € excess 75 €	
Missed departure / Missed connection				
Missed departure / Missed connection	500 €		1 500 €	
Delayed departure/ Abandonment				
Travel delay, maximum per 12 hour period	10 – 200 €		10 – 200 €	
Abandonment	500 €		1 500 €	
Involuntary denial of boarding				
Involuntary denial of boarding	-		100 €	
Emergency medical and other expense				
Medical expenses	30 000 € excess 75 €		75 000 € excess 75 €	
Repatriation	Included above		Included above	
Emergency dental pain relief	150 € excess 50 €		200 € excess 50 €	
Relative to travel out if travelling alone when hospitalized	Economy flight only		Economy flight + 150 € per day up to 10 days	
Extended stay following Medical treatment (Insured/companion)	Included in Medical expenses cover		150 € per day up to 1 500 €	
Return home of children	Economy flight only		Eco. flight + 150 €/day up to 3 days	
Repatriation of mortal remains/local funeral expenses	3 000 €		3 000 €	
Personal Accident				
	<18 Years	<65 Years	<18 Years	<65 Years
Death	7 500 €	45 000 €	12 500 €	75 000 €
Loss of sight or loss of limbs	25 000 €	25 000 €	37 500 €	37 500 €
Permanent total disablement	45 000 €	45 000 €	75 000 €	75 000 €
Baggage, Baggage Delay and Passport				
Baggage (maximum)	300 € excess 75 €		500 € excess 75 €	
Single Item Limit	100 €		200 €	
Valuables limit in total	200 €		400 €	
Delayed Baggage, maximum after 12 hours	50 €		100 €	
Lost or Stolen Passport, identity card or visa	200 € excess 75 €		400 € excess 75 €	
Legal Expenses				
Overseas legal expenses	-		20 000 € excess 350 €	
Bail bond	4 000 €		5 000 €	

ASSISTANCE TO PERSONS

Only the Assistance Company has the authority to arrange the service provisions associated with the coverages below.

If the Beneficiary or his/her family circle arranges for all or part of the service provisions insured by the Policy and/or any commitment to expenses without the Assistance Company's prior agreement, substantiated by a case number, he/she and/or they are not entitled to reimbursement.

The procedures and formalities associated with visa applications, for transfers to a third country, are solely the responsibility of the Beneficiary or of any person acting instead and in place of him/her.

The procedures and formalities associated with continuing, in the Republic of Mauritius, with a treatment started Abroad are solely the responsibility of the Beneficiary or of any person acting instead and in place of him/her.

TRAVEL ADVICE

The Medical Team provides the Beneficiary with medical information over the telephone 24 hours a day, 7 days a week on the following points:

Medicines:

- Generic medicines,
- Side effects,
- Contraindication,
- Drug interaction,
- Caution during pregnancy, breastfeeding.

In the following areas:

- Vaccination,
- Dietetic,
- lifestyle,
- food,
- travel preparation.

The Medical Team cannot be held liable for information given by telephone.

The purpose of this cover is not to issue a personalized medical consultation or to encourage self-treatment.

If such is the will, the Medical Team will advise the Beneficiary to see him/her attending physician.

TRAVEL ASSISTANCE

1. Lost or stolen document

The Assistance Company provides the Beneficiary with

information over the telephone 24 hours a day, 7 days a week, on the following points:

- loss or theft declarations (places where to make the declarations),
- help on renewal (documents to be provided, addresses, time limits for obtaining them, etc.).

The information supplied is of a documentary nature and the Assistance Company's cannot, under any circumstances, be held liable for the use and/or interpretation of the information given

2. Message relay

If the Beneficiary is unable to send an urgent message and if he/she specifically asks for it, the Assistance Company sends the messages or news coming from the Beneficiary to a Close Relative free of charge, by the quickest means.

The Assistance Company shall send urgent messages only if they are related to illness, Accident of death of the Beneficiary.

The Assistance Company can also act as an intermediary in the opposite direction.

The messages are the responsibility of their authors who must be able to be identified and are only binding on them, with the Assistance Company only acting as an intermediary for them to be sent.

3. Lost Luggage assistance

If there is a delay in delivering their checked-in luggage and after declaration by the Beneficiary to the relevant I.A.T.A. affiliated airline company, the Assistance Company can liaise between the carrier and the Beneficiary in order to keep him/her advised of the result of the searches and, if the luggage has been found, of the terms and conditions for redirecting the luggage.

4) Emergency cash advance

The Assistance Company will advance of guarantee payment up to the maximum amount as specified in the Benefits Schedule, on behalf of the Beneficiary, in order to cover immediate expenses in an unexpected emergency situation, following a loss of theft duly report to the appropriate public authorities and the Insurer.

In any case, the Beneficiary or any person acting on his/her behalf shall sign an IOU (I Owe You) prior to any advance or guarantee by the Assistance Company.

The Assistance Company shall be entitled to ask for the reimbursement of the sums advanced as soon as the Beneficiary returns to his/her Country of Residence and within a maximum of three (3) months from the date of advance or guarantee by the Assistance Company.

CANCELLATION OR CURTAILMENT CHARGES

The Assistance Company will pay up to the sum insured as specified in the Benefits Schedule for all non-recoverable deposits, advance payments and other charges paid or due to be paid by or on behalf of the Beneficiary for travel and accommodation and also for reasonable and necessary extra travel or accommodation expenses for return to the Beneficiary's Country of Residence in the event of a covered trip being reasonable and necessarily cancelled or curtailed because of:

1. The death, body injury or illness of :
 - the Beneficiary, or any person with whom he/she is travelling or has arranged to travel with, or any person with whom he/she has arranged to reside temporarily,
 - a Beneficiary's Close relative,
 - the Beneficiary's business associate
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of the Beneficiary or any person with whom he/she is travelling or has arranged to travel with,
3. Redundancy which qualifies for payment under the current redundancy payment legislation in the Country of Residence and at the time of booking the trip there was no reason to believe anyone would be made redundant of the Beneficiary or any person with whom he/she is travelling or has arranged to travel with.
4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or curtailment could not reasonably have been expected at the time of receiving these benefits or booking the trip (whichever is the later).
5. The Police requesting the Beneficiary, within seven (7) days of his/her departure date, to remain at or subsequently return to his/her home due to serious damage to his/her home caused by fire, aircraft, explosion, storm, subsidence, malicious person or theft.

Specific conditions to the Section C:

1. The Beneficiary must obtain a medical certificate from his/her treating medical practitioner and prior approval of the Assistance Company to confirm the necessity to return home prior to curtailment of the trip due to death, body injury or illness.
2. If the Beneficiary delays or fails to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the trip, the Assistance Company's liability shall be restricted to the cancellation charges that would have applied had failure or delay occurred,

3. If the Beneficiary cancels the trip due to body injury or illness, he/she must provide a medical certificate from the medical practitioner treating the injured person, stating that this necessarily and reasonably prevented him/her from travelling.

4. In the case of curtailment, claims will be calculated from the day the Beneficiary returned to his/her Country of Residence or the day he/she was admitted to hospital or confined to his/her accommodation, and bases on the number of complete days of his/her trip he/she has not used or which he/she was hospitalized, quarantined or confined to his/her accommodation.

Specific exclusions to the Section C:

Are not covered:

1. Pre-existing medical conditions,
2. The excess shown in the Benefits Schedule applies to each and every claim per incident for each Beneficiary.
3. The cost of recoverable airport charges and levies,
4. Any claim arising directly or indirectly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier),
 - Circumstances known to the Beneficiary prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip.
5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes,
6. Accommodation costs paid for using any timeshare, Holiday Property Bond or other holiday points scheme,
7. Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. The section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event,
8. Failure to obtain the required passport or visa,
9. Anything mentioned in the General Exclusions.

MISSED DEPARTURE / MISSED CONNECTION

The Beneficiary is indemnified, up to the amount shown in the Benefits Schedule, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching his/her overseas destination, connecting flights outside the Republic of Mauritius or returning to the Republic of Mauritius if he/she fails to arrive at the international departure point in time to board the scheduled public transport on which he/she is booked to travel on the initial international journey of the trip as a result of:

1. The failure of other scheduled public transport or
2. An accident to or breakdown of the vehicle in which the Beneficiary is travelling or
3. Strike, industrial action or adverse weather conditions. Specific conditions to the Section D:
4. The Beneficiary must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver him/her to the departure point.
5. The Beneficiary must obtain a written report from the carrier confirming the delay and cause.
6. The Beneficiary must obtain a written report from the local police or attending emergency service if the vehicle he/she is travelling in breaks down or is involved in an accident.
7. The Beneficiary may claim only once under Section E "Delayed departure/abandonment" or once under Section D "Missed departure/ missed connection" or once under Section F "involuntary denial of boarding" for the same event, not twice or all.

Specific exclusions to the Section D: Are not covered:

1. Claims arising directly or indirectly from:
 - strike or industrial action existing or being publicly announced by the date the Beneficiary purchased this insurance or at the time of booking any trip.
 - an accident to or breakdown of the vehicle in which the Beneficiary is travelling for which a professional repairers report is not provided.
 - breakdown of any vehicle in which the Beneficiary is travelling if the vehicle is owned by him/her and has not been serviced properly and maintained in accordance with manufacturer's instructions.
2. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
3. Missed departure when less than a minimum connec-

tion time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections.

4. Anything mentioned in general exclusions.

DELAYED DEPARTURE/ ABANDONMENT

Purpose of the guarantee

The Assistance Company warrants to indemnify the Beneficiary for unforeseen expenses he/she had to incur due to a flight delay of more than twelve (12) hours from the departure or arrival time given to its title transport.

"Expenses" mean costs incurred by the Beneficiary in situ for their meals and refreshments, hotel accommodation and local transfers to and from the airport to the hotel.

This guarantee shall come into force in addition to sums received from the concerned airline company or from any other body that the Beneficiary shall disclose to the Assistance Company. The Beneficiary shall not receive sums before justifying having claim for indemnities to any possible liable entity and for an amount corresponding to the real suffered damages.

Any indemnity shall be granted only in the following circumstances:

- late departure of a scheduled flight carried out by an airline company, which flights are published;
- late arrival of regular airline flight, which flights are published, preventing the Beneficiary traveling on this flight to take the regular connecting flight.

In case of dispute, the site www.oag.com is considered as the reference website to determine the flights time and of connecting flights.

Amount of the indemnity

The Assistance Company shall reimburse hotel expenses (bed and breakfast only) up to the maximum amount as specified in the Benefits Schedule.

Specific exclusions to the Section E:

Delays or late arrivals because of events excluded as part of general exclusions shall not give rise to any indemnity. In addition to those general exclusions, no indemnity shall be granted in the following circumstances:

1. Any delay on non-regular airline company (e.g., charter company)
2. Any delay or late arrival below twelve (12) hours with

regards to the initial published arrival time;

3. Any delay or late arrival due to a temporary or permanent withdrawal of an aircraft, which has been ordered:

- by the airport authorities, or
- by the civil aviation authorities, or
- by a similar body,
- and/or has been announced prior to the departure day of the trip of the Beneficiary;

4. If a similar means of transport has been made available to the Beneficiary within four (4) hours of the original departure time (or arrival in the case of a connecting flight) of the scheduled flight on which the reservation was recorded.

Conditions of implementation

Within five (5) business days further to this event, the Beneficiary or their assignees shall contact and inform the Assistance Company service of claims:

- By mail: gestion.assurances@axa-assistance.com
- By fax: +33 (0)1 55 92 40 41,
- By phone: +33 (0)1 49 65 25 61,
- By registered letter with acknowledgement of receipt.

Statement of delay shall disclose the following information:

- Surname and last name of the Beneficiary
- Number of the Policy
- Number of the general terms of the Policy: 0803275
- Name of the travel agency
- Date of departure and arrival of the trip
- Cause of the delay

Should those five (5) day period be not respected and should the Assistance Company incur any damages because of late filing, the Beneficiary shall lose their right to indemnity.

The Beneficiary or their assignees shall then communicate to the Assistance Company, directly or through his/her travel agency, the following documents:

- statement of the airline company mentioning the cause of the delay, the number of the flight, initial scheduled arrival time and actual arrival time
- copy of the travel ticket
- copy of the boarding pass
- notice of compensation granted by the concerned airline
- the original invoices of expenses incurred because of the delay

The Assistance Company reserves the right, if need be, to request additional documents to the Beneficiary.

INVOLUNTARY DENIAL OF BOARDING

Denial of boarding

If the Beneficiary has checked-in, or attempted to check in, for a confirmed scheduled flight, within the published check-in times, and he/she is involuntarily denied boarding as a result of overbooking, the Assistance Company will pay, after the first complete six (6) hour delay, up to the amount shown in the Benefits Schedule for costs incurred in respect of restaurant meals and refreshments consumed between the original scheduled flight departure time and his/her actual departure time.

Extended denial of boarding:

If the Beneficiary is delayed for more than twelve (12) hours, the Assistance Company will pay up to the amount shown in the Benefits Schedule for their costs incurred in respect of hotel accommodation used and restaurant meals and refreshments consumed, within thirty (30) hours of the original scheduled flight departure time, and before their actual departure.

Special conditions to the Section F:

1. In the event the Beneficiary receive compensation from the airline, the amount paid by the Assistance Company will be reduced by the compensation he/she has already or is due to receive.

2. The Beneficiary may claim only once under Section E "Delayed Departure/Abandonment" or once under Section D "Missed Departure/ Missed Connection" or once under Section F "Involuntary Denial of Boarding" for the same event, not twice or all.

Specific exclusions to the Section F:

1. Any costs or charges for which the airline will compensate the Beneficiary.

2. Any costs or charges incurred where denial of boarding was not involuntary and/or on a mandatory basis.

3. Any claims where written proof from the airline is not obtained confirming the Beneficiary's inability to travel as a result of the airline over booking the flight, the period of delay until their next available flight is confirmed and gives details of any compensation he/she have received from the airline.

4. Any claim relating to charter flights.

5. Any charges where the flight was not pre-booked on a scheduled flight.

6. Anything mentioned in General Exclusions.

EMERGENCY MEDICAL AND OTHER EXPENSES

1) Medical expenses

In the event of Accident or Illness during the trip, the Assistance Company shall pay directly to the concerned hospital urgent medicines costs incurred by the Beneficiary because of a medical prescription.

The Assistance Company shall bear urgent medicines costs up to the maximum amount as specified in the Benefits Schedule.

The implementation of this cover is subject to the prior approval of the Assistance Company.

2) Repatriation

Medical Assistance

In case of Accident or Illness, the Medical Team, as soon as it is informed:

- take contact with the usual physician and the physician who dealt with first cares and/or the Medical Authority who is taking care of the person for the operation;
- decide the best decisions to be taken with regards to the medical state of the person.

Decisions of the Medical Team may lead to the implementation of various covers below. The non-justified refusal of those decisions by the Beneficiary may lead to the withdrawal of the cover.

Sending Abroad of a physician near the Beneficiary

Depending on the circumstances, the Medical Team may decide to send a physician near the Beneficiary in order to decide whether an eventual repatriation is necessary and to deal with it.

The Assistance Company shall bear the costs of transportation and examination of the concerned assigned physician.

Medical transportation

The Assistance Company shall deal with and bear the cost concerning the medical transportation of the Beneficiary depending on his/her medical state:

- in a hospital with better services to deal with the medical state of the insured;
- in a hospital nearest to his/her home;
- up to his/her home.

In the event of transportation to a hospital, the Assistance Company shall deal with the reservation of a room in the chosen hospital.

NOTA: the Assistance Company cannot act as a substitute for local, national or international emergency help or search organisations and does not pay for the expenses incurred because of their intervention. Thus, the Assistance Company shall not pay for the transportation from the place where the Accident or Illness occurred to a medical facility.

Common provisions:

- a. Transportation is carried out by ambulance, train or regular service airline. If transportation is medically impossible by airline, or by any other means decided on by the Medical Team, an air ambulance is provided.
- b. Under no circumstances shall transatlantic or transpacific flights be arranged by air ambulance.
- c. If the ticket held by the Beneficiary cannot be used for the Medical Transfer managed by the Assistance Company, the Beneficiary shall relieve this non-used ticket to the Assistance Company or reverse any refund obtained from the carrier.
- d. The Assistance Company shall find a bed in an appropriate medical facility according to its Medical Team recommendation or agreement.
- e. In all cases, the final decision regarding transportation, place of hospitalisation, date, need for the Beneficiary to be accompanied and methods used shall be taken exclusively by the Medical Team. Should the Beneficiary refuse the decision of the Medical Team, he/she will be no more entitled to claim for any coverages nor any refund under this Policy.
- f. In all cases, the Assistance Company reserves the right to engage a competent Medical Authority who shall require unencumbered access to the Beneficiary's medical file and to examine the Beneficiary himself/herself in order to assess the appropriateness of Medical Transportation.
- g. In all cases the Beneficiary's luggage - excluding essential personal effects - shall remain the responsibility of the Beneficiary or of a Close Relative's Beneficiary.

3) Emergency Dental Pain Relief

The Assistance Company guarantees the payment of urgent dental fees up to the maximum amount as specified in the Schedule.

Fillings and false teeth are excluded from this cover. The implementation of this cover is subject to the prior approval of the Assistance Company.

4) Relative to travel out if travelling alone when hospitalized

In case of Accident or Illness of a Beneficiary travelling alone Abroad and giving rise to a Medical Transfer, to the Republic of Mauritius, the Assistance Company shall bear the cost of the return transport expenses (economy class airline) for this escort by a Close Relative.

For the Worldwide Business option only, the Assistance Company pays for the accommodation expenses up to the maximum amount as specified in the Benefits Schedule.

5) Extended stay following Medical treatment

Following an Accident or Illness requiring the intervention of the Medical Team, if the Beneficiary cannot return on the initially scheduled date and if he/she does not need hospitalisation or medical repatriation, the Assistance Company pays for their extended stay expenses at the hotel and also those of a one of the Close Relative accompanying him/her during their trip provided that he/she stays with him/her in the same room (spouses and children) or hotel.

The Assistance Company pays for the accommodation expenses up to the maximum amount as specified in the Schedule.

This can only be paid for on the advice of the Assistance Company's Medical Team.

Any other temporary accommodation solution cannot result in any compensation.

6) Return home of children

In the event of Accident or Illness or death of the Beneficiary and in the absence, in situ, of a Close Relative of legal age, the Assistance Company arranges for the return home of his/her children who are less than 16 years old, traveling with him/her and who are also Beneficiaries. These children are accompanied either by a relation duly designated and authorised by the Beneficiary or one or his/her legal successors, or, failing that, a qualified staff member provided by the Assistance Company.

The Assistance Company arranges and pays for the economy class return airline ticket of that accompanying person, their on site hotel expenses (bed and breakfast only) up to the maximum amount as specified in the Schedule, and also the fees and travel expenses of the qualified staff member, if necessary.

A one-way ticket for the children is also paid for provided that the tickets or means initially scheduled for their return cannot be used or modified.

If the ticket held by the children cannot be used for return

home in the Republic of Mauritius, the Beneficiary shall relieve this non-used ticket to the Assistance Company or reverse any refund obtained from the carrier.

The parents of the child holding a non-used nor modifiable travel ticket have to comply with the necessary steps for obtaining the reimbursement of the said travel ticket from the issuer of this ticket and have to justify their actions to the Assistance Company. Any eventual sum so received shall be reversed to the Assistance Company.

7) Repatriation of mortal remains

In the event of the Beneficiary's death Abroad, the Assistance Company arranges and pays for the transportation of the body or ashes from the site where the deceased is laid to the nearest international airport to the burial site in the Republic of Mauritius or in the country mentioned in the Policy.

In the event of death of the Beneficiary in the Republic of Mauritius, this cover shall only apply if the place of burial is located outside the Republic of Mauritius and is mentioned in the Policy.

The Assistance Company pays for the transportation expenses and also the related expenses up to the maximum amount as specified in the Benefits Schedule.

The funeral, ceremony, local funeral procession, burial or incineration expenses are excluded from the cover.

The Assistance Company alone is responsible for choosing the companies to be involved in the repatriation process.

PERSONAL ACCIDENT

1) Death

Where an accident should lead to the death of the Beneficiary, the Beneficiary's family shall be indemnified by the Assistance Company up to the maximum amount as specified in the Benefits Schedule.

If, upon the death of the Beneficiary, there should be no designated beneficiary, nor rules to decide upon one, the Beneficiary sum shall go on to form part of the Beneficiary's estate. Where there are several beneficiaries, and except agreement to the contrary, payment of the sum insured shall be divided equally between them, or in proportion to their share of the estate, where those designated are the legal heirs. That part not received by a beneficiary shall augment all the others, except agreement to the contrary, except in the case where any of them should be a willful causer of the accident. In such a case, any designation in favor of the same shall be deemed null and void and the corresponding part not received shall go on to form part of the Policyholder's estate.

In order to obtain payment of the Insured sum, the Beneficiaries should furnish the following documents: Beneficiary's birth certificate and literal death certificate.

Those that prove the Beneficiaries' identity. Should they be the legal heirs, it shall also prove necessary to present the declaration of heirs decreed by the competent Court. Where the beneficiaries are duly designated in a will, a certification from the General Registry of Last Wills and Testaments or local equivalent Authority, together with a first copy thereof, will be required.

Letter of payment or declaration of exemption from Inheritance Tax, duly issued by the corresponding Tax Delegation or local equivalent Authority.

2) Loss of sight or loss of limbs

The Assistance Company will pay, the Beneficiary or his estate, the sum covered as shown in the Benefits Schedule for one of the following losses resulting from an Accident sustained by the Beneficiary: Loss of Limbs or Loss of Sight.

Loss must occur within 180 days of the date of Accident. No benefits shall be paid for more than one Loss suffered.

3) Permanent Total Disablement

Where an accident should lead to the permanent total disablement of the Beneficiary, the Beneficiary shall be indemnified by the Assistance Company up to the maximum amount as specified in the Benefits Schedule. Specific exclusions to the Section H:

In addition to the General Exclusions, are not covered the consequences originated or produced by the following:

- Bad faith on the part of the Beneficiary or those intentionally caused by the same, except where the damage was sustained in order to avoid something worse.
- Wars, with or without prior declaration, and any conflicts or international interventions using force or duress. Events arising from terrorism, mutiny or crowd disturbances. As well as damage caused during the course of strikes.
- Events of actions of the Armed Forces or Security Forces in peacetime.
- Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
- Fall of sidereal bodies and meteorites,
- Those derived from radioactive nuclear energy,
- Those caused when the Beneficiary takes part in bets, challenges or brawls, except in the case of le-

gitimate defense or necessity,

- Accidents caused by the Beneficiary's participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions.
- Accidents suffered as a result of being inebriated or under the effect of drugs, toxics or narcotics. Inebriation shall be taken to mean when the blood alcohol level is greater than 0, 50 grams per 1.000 cubic centimeters, or the Beneficiary is fined or convicted for this cause.
- Intoxication or poisoning from the consumption of foodstuff.
- Injuries that are a consequence of surgical operations or medical treatments not brought about by an accident covered by the policy.
- - Illnesses of any kind, fainting fits, syncope, strokes, epilepsy or epileptiforms and caused by any kind of loss of consciousness as a result of an accident as the latter is defined in the definitions of these general conditions.

BAGGAGE, BAGGAGE DELAY AND PASSPORT

1) Loss of Baggage

The Assistance Company warrants the loss of luggage duly registered with an I.A.T.A affiliated airline company, within the limits mentioned in the Benefits Schedule.

Exclusions:

- Means of payment (cash, checks, credit cards),
- Travel tickets, manuscripts, documents, books, business papers, passport, identity card,
- Perfumes, perishable commodities, eating

The guarantee shall come into force in addition to sums received from the concerned airline company, that the Beneficiary shall disclose to the Assistance Company. The Beneficiary shall not receive sums for an amount above the real suffered damages.

2) Delayed Baggage

The Assistance Company insures the delay in delivery of luggage checked in by an I.A.T.A affiliated Airline Company subject to the Beneficiary's ticket being valid for a scheduled international flight of that company.

The amount of the indemnification as shown in the Benefits Schedule is, on an all inclusive basis, for all luggage properly checked in where delivery is more than twelve (12) hours after the arrival of the Beneficiary's flight.

Obligation of the Beneficiary in the event of a claim:

The Beneficiary must notify the Assistance Company by telephone on the same day as the event. Any claim must be accompanied by the certification from the airline company describing the event.

3) Lost or Stolen Passport, Identity Card or Visa

In case of passport, identity card or visa theft or loss, the Assistance Company shall reimburse the Beneficiary the direct actual cost of repairs, i.e. the cost of tax stamps or taxes that the Beneficiary must pay, to the exclusion of all other costs, within the limits mentioned in the attached Benefits Schedule.

This warranty will apply only if the passport or the identity card had a validity period with more than twelve (12) months at the time of theft or loss.

Cost of repairs and tax stamps shall be reimbursed with the following documentary proofs: - statement of theft or loss issued by relevant local authorities, and - original invoice of the tax stamp.

LEGAL EXPENSES

Following an involuntary breach Abroad of the laws and regulations in force, which is not qualified as criminal act according to the local law, which the Beneficiary might commit and if a legal action is initiated against him/her in this country, the Beneficiary may request, in writing, for the assistance of the Assistance Company.

The coverages provided below do not apply for events in relation to the Beneficiary's business activity.

1) Overseas Legal Expenses

The expenses, at the location, of a lawyer involved in the defence of the Beneficiary shall be reimbursed by the Assistance Company, up to the maximum amount as specified in the Schedule.

2) Bail Bond

The Assistance Company advances a bail required by a criminal court to release the Beneficiary or to allow him/her to avoid any imprisonment, up to the maximum amount as specified in the Schedule.

This advance is made through a lawyer locally or an Assistance Company local correspondent.

This advance is agreed against the lodging of a bail cheque for an equivalent amount with the Assistance Company.

The Beneficiary is obliged to reimburse the Assistance Company for the amount of the bail advanced:

- as soon as the bail is released by the competent local judicial authority;
- within two (2) weeks of the enforceable legal decision if he/she is found guilty;
- in all cases, within a period of one (1) month of the date of the payment or the return in the Republic of Mauritius of the Beneficiary at the initial scheduled date.

GENERAL CONDITIONS FOR APPLICATION

OBLIGATIONS OF THE BENEFICIARY

As soon as a covered event occurs, the Beneficiary or any other person acting on their behalf must immediately contact the Assistance Company alarm center (France) in order to obtain a file number and which will allow the Assistance Company to act as soon as possible.

by telephone on the dedicated line number to National Insurance Company:

- from Abroad: + 33 1 70 95 94 42
- from France 01 70 95 94 42

by fax:

- from abroad: + 33 1 55 92 40 69
- from France 01 55 92 40 69

by email: plateau.medical@ip-assistance.com

by quoting the following assistance agreement number: 0803275 as well as their policy number.

IMPLEMENTATION OF COVERAGES

The Assistance Company becomes involved within the scope fixed by national and international laws and regulations.

In all cases, international transportations are arranged subject to the Beneficiary obtaining the administrative authorisations and having the identity documents and visa necessary for the transportation.

The Assistance Company reserves the right, prior to any intervention of its service provisions, to check the reality of the event insured and the validity of the request made by the Beneficiary.

The Assistance Company cannot be held liable for any damage of a professional or commercial nature suffered by a Beneficiary following an event which needed the intervention of the assistance services.

EXCEPTIONAL CIRCUMSTANCES

The Assistance Company's commitment is based on an obligation of means (obligation de moyens) and not one of results (obligation de résultat).

The Assistance Company cannot be held responsible for non-performance or delays or difficulties in performing the agreed services caused by civil or foreign war whether declared or not, general mobilisation, requisition of men and/or materials by the authorities, act of sabotage or terrorism, social unrest including strike, riot and popular uprising, restriction of the free movement of goods and persons, natural disasters, effects of radioactivity, epidemic, pandemics, infectious or chemical risk or any other accident or case of force majeure.

EXCLUSIONS

GENERAL EXCLUSIONS

In addition to the exclusions specified under the terms of the Policy, all consequences of and/or events resulting from the following are also excluded:

- circumstances provoked intentionally by the Beneficiary;
- foreign or civil war whether declared or not, riot and popular uprising, act of terrorism or sabotage;
- involvement in fights, except in case of self-defence, and in bets, dares, duels or crimes;
- the professional practice of any sport and the amateur practice of any aerial, self-defence or combat sport;
- participation in endurance or speed competitions or events and trials in preparation therefor on any form of land, water or air locomotive means;
- failure to respect the recognised safety rules for the practice of any sporting or other leisure activity;
- the consequence of practising the following sports or activities: mountaineering requiring or not the use of equipment, trekking, rock climbing, bobsleigh, skeleton, pot-holing, parachuting, acrobatic ski jumping, undersea diving involving the use or not of autonomous equipment, aerial sports such as gliding, hang-gliding, flying wing (motorised and non-motorised) and all similar machines (notably micro-lights and ULM), flying air navigation craft, air navigation control device, aerial sports ;
- official bans, injunctions and restrictions imposed by the forces of law and order;
- epidemics, pandemics, effects of pollution, natural disasters and their consequences;
- any intervention initiated and/or organised at government or intergovernmental level by any governmental or non-governmental authority or organisation.

SPECIFIC EXCLUSIONS

No compensation whatever shall be made and no the Assistance Company intervention shall be arranged in respect of expenses resulting from circumstances and events excluded under the terms of the Policy:

- benign affections or lesions which can be treated on the spot;
- affections which do not require immediate medical care;
- pre-existing illness predating the first subscription of the Policy and having given rise to a consultation, hospitalisation or other medical treatment within the 6 months prior to the request for assistance;
- convalescence;
- affections under treatment at the first subscription of the Policy and not yet stabilised and/or requiring subsequent scheduled treatment and possible follow-up measures (examination, additional treatment, foreseeable and recurrent complications);
- any intervention of a non-urgent nature;
- the medical expenses relating to check-ups, medical examinations, scheduled or preventative screenings;
- surgical treatments and interventions of an aesthetic nature not resulting from an Accident;

- pregnancy conditions and their consequences, miscarriages and ectopic pregnancies and their consequences, deliveries and their consequences concerning the new born babies;
- voluntary interruptions of pregnancy, amniocenteses;
- mental illnesses and their consequences, including depressive syndromes;
- the consequences of a suicide and attempted suicide;
- the consequences of the use of medicines or drugs not medically prescribed;
- the consequences of the alcohol abuse (blood-alcohol level greater than that set by the regulations in force in the country of location, deficiency syndromes as well as any pathology directly resulting from alcohol abuse);
- the consequences of the failure or inability to obtain vaccination or treatment required or made compulsory by a trip or travel or the repercussions of such vaccination or treatment;
- repetitive transportation required because of the Beneficiary's follow up examinations, out patient care sessions ;
- transportation other than evacuation upon occurrence an Accident or Illness from the Country of Residence;
- transportation other than return to the Country of Residence;
- transportation other than transfer from an hospital to another appropriate medical facility when the Beneficiary is already Abroad;
- any cost or expense covered by another insurance policy;
- cost or expense incurred without the prior agreement of the Assistance Company.

GENERAL PROVISIONS

LIFE OR DEATH SITUATION

If there is a risk of death, the Beneficiary or any other person representing him/her must call on the medical emergency services in place where the Beneficiary is located before contacting the Assistance Company.

PRESCRIPTION

Any claim arising out of the Policy shall become statute-barred two (2) years after the event which leads to it or after any time period applicable in accordance with the law of Country of Residence.

10) APPLICABLE LAW AND JURISDICTION

The General Conditions are governed by Mauritian law. It is agreed that any dispute arising out of an event leading to an intervention by the Assistance Company shall be brought before the court with jurisdiction in accordance with applicable law.

DATA PROTECTION

Telephone calls between Beneficiaries and the Assistance Company may be recorded for quality control purposes.

The Assistance Company respects the confidentiality of the Beneficiaries' personal data.



In case of emergency medical assistance
please call on

+ 33 1 70 95 94 42

In case of claims, previously to any action,
the insured or any person acting on behalf must
contact AXA Assistance on the above given
telephone number

6 rue André Gide
92320 Châtillon , France
311 338 339 RCS Nanterre

 **ASSISTANCE**
redefining / service

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Summary of covers	Limits Euros			
	CoverMe Basic	Travel/ Medical Advice	CoverMe Select	CoverMe Plus
Travel Advice	Service Only	Service Only	Service Only	Service Only
Lost or Stolen Document	Service Only	Travel Assistance	Service Only	Service Only
Message Relay	Service Only	Service Only	Service Only	Service Only
Lost Luggage Assistance	Service Only	Service Only	Service Only	Service Only
Emergency Cash Advance	Advance of 300 €	Advance of 1 000 €	Advance of 1 000 €	Advance of 1 000 €
Cancellation/Curtailment	-	Cancellation or curtailment charges	500 € excess 75 €	1 500 € excess 75 €
Missed departure / Missed connection	-	Missed departure / Missed connection	500 €	1 500 €
Travel delay, maximum per 12 hour period	-	Delayed departure/ Abandonment	10 - 200 €	10 - 200 €
Abandonment	-	-	500 €	1 500 €
Involuntary denial of boarding	-	Involuntary denial of boarding	-	100 €
Medical expenses	10 000 € excess 75 €	Emergency medical and other expense	30 000 € excess 75 €	75 000 € excess 75 €
Repatriation	Included above	Included above	Included above	Included above
Emergency dental pain relief	100 € excess 50 €	150 € excess 50 €	150 € excess 50 €	200 € excess 50 €
Relative to travel out if travelling alone when hospitalized	Economy flight only	Economy flight only	Economy flight only	Economy flight + 150 € per day up to 10days
Extended stay following Medical treatment (Insured/companion)	Included in Medical expenses cover	Included in Medical expenses cover	Included in Medical expenses cover	150 € per day up to 1 500 €
Return home of children	Economy flight only	Economy flight only	Economy flight only	Economy flight + 150 € per day up to 3 days
Repatriation of mortal remains/local funeral expenses	3 000 €	3 000 €	3 000 €	3 000 €
Death	<18 Years 3 000 €	Personal Accident <18 Years 5 000 €	<65 Years 7 500 €	<65 Years 12 500 €
Loss of sight or loss of limbs	<65 Years 10 000 €	<65 Years 15 000 €	<65 Years 25 000 €	<65 Years 37 500 €
Permanent total disablement	30 000 €	37 500 €	45 000 €	75 000 €
Baggage (maximum)	300 € excess 75 €	Baggage, Baggage delay and Passport	300 € excess 75 €	500 € excess 75 €
Single Item Limit	100 €	-	100 €	200 €
Valuables limit in total	150 €	-	200 €	400 €
Delayed Baggage, maximum after 12 hours	50 €	-	50 €	100 €
Lost or Stolen Passport, identity card or visa	150 € excess 75 €	-	200 € excess 75 €	400 € excess 75 €
Overseas legal expenses	-	Legal Expenses	-	20 000 € excess 350 €
Bail bond	2 000 €	3 000 €	4 000 €	5 000 €

For Beneficiaries less than 62 years old (Including Policy Fee of Rs 75.00)

Duration of travel	CoverMe Basic	CoverMe Select	CoverMe Plus	CoverMe Executive
1 to 8 Days	MUR 575.00	MUR 790.00	MUR 933.00	MUR 1,505.00
9 to 16 days	MUR 725.00	MUR 933.00	MUR 1,075.00	MUR 1,790.00
17 to 24 days	MUR 1,125.00	MUR 1,361.00	MUR 1,504.00	MUR 2,218.00
25 to 31 days	MUR 1,575.00	MUR 1,790.00	MUR 1,933.00	MUR 2,933.00
32 to 45 days	MUR 2,025.00	MUR 2,218.00	MUR 2,361.00	MUR 3,647.00
46 to 62 days	MUR 2,175.00	MUR 2,504.00	MUR 2,790.00	MUR 4,361.00
63 to 90 Days	MUR 3,125.00	MUR 3,361.00	MUR 3,933.00	MUR 7,218.00
91 to 120 days	MUR 3,525.00	MUR 3,790.00	MUR 4,647.00	MUR 9,361.00
121 to 150 days	MUR 3,825.00	MUR 4,218.00	MUR 5,218.00	MUR 11,504.00
151 to 180 days	MUR 4,175.00	MUR 4,647.00	MUR 6,075.00	MUR 13,647.00
Annual Multi-trip (up to 42 days - max 180 days in a year)	MUR 4,725.00	MUR 5,790.00	MUR 7,790.00	MUR 12,933.00

For Beneficiaries between 63 and 85 years old (Including Policy Fee of Rs 75.00)

Duration of travel	CoverMe Basic	CoverMe Select	CoverMe Plus	CoverMe Executive
1 to 8 Days	MUR 1,125.00	MUR 1,504.00	MUR 1,790.00	MUR 2,933.00
9 to 16 days	MUR 1,375.00	MUR 1,790.00	MUR 2,075.00	MUR 3,504.00
17 to 24 days	MUR 2,225.00	MUR 2,647.00	MUR 2,933.00	MUR 4,361.00
25 to 31 days	MUR 3,025.00	MUR 3,504.00	MUR 3,790.00	MUR 5,790.00
32 to 45 days	MUR 3,975.00	MUR 4,361.00	MUR 4,647.00	MUR 7,218.00
46 to 62 days	MUR 4,325.00	MUR 4,933.00	MUR 5,504.00	MUR 8,647.00
63 to 90 Days	MUR 6,125.00	MUR 6,647.00	MUR 7,790.00	MUR 14,361.00
91 to 120 days	MUR 6,975.00	MUR 7,504.00	MUR 9,218.00	MUR 18,647.00
121 to 150 days	MUR 7,625.00	MUR 8,361.00	MUR 10,361.00	MUR 22,933.00
151 to 180 days	MUR 8,325.00	MUR 9,218.00	MUR 12,075.00	MUR 27,218.00
Annual Multi-trip (up to 42 days - max 180 days in a year)	MUR 10,075.00	MUR 11,504.00	MUR 15,504.00	MUR 25,790.00

Account No.	803275	Policy No.	XXXXXX	Issue Date	yyyyyy
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Personal Details		Address		Tel Home	
Policy Issued				Tel Work	
Policy Details			MAURITIUS	Fax	
Period of Cover					
Cover Type	Cover me Basic	Areas	Zone 1: Indian Ocean (Excluding Reunion Island)		

In case of Emergency contact AXA Assistance (24/7) on our Worldwide Emergency Number + 33 1 70 95 94 42

Insured	Age	Medical Conditions	Details	Cost
Summary of Benefits				
Travel Concierge	Service only	Repatriation		Included in Medical Expenses cover
Travel Advice		Emergency Dental Pain Relief		€ 100
Visa, vaccination, weather forecast, language, bank opening hours...	Service only	Transportation to Hospital if not free		Included above
Travel Assistance		Relative/Friend to travel out if travelling alone when hospitalised		Economy Flight only
Lost or Stolen Document Assistance	Service only	Extended stay following Medical treatment (Insured/Companion)		Included in Medical Expenses cover
Message Relay	Service only	Return Home of Children		Economy Flight only
Lost Luggage Assistance	Service only	Repatriation of Mortal Remains/ Local Funeral Expenses		€ 3,000
Emergency Cash Advance	Advance of 300 €	Personal Accident		< 18 years < 65 years
Cancellation or Curtailment Charges		Death		€ 3,000 € 30,000
Cancellation or Curtailment	NIL	Loss of sight or loss of limbs		€ 10,000 € 10,000
Missed Departure/ Missed Connection		Permanent Total Disablement		€ 30,000 € 30,000
Missed Departure/ Missed Connection	NIL	Baggage, Baggage Delay and Passport		
Delayed Departure/Abandonment		Baggage (maximum)		€ 300
Travel Delay, maximum -per 12 hour period	NIL	-Single Item Limit		€ 100
Abandonment	NIL	-Valuables Limit in Total		€ 150
Involuntary Denial of Boarding		Delayed Baggage, maximum after 12 hours		€ 50
Involuntary Denial of Boarding Extended Denial of Boarding	NIL	Lost or stolen Passport, identity card or visa		€ 150
Emergency Medical and Other Expenses		Legal expenses		
Medical Expenses	€ 10,000	Overseas Legal Expenses		NIL
		Bail Bond		€ 2,000

Special Provision

The insured recognizes and declares to be informed of the General Conditions as well as the benefits and the exclusions.
This certificate cannot be used as a letter of guaranty of payment into public or private medical organization.
The insured declares not to have scheduled any travel for therapeutic treatment.
Issued in three copies.

This insurance document is not valid unless examined and countersigned by:

On behalf of the insurer:

SUMMARY OF COVERS		LIMITS (EUROS €)	
TRAVEL/MEDICAL ADVICE			
Travel Advice	Service Only		
TRAVEL ASSISTANCE			
Lost or Stolen Document	Service Only		
Message Relay	Service Only		
Lost Luggage Assistance	Service Only		
Emergency Cash Advance	Advance of 300 €		
CANCELLATION OR CURTAILMENT CHARGES			
Cancellation/Curtailment	Nil		
MISSED DEPARTURE/MISSED CONNECTION			
Missed Departure/Missed Connection	Nil		
DELAYED DEPARTURE/ABANDONMENT			
Travel Delay, Maximum per 12 Hour Period	Nil		
Abandonment	Nil		
INVOLUNTARY DENIAL OF BOARDING			
Involuntary denial of boarding	Nil		
EMERGENCY MEDICAL AND OTHER EXPENSES			
Medical Expenses	10,000 € excess 75 €		
Repatriation	Included above		
Emergency dental pain relief	100 € excess 50 €		
Relative to travel out if travelling alone when Hospitalized	Economy flight only		
Extended Stay following Medical Treatment (Insured/companion)	Included in Medical Expenses Cover		
Return Home of Children	Economy flight only		
Repatriation of mortal remains/local funeral expenses	3,000 €		
PERSONAL ACCIDENT			
	<18 Years	<65 Years	
Death	3,000 €	30,000 €	
Loss of sight or loss of limbs	10,000 €	10,000 €	
Permanent Total Disablement	30,000 €	30,000 €	
BAGGAGE, BAGGAGE DELAY AND PASSPORT			
Baggage (maximum)	300 € excess 75 €		
Single Item Limit	100 €		
Valuables limit in total	150 €		
Delayed Baggage, maximum after 12 hours	50 €		
Lost or Stolen Passport, Identity Card or Visa	150 € excess 75 €		
LEGAL EXPENSES			
Overseas Legal Expenses	Nil		
Bail Bond	2,000 €		

Agreement No.	803275	Policy No.	0	Issue Date	
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Personal Details		Address		Tel Home	
Policy Issued				Tel Work	-
Policy Details	Travel Insurance		MAURITIUS	Fax	-
Period of Cover					
Cover Type	CoverMe Select	Areas	Zone 2: Schengen		

**In case of Emergency contact AXA Assistance (24/7) on our Worldwide Emergency Number
+ 33 1 70 95 94 42**

Insured	Age	Medical Conditions	Details	Cost
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Summary of Benefits

Benefit	Service	Details	Cost
Travel Concierge	Service only	Repatriation	Included in Medical Expenses cover
Travel Advice		Emergency Dental Pain Relief	€ 150
Visa, vaccination, weather forecast, language, bank opening hours...	Service only	Transportation to Hospital if not free	Included above
Travel Assistance		Relative/Friend to travel out if travelling alone when hospitalised	Economy Flight only
Lost or Stolen Document Assistance	Service only	Extended stay following Medical treatment (Insured/Companion)	Included in Medical Expenses cover
Message Relay	Service only	Return Home of Children	Economy Flight only
Lost Luggage Assistance	Service only	Repatriation of Mortal Remains/ Local Funeral Expenses	€ 3,000
Emergency Cash Advance	Advance of 1000 €	Personal Accident	< 18 years < 65 years
Cancellation or Curtailment Charges		Death	€ 5,000 € 37,500
Cancellation or Curtailment	NIL	Loss of sight or loss of limbs	€ 15,000 € 15,000
Missed Departure/ Missed Connection		Permanent Total Disablement	€ 37,500 € 37,500
Missed Departure/ Missed Connection	NIL	Baggage, Baggage Delay and Passport	
Delayed Departure/Abandonment		Baggage (maximum)	-
Travel Delay, maximum -per 12 hour period	NIL	-Single Item Limit	-
Abandonment	NIL	-Valuables Limit in Total	-
Involuntary Denial of Boarding		Delayed Baggage, maximum after 12 hours	-
Involuntary Denial of Boarding Extended Denial of Boarding	NIL	Lost or stolen Passport, identity card or visa	-
Emergency Medical and Other Expenses		Legal expenses	
Medical Expenses	€ 30,000	Overseas Legal Expenses	NIL
		Bail Bond	€ 3,000

Special Provision

The insured recognises and declares to be informed of the General Conditions as well as the benefits and the exclusions. This certificate cannot be used as a letter of guaranty of payment into public or private medical organisation. The insured declares not to have scheduled any travel for therapeutic treatment.

This insurance document is not valid unless examined and countersigned by:

On behalf of the insurer :

SUMMARY OF COVERS	TRAVEL/MEDICAL ADVICE	LIMITS (EUROS €)
Travel Advice		Service Only
Lost or Stolen Document	TRAVEL ASSISTANCE	Service Only
Message Relay		Service Only
Lost Luggage Assistance		Service Only
Emergency Cash Advance		Advance of 1,000 €
Cancellation/Curtailment	CANCELLATION OR CURTAILMENT CHARGES	Nil
Missed Departure/Missed Connection	MISSED DEPARTURE/MISSED CONNECTION	Nil
Travel Delay, Maximum per 12 Hour Period	DELAYED DEPARTURE/ABANDONMENT	Nil
Abandonment		Nil
Involuntary denial of boarding	INVOLUNTARY DENIAL OF BOARDING	Nil
Medical Expenses	EMERGENCY MEDICAL AND OTHER EXPENSES	30,000 € excess 75 €
Repatriation		Included above
Emergency dental pain relief		150 € excess 50 €
Relative to travel out if travelling alone when Hospitalized		Economy flight only
Extended Stay following Medical Treatment (Insured/companion)		Included in Medical Expenses Cover
Return Home of Children		Economy flight only
Repatriation of mortal remains/local funeral expenses		3,000 €
	PERSONAL ACCIDENT	
Death	<18 Years	<65 Years
Loss of sight or loss of limbs	5,000 €	37,500 €
Permanent Total Disablement	15,000 €	15,000 €
	37,500 €	37,500 €
	BAGGAGE, BAGGAGE DELAY AND PASSPORT	
Baggage (maximum)		Nil
Single Item Limit		Nil
Valuables limit in total		Nil
Delayed Baggage, maximum after 12 hours		Nil
Lost or Stolen Passport, Identity Card or Visa		Nil
	LEGAL EXPENSES	
Overseas Legal Expenses		Nil
Bail Bond		3,000 €

Agreement No.	803275	Policy No.	0	Issue Date	
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Personal Details		Address		Tel Home	
Policy Issued				Tel Work	
Policy Details	Travel Insurance		MAURITIUS	Fax	-
Period of Cover					
Cover Type	CoverMe Plus	Areas	Zone 3: Worldwide		

**In case of Emergency contact AXA Assistance (24/7) on our Worldwide Emergency Number
+ 33 1 70 95 94 42**

Insured	Age	Medical Conditions	Details	Cost

Summary of Benefits

Travel Concierge	Service only	Repatriation	Included in Medical Expenses	
Travel Advice		Emergency Dental Pain Relief	€ 150	
Visa, vaccination, weather forecast, language, bank opening hours...	Service only	Transportation to Hospital if not free	Included above	
Travel Assistance		Relative/Friend to travel out if travelling alone when hospitalised	Economy Flight only	
Lost or Stolen Document Assistance	Service only	Extended stay following Medical treatment (Insured/Companion)	Included in Medical Expenses cover	
Message Relay	Service only	Return Home of Children	Economy Flight only	
Lost Luggage Assistance	Service only	Repatriation of Mortal Remains/ Local Funeral Expenses	€ 3,000	
Emergency Cash Advance	Advance of 1000 €	Personal Accident	< 18 years	< 65 years
Cancellation or Curtailment Charges		Death	€ 7,500	€ 45,000
Cancellation or Curtailment	€ 500	Loss of sight or loss of limbs	€ 25,000	€ 25,000
Missed Departure/ Missed Connection		Permanent Total Disablement	€ 45,000	€ 45,000
Missed Departure/ Missed Connection	€ 500	Baggage, Baggage Delay and Passport		
Delayed Departure/Abandonment		Baggage (maximum)	€ 500	
Travel Delay, maximum -per 12 hour period	€ 10 / € 200	-Single Item Limit	€ 100	
Abandonment	€ 500	-Valuables Limit in Total	€ 200	
Involuntary Denial of Boarding		Delayed Baggage, maximum after 12 hours	€ 50	
Involuntary Denial of Boarding Extended Denial of Boarding		Lost or stolen Passport, identity card or visa	€ 200	
Emergency Medical and Other Expenses		Legal expenses		
Medical Expenses	€ 30,000	Overseas Legal Expenses	NIL	
		Bail Bond	€ 4,000	

Special Provision

The insured recognises and declares to be informed of the General Conditions as well as the benefits and the exclusions. This certificate cannot be used as a letter of guaranty of payment into public or private medical organisation. The insured declares not to have scheduled any travel for therapeutic treatment.

This insurance document is not valid unless examined and countersigned by:

On behalf of the insurer :

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SUMMARY OF COVERS	TRAVEL/MEDICAL ADVICE	LIMITS (EUROS €)
Travel Advice	TRAVEL ASSISTANCE	Service Only
Lost or Stolen Document	TRAVEL ASSISTANCE	Service Only
Message Relay	TRAVEL ASSISTANCE	Service Only
Lost Luggage Assistance	TRAVEL ASSISTANCE	Service Only
Emergency Cash Advance	TRAVEL ASSISTANCE	Advance of 1,000 €
Cancellation/Curtailment	CANCELLATION OR CURTAILMENT CHARGES	500 € excess 75 €
Missed Departure/Missed Connection	MISSED DEPARTURE/MISSED CONNECTION	500 €
Travel Delay, Maximum per 12 Hour Period	DELAYED DEPARTURE/ABANDONMENT	10 € - 200 €
Abandonment	DELAYED DEPARTURE/ABANDONMENT	500 €
Involuntary denial of boarding	INVOLUNTARY DENIAL OF BOARDING	Nil
Medical Expenses	EMERGENCY MEDICAL AND OTHER EXPENSES	30,000 € excess 75 €
Repatriation	EMERGENCY MEDICAL AND OTHER EXPENSES	Included above
Emergency dental pain relief	EMERGENCY MEDICAL AND OTHER EXPENSES	150 € excess 50 €
Relative to travel out if travelling alone when Hospitalized	EMERGENCY MEDICAL AND OTHER EXPENSES	Economy flight only
Extended Stay following Medical Treatment (insured/companion)	EMERGENCY MEDICAL AND OTHER EXPENSES	Included in Medical Expenses Cover
Return Home of Children	EMERGENCY MEDICAL AND OTHER EXPENSES	Economy flight only
Repatriation of mortal remains/local funeral expenses	EMERGENCY MEDICAL AND OTHER EXPENSES	3,000 €
Death	PERSONAL ACCIDENT	<18 Years 7,500 € <65 Years 45,000 €
Loss of sight or loss of limbs	PERSONAL ACCIDENT	25,000 €
Permanent Total Disablement	PERSONAL ACCIDENT	45,000 €
Baggage (maximum)	BAGGAGE, BAGGAGE DELAY AND PASSPORT	300 € excess 75 €
Single Item Limit	BAGGAGE, BAGGAGE DELAY AND PASSPORT	100 €
Valuables limit in total	BAGGAGE, BAGGAGE DELAY AND PASSPORT	200 €
Delayed Baggage, maximum after 12 hours	BAGGAGE, BAGGAGE DELAY AND PASSPORT	50 €
Lost or Stolen Passport, Identity Card or Visa	BAGGAGE, BAGGAGE DELAY AND PASSPORT	200 € excess 75 €
Overseas Legal Expenses	LEGAL EXPENSES	Nil
Bail Bond	LEGAL EXPENSES	4,000 €

Account No.	803275	Policy No.		Issue Date	
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Personal Details		Address		Tel Home	
Policy Issued				Tel Work	
Policy Details	Travel Insurance		Mauritius	Fax	
Period of Cover					
Cover Type	CoverMe Executive	Areas	Zone 3: Worldwide		

In case of Emergency contact AXA Assistance (24/7) on our Worldwide Emergency Number + 33 1 70 95 94 42

Insured	Age	Medical Conditions	Details	Cost
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Summary of Benefits				
Travel Concierge	Service only	Repatriation	Included in Medical Expenses cover	
Travel Advice		Emergency Dental Pain Relief	€ 200	
Visa, vaccination, weather forecast, language, bank opening hours...	Service only	Transportation to Hospital if not free	Included	
Travel Assistance		Relative/Friend to travel out if travelling alone when hospitalised	Economy Flight + €150per day, maximum 10 days	
Lost or Stolen Document Assistance	Service only	Extended stay following Medical treatment (Insured/Companion)	€150 per day, maximum €1,500	
Message Relay	Service only	Return Home of Children	Economy Flight + €150 per day, maximum 3 days	
Lost Luggage Assistance	Service only	Repatriation of Mortal Remains/ Local Funeral Expenses	€ 4,000	
Emergency Cash Advance	Advance of 1000 €	Personal Accident	< 18 years	< 65 years
Cancellation or Curtailment Charges		Death	€ 12,500	€ 75,000
Cancellation or Curtailment	€ 1,500	Loss of sight or loss of limbs	€ 37,500	€ 37,500
Missed Departure/ Missed Connection		Permanent Total Disablement	€ 75,000	€ 75,000
Missed Departure/ Missed Connection	€ 1,500	Baggage, Baggage Delay and Passport		
Delayed Departure/Abandonment		Baggage (maximum)	€ 1,500	
Travel Delay, maximum -per 12 hour period	€ 10 / € 200	-Single Item Limit	€ 200	
Abandonment	€ 1,500	-Valuables Limit in Total	€ 400	
Involuntary Denial of Boarding		Delayed Baggage, maximum after 12 hours	€ 100	
Involuntary Denial of Boarding Extended Denial of Boarding	€ 100 / € 100	Lost or stolen Passport, identity card or visa	€ 400	
Emergency Medical and Other Expenses		Legal expenses		
Medical Expenses	€ 75,000	Overseas Legal Expenses	20000	
		Bail Bond	€ 5,000	

Special Provision

The insured recognizes and declares to be informed of the General Conditions as well as the benefits and the exclusions.
 This certificate cannot be used as a letter of guaranty of payment into public or private medical organization.
 The insured declares not to have scheduled any travel for therapeutic treatment.
 Issued in three copies

This insurance document is not valid unless examined and countersigned by:

On behalf of the insurer:

SUMMARY OF COVERS		LIMITS (EUROS €)
TRAVEL/MEDICAL ADVICE		
Travel Advice		Service Only
TRAVEL ASSISTANCE		
Lost or Stolen Document		Service Only
Message Relay		Service Only
Lost Luggage Assistance		Service Only
Emergency Cash Advance		Advance of 1,000 €
CANCELLATION OR CURTAILMENT CHARGES		
Cancellation/Curtailment		1,500 € excess 75 €
MISSED DEPARTURE/MISSED CONNECTION		
Missed Departure/Missed Connection		1,500 €
DELAYED DEPARTURE/ABANDONMENT		
Travel Delay, Maximum per 12 Hour Period		10 € - 200 €
Abandonment		1,500 €
INVOLUNTARY DENIAL OF BOARDING		
Involutary denial of boarding		100 €
EMERGENCY MEDICAL AND OTHER EXPENSES		
Medical Expenses		75,000 € excess 75 €
Repatriation		Included above
Emergency dental pain relief		200 € excess 50 €
Relative to travel out if travelling alone when Hospitalized		Economy flight + 150 € per day up to 10 days
Extended Stay following Medical Treatment (Insured/companion)		150 € per day up to 1,500 €
Return Home of Children		Economy flight + 150 € per day up to 3 days
Repatriation of mortal remains/local funeral expenses		3,000 €
PERSONAL ACCIDENT		
Death	<18 Years	<65 Years
	12,500 €	75,000 €
Loss of sight or loss of limbs	37,500 €	37,500 €
Permanent Total Disablement	75,000 €	75,000 €
BAGGAGE, BAGGAGE DELAY AND PASSPORT		
Baggage (maximum)		500 € excess 75 €
Single Item Limit		200 €
Valuables limit in total		400 €
Delayed Baggage, maximum after 12 hours		100 €
Lost or Stolen Passport, Identity Card or Visa		400 € excess 75 €
LEGAL EXPENSES		
Overseas Legal Expenses		20,000 € excess 350 €
Bail Bond		5,000 €