



For your stays

----- > **in France,**

whether for a short

or long period,

health insurance

is what you need.

Sécurimer Sécuriterre

Expatriates - Impatriates, 100 % Social Providence right from the very first Euro

Presentation of the convention

General conditions

Le Reydisart – CD 7 route de Roquebrunes - 83370 Saint Aygulf - France

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Web site: www.securimer-securiterre.org

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PRESENTATION OF THE CONVENTION

GENERAL CONDITIONS

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PREAMBLE

The present health insurance convention subscribed in favour of the subscribers hereafter called “the assured”, as well as their family members, has for its goal to indemnify /reimburse the assured all or part of the fees related to the medical assistance received because of a disease, an accident or maternity.

Family members are:

- the spouse,
- children under 20 (article L285 of the Social Security code),
- children under 25 doing studies.

For the convention to be applied it is admitted that:

- a) a disease is characterized by an alteration of the health, identifiable by any competent medical authority;
- b) an accident is characterized by a corporal attack unintentional from the assured person, resulting from a sudden exterior cause.



CHAPTER I

THE ASSURED

Article 1 - Subscription to the insurance

Any person wishing to subscribe to the insurance, under 70, must fill in and sign a subscription contract for himself as well as his family members, as defined in article 1. He must answer for himself as well as his family members all the medical questions mentioned on the back of the subscription sheet.

Any false declaration, intentional or not, exposes the assured person to sanctions (articles L 113-8 et L113-9 of the Code of Insurances).

Article 2 - Conditions of admission

The insurer has the right to:

- subordinate his acceptance to the exclusion of some assured people of some of their family members;
- exclude from its guarantee certain diseases;
- establish derogatory conditions to the dispositions of the present convention concerning the amount of premiums.

Article 3 - Starting date and duration of the guarantee

A - STARTING DATE

the guarantee of the insurance is effective:

- *at noon, from the day after the payment of the first premium;*
- *as early as possible, after acceptance of the subscription by the insurer.*

B - DURATION OF THE GUARANTEE

The guarantee covers the whole duration of the stay in France. It is also granted during holidays and possible temporary missions of a year (maximum) in Europe and three months in any other part in the world.

Article 4 - Cessation of guarantee

Any assured person is not covered any longer:

- a) the day he or she denounces their subscription;
- b) the day of their death;
- c) during military service time, military instruction, periods of reserve in peacetime lasting more than a month.

If the assured person tries to obtain or obtains payments through knowingly false declarations their subscription is cancelled (see article L 113-8 of the Code of Insurances).

Article 5 - Consequences of the cessation of guarantee on the right to benefits

In all the cases mentioned in article 4, the right to benefits stops immediately for the assured person as well as their family members. Yet if the assured person is called for military obligations or if he dies, the insurance guarantee still covers his family members until expiry date.

Part of the premium concerning the time during which the assured person was not covered is reimbursed to the assured person, except in the case of cancellation due to a false declaration.





CHAPTER II

BENEFITS

Article 6 - Guarantees of the insurance

Depending on the scheme chosen and in accordance with the scale annexed to the convention, only the expenses related to the following cases will be covered:

I - **GROUP A** : (*serious risks*)

- medical hospitalisation,
- homenurse,
- tumor treatment,
- surgical hospitalisation,
- transportation of the sick person,
- convalescence benefit.

II - **GROUP B** : (*complete guarantees*)

- medical care given by general practitioners, specialists or medical assistants,
- thermal cure,
- medicines,
- medical tests, orthopedia, prothesis or optic devices,
- medical hospitalisation,
- homenurse,
- tumour hospitalisation,
- surgical hospitalisation,
- surgical intervention,
- transportation of the sick person,
- convalescence benefit,
- maternity (inclusive payment),
- dental treatment and prothesis,
- funeral allowance.

The funeral allowance is given only in case of accidental death and is not given if the death happens twelve months after the accident. This guarantee is granted subject to the exclusions mentioned in article 10.

In the case when, before the assured person or a family member is admitted to hospital, the payment of a deposit is required, the insurer can -within the limits of the rights of the insured person and at his or her request- give their guarantee.

Article 7 - Opening of the right to benefits

Medical acts, care and expenses open the right to benefits wherever they are done:

- in accordance with the dispositions of the general legislation of the Social Security concerning "disease and maternity":
- *Nomenclature Générale des Actes Professionnels (general nomenclature of professional acts ; 27 march 1972),*
- *Nomenclature des Actes d'Electroradiologie (nomenclature of electroradiology acts ; decree n°72-973, 27 october 1972),*
- *Nomenclature des Actes d'Electrothérapie(nomenclature of electrotherapy acts ; decree n°72-973 du 27 october 1972).*

establishe in reference to decree n°60-451 dated may 12 1960.

- in accordance with the price rate of social security funds related to accessories and bandages, prothesis and orthopedia, tests, optics (ministerial decree: 30 december 1949).
- if pharmaceutical products must be reimbursed the insurer refers the dispositions taken by the social security , to the list established by a joint decree from the Ministry of Work and the Ministry of public Health (April, 9 1959).

Pour l'application de tous ces textes, l'assureur se conforme aux règles de la Sécurité Sociale en vigueur à la date où les soins donnant lieu au paiement des prestations ont été dispensées.

A - EXCESS/Exemption

When an exemption is included in the insurance it covrs the civil year per family.

- a) *IT IS DEDUCTED EACH YEAR FROM THE FIRST PAYMENTS RELATED TO CARE BETWEEN JANUARY 1 AND DECEMBER 31.*
- b) *IT CAN BE APPLIED ONLY ONCE TO THE FAMILY MEMBERS AS A WHOLE.*

When a dedcution does not reach the amount of the exemption no compensation will be given and the remaining part od the exemption will be kept for the next deduc-tion (within the same civil year).

For families who get insured in the course of the year, the first year exemption is calcu-lated in proportion to the number of remaining months un til december 31.



B - PRELIMINARY AGREEMENT

THE ASSURED PERSON MUST SEND THEIR INSURER A PRELIMINARY AGREEMENT REQUEST WHEN IT IS MENTIONED BY THE REGULATION OF SOCIAL SECURITY -OTHERWISE THEY MIGHT LOSE THEIR RIGHTS.

The insurer must notify its decision at the latest on the 20th day after receiving the request -in case of no response, its agreement is presumed accepted or refused depending on Social Security rules.

C - DECLARATION AND CONTROL OF ACCIDENTS

1° - Declaration of accidents

If the diseases or accidents are not declared within *a month* they are considered as having happened on the day of the declaration. *Except in an extreme case, diseases and accidents must be declared within three months.*

2° - Control by the insurer

In all cases and at any time, the doctors and agents of the insurance have free access to the assured person so as to notice their health state. The assured person must provide all necessary justification papers and accept any test that the insurer deems useful.

Article 8 - Calculation of the benefits

a) *EXPENSES RELATED TO MEDICAL AND PHARMACEUTICAL ASSISTANCE, HOSPITALISATION, THERMAL CURE AND TRANSPORTATION OF THE SICK PERSON ARE PAID IN ACCORDANCE WITH THE PERCENTAGES AND VALUES OF THE CONVENTION ANNEXED.*

b) *CONCERNING DENTAL CARE, THE RULES OF SOCIAL SECURITY ARE NOT APPLIED IN THE FOLLOWING CASES:*

- 1° - Mobile prostheses are reimbursed on the basis of the codification provided for in the nomenclature without taking into account the masticatory coefficient of the assured person.
- 2° - Fix prostheses on the front teeth from canine tooth to canine tooth are reimbursed on the basis of Dx15 by element, if the works to be done are not codified by the nomenclature.
- 3° - As for dento-facial orthopedics the insurer's guarantee is limited to the treatments started before the age of 12. For treatments started between the age of 9 and 12 the payment of care will be done at the end of the treatment
- If the number of consultations or the amount of care seem out of proportion with the disease treated the insurer will reduce these expenses in a fair measure.

Article 9 - Special guarantees

A - FUNERAL INDEMNITY

The funeral indemnity is paid only in case of accident-related death, provided the person dies twelve months maximum after the accident.

B - DAILY CONVALESCENCE INDEMNITY

The service of a daily indemnity is added to the services included in the insurance.

Yet it is limited to 180 days of hospitalisation in a civil year.

Article 10 - Excluded risks

The following cases do not open any right to benefits:

- 1°) work accidents and professional accidents;
- 2°) stay expenses in the countryside, seaside, mountain or in a care hospital, convalescent home, old people's home, reeducation home (except functional reeducation of poliomyelitic people and amputees);
- 3°) care giving a right to free treatment (military pension);
- 4°) expenses started before the starting day of the insurance or after the date of cessation of the guarantee;
- 5°) diseases or accidents related to drunkenness, drug taking, slimming cures, aesthetic treatments;
- 6°) accidents or diseases intentionally created by the assured person or which result from a suicide attempt or voluntary mutilation;
- 7°) consequences of fights (except in case of legitimate defence), foreign or civil wars, insurrection or acts of terrorism;
- 8°) all damage related to direct or indirect consequences of the explosion, warmth or irradiation from radiations triggered by the artificial acceleration of particles.

The consequences of a plane accident are covered if the assured person had a valid title of transportation and if the plane was piloted by a pilot who had a valid permit. The pilot could be the assured person himself.

Article 11 - Payment of the benefits

To obtain the payment of the benefits the assured person must fill in a reimbursement request on a special leaflet. This request must explain the detailed expenses, without which the real expenses will be considered equal to the those of the convention of the social security applied in the Paris region. A copy of the hospital fees and bills must be provided as well.

Once the file is completed it must be given to the assured person, who after signing it, sends it to the insurer. The latter keeps the notes and certificates related to the accident.

The payment of the benefits is done to the assured person within a month after receiving all the information.

The payment of the funeral indemnity is done on presentation of a death act and a medical act indicating the cause of the death as well as the nature and date of the accident. The indemnity is given to the victim's eligible party.

The amounts indicated in the table of benefits on the site with the present convention are in euro. As a consequence the expenses incurred outside France will be converted in euro, in accordance with the average rate of december 31, preceding the accident.

For information at the assured, Sécurimer Sécuriterre.



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Services for

the impatriate.

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Assistance Convention

General conditions

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PRESENTATION OF THE CONVENTION CONVENTION

SERVICES FOR THE IMPATRIATE

DEFINITIONS

Subscriber

Impatriate (*subscriber residing in France*) who subscribes a health insurance with Sécürimer Sécüriterre

Beneficiary

- Impatriate (*subscriber residing in France*),
- The family, (spouse or husband, concubine or the person having a PACS contract with the subscriber, children from a tax point of view) accompanying the subscribing impatriate (*resident in France*).

Risk coverage

Risks insured during the impatriation (*residence in France of the subscriber*).

Events coverage

Guarantees cover unpredictable illness, accident and death defined and limited in this assistance convention.

Damage

Damage includes fire, water damage, robbery, vandalism or explosion. Guarantee at home apply only in case of theft or damage at the beneficiary domicile in metropolitan France only.

Territorial validity

Assistance guarantees apply only in metropolitan France.

Country of previous residence

Tables of groups A, B and C, list the countries where the subscriber lived previously to his or her residence in metropolitan France.

Domicile

Main domicile of beneficiary in Metropolitan France.

Accident

It is any body lesion resulting from a violent, sudden and from an unpredictable event that an external cause have created. Food poisoning is insured as an accident.

Illness

Illness: It is a deterioration of the health medically noticed,
Chronic illness: It is an illness evolving slowly and prolonging.
Serious illness: The vital diagnosis is critical after a short period (within a delay of one week).

Particularity

All assistance guarantees of service which are listed with an asterisk (*) apply for the (subscriber) impatriate as well as for the family members who accompany him or her during the professional trip.

Sécürimer Sécüriterre





Services during the residence in France

Assistance in case of illness or injury

Conditions applying to the interventions relating to a medical event are following.

In any case, the assistance decision depends exclusively on the doctor of Mondial Assistance France after getting a contact with the doctor treating the patient on the spot or possibly with the family of the beneficiary. The decision for transportation, the choice of the means used for this transport and the possible location for hospitalization only consider the medical interest of the patient and the compliance with the sanitary rules that apply.

Sanitary transport of the beneficiary, ill or injured *

Mondial Assistance France takes charge of following services if the patient needs medical cares or exams that are not possible on the spot::

- Either the transport of the patient at one hospital that is able to insure the necessary cares. In a second step, the patient will be transported back to his or her domicile if the hospitalisation is not indispensable at arrival.

If close hospitalisation is not possible, Mondial Assistance France organizes and takes charge of the transport from the hospital up to the patient domicile in case the patient health allows it.

According to the seriousness of the case, the transport uses a medical control, if it is necessary, using the most convenient means as follows:

- Sanitary airplane or airplane of regular airlines,
- train, wagon-lits, boat, ambulance.

Mondial Assistance France never substitutes the local organisms for emergency or it never takes charge of the corresponding expenses, excepted the expenses for ambulance or taxi up to the nearer location where convenient cares can be available, in cases of minor illness or injuries which do not need repatriation nor medical transport.

Accompanying during sanitary repatriation

If the patient transport complies with conditions defined in following paragraph and as decided by the doctor of Mondial Assistance France, Mondial Assistance France organizes and takes charge of the trip of one person that the beneficiary has nominated.

Presence of someone at the bedside of the patient

Mondial Assistance France organizes and takes charge of the stay at hotel of one person being already on the spot and who remains near to the patient whose health status need not an immediate repatriation or prevents from it. This reaches up to 60 euros per night, including taxes, with a maximum of 600 euros, including taxes.

Mondial Assistance France takes also charge of the trip back of this person to his or her country of residence if he or she cannot use the initially foreseen transport.



If hospitalization has to be over 7 days and if nobody stays at the patient bedside, Mondial Assistance France takes charge of the transport expenses (train first class or airplane in economic class) of a family member remained in the country of origin (first degree ancestry, brother, sister, father-in-law, mother-in-law, sister-in-law, son-in-law). Departure is the country of previous residence. It also takes charge of the hotel expenses up to 60 euros per night including taxes with a maximum of 600 euros including taxes.

Assistance in case of death

Repatriation or transport of the corpse *

Mondial Assistance France organizes and takes charge of the transport of the beneficiary corpse from the location where one puts the body in the coffin up to the location of burial in the country of residence.

Mondial Assistance organizes and takes charge of the ancillary expenses necessary for the transport of the corpse including the cost of the coffin of a simple model.

Mondial Assistance organizes and takes charge of the trip back of the other beneficiary being on the spot (train first class or airplane economic class) up to the location of burial if they cannot come back with the transport means initially foreseen

The other beneficiary takes charge the expenses for the ceremony, features, interment or cremation.

Assistance for serious illness or death of closely related person.

Repatriation in case of death, unpredictable and serious illness or death of a closed related person *

- Mondial Assistance France organizes and takes charge of the transport (train first class or airplane economic class) of the beneficiary for going at the bedside of a family member touched by **an accident or unpredictable and serious illness** and remained in the country of previous residence (spouse or husband, concubine or the person having a PACS contract with the subscriber, children from a tax point of view). This depends upon the preliminary agreement of the doctor of Mondial Assistance France.
- **In case of death** of a family member touching the beneficiary (spouse or husband, concubine or the person having a PACS contract with the subscriber, children from a tax point of view) and living in the country of previous residence, Mondial Assistance France organizes and takes charge of the transport (first class or airplane economic class) of the beneficiary. Departure is Metropolitan France up to the interment location in order that the beneficiary can attend the funeral. Subsequently to this untimely return of the beneficiary, Mondial Assistance France organizes and takes charge of the trip back to beneficiary domicile if the duration of impatriation (*residence in France*) is not exhausted.



General provisions

The services of the assistance convention that the impatriate (*resident in France*) subscribes to Sécurimer Sécuriterre (Association for social security provision according to the 1901 law: Le Manhattan - 14 rue Pasqualini - 06 800 Cagnes-sur-mer - France) are implemented by Mondial Assistance France (S.A. au capital de 7 916 400 euros - 351 431 937 RCS Paris - Financial guaranteed and insurance of professional civil responsibility in accordance with articles L530-1 and L530-2 of the Insurance Code - Registered office: 2 rue Fragonard - 75017 Paris).

Provisions applying to interventions related to an event of medical category

In any case, the decision of assistance exclusively depends upon the doctor of Mondial Assistance France after he has contacted one regular doctor on the spot and possibly the family of the beneficiary.

The decision for the transport, the transport means and the choice for the possible hospitalisation only consider the medical interest of the beneficiary and the compliance with the sanitary rules.

Financial commitment of Mondial Assistance France

Mondial Assistance France reimburses the organization by the beneficiary, or by someone of his or her close circle which are above detailed, only if it has been previously advised. It reimburses the exhibited expenses at sight of the relevant documents within the limits of the expenses that Mondial Assistance France would have taken charge for organizing itself the service.

When Mondial Assistance has to organize the untimely return of the beneficiary to his or her country of previous residence, the beneficiary may be required to use his or her trip ticket. When Mondial Assistance has paid the return at its own expenses, the beneficiary is required to achieve the steps needed for the reimbursement of his or her unused transport tickets and to give back the amount he receives to Mondial Assistance France within a three months delay following the date of the return.

Mondial Assistance France takes charge only of the expenses that the beneficiary would have spent for his or her return back to his or her country of previous residence. When Mondial Assistance France has accepted one modification of the destination which was fixed by contract, its financial participation will never be superior to the amount which would have been committed if the original destination is kept.

In case of taking charge of hotel stay, Mondial Assistance France exclusively participates to room renting that are really spent within the limit of the above-described maximum prices and excluding any other expenses.



Exclusions

- 1 - Convalescences and diseases (illness, accident) being in course of treatment not yet healed,
- 2 - Previous illnesses diagnosed and/or treated with a hospitalization six months previously to the assistance request,
- 3 - Trips made for a diagnosis and/or a treatment,
- 4 - Pregnancies except unpredictable complication and in any case later than the 36th week of amenorrhoea,
- 5 - Health statuses resulting from drugs, narcotic and products related products that doctor did not prescribe for, or resulting from absorbing alcohol,
- 6 - Consequences of suicide attempt,
- 7 - Urgency first aid expenses, search expenses, primary transport expenses, excepted expenses for evacuation on ski runs up to 230 euros taxes included,
- 8 - Damages deliberately caused by one beneficiary and the damages resulting from his or her participation to a crime, to an offence or to a brawl excepted in case of legitimate defence,
- 9 - Events occurring from the participation of the beneficiary as a competitor to sport competitions, bets, matches, contests and rally or testing during their preparation as well as the organization and the taking charge of the search expenses.

Mondial Assistance France will not be responsible for breaching or hitch difficulty preventing the beneficiary to implement its obligations. Such as act of God or events such as civil wars or foreign wars, revolutions, popular, riots, strikes, movements, seizure or constraints issued by the police, official forbidding, piracy, object explosions, nuclear or radioactive effects, serious climatic impediments and unpredictable events with a natural origin.

Mondial Assistance France will endeavour to help the beneficiary through any means.

Implementation of guarantees

The beneficiary must formulate directly any of preceding services he requests through the means as below:

- either telephone: 33 (0)1 40 25 52 55
- or telecopy: 33 (0)1 40 25 52 62

The request must detail:

- Name and contract subscription, n° 920 227
- Name and Surname of the beneficiary,
- Title of the wished service,
- Telephone number for contacting the beneficiary.



Previous Country group table

A Group	B Group	C Group
France (Metropolitan) Andorra Monaco Germany Austria Belgium Denmark (Excluding Greenland) Spain (Continental), The Balearic Islands United Kingdom Ireland Italy Liechtenstein Luxembourg The Netherlands Portugal (Continental) San Marin Switzerland Vatican	Albania Byelorussia Bulgaria Canaries Cyprus Finland Greece Hungary Iceland Israel Estonia Lettonia Lithuania Macedonia Madeira Malt Morocco Moldavia Norway Poland Slovakia Czech (Republic) Romania Russia (European part) Sweden Tunisia Turkey Ukrania Slovenia Croatia Bosnia-Herzegovina Yougoslavia Federal Republic	<p style="text-align: center;">Any country other than listed in the groups of preceding countries.</p>