

Welcome Back to Europe Insurance

Product disclosure statement by MONDIALCARE

Insurance Company : GROUPAMA - GSL SPECIAL LINES Product: Welcome Back to Europe

This statement provides a summary of the main coverage as well as of the exclusions of the policy. It does not take into account any of your special needs and requests. You will find the exhaustive information on this product in the pre-contract and contractual documents

What kind of insurance is it ?

The "Welcome Back to Europe" Insurance product covers all Europeans coming back from expatriation or those settling in a country of the Schengen Zone other than their country of origin. It also provides any assistance services they may need for the whole period of the policy such as repatriation, medical and hospital expenses. Insurance also includes personal liability, if the Multitrip option has been taken out.



What is insured ?

✓ Assistance in the event of an illness or accident

Reimbursement of medical expenses including those generated by Covid-19.
(cap: €35,000 per insured per insurance period)

Emergency dental expenses €150

Person present with the insured in hospital (ticket - hotel expenses €60 per night, up to 7 nights)

Repatriation assistance (transportation ticket)

Extended stay (60 per night, with a maximum of 10 days)

✓ Assistance in the event of a death

Death assistance: Repatriation, funeral expenses

✓ ASSISTANCE BENEFITS Assistance and Services

Early Return (reimbursed based on the actual costs)

Advance on bail costs €15,000
per insured per insurance period

Legal assistance, legal fees
€3,000 per insured and per period of insurance

✓ Personal Liability Abroad

Any and all Damage : personal injuries, property damage, and consequential loss, deductible of €150 euro per claim (cap: Property damage and consequential loss)



Who is insured ?

- ✓ Europeans returning from expatriation or those settling in a country of the Schengen Zone other than their country of origin are covered for the period necessary for their registration to their new Social Security system.



What is not insured ?

- ✗ Persons with their fiscal or legal domicile in the Schengen area are excluded with the exception of the following two cases :
 - ✓ Europeans returning from expatriation or those settling in a country of the Schengen Zone other than their country of origin are covered for the period necessary for their registration to their new Social Security system.
- ✗ Conditions pre-existing to subscription and their consequences.
- ✗ The consequences of accidents caused by natural disasters.
- ✗ Accidents due to the practice of certain sports.
Expenses relating to contraception, abortion, pregnancy.



Is there any exclusion to the cover ?

Main exclusion

- ! Damage caused by civil or foreign war acts of terrorism, riots, public disorders, coups, hostage-taking or by strike
- ! Any fine and other criminal sentences
- ! Damage or aggravated damage caused by weapons or devices intended to explode and by any source of ionizing radiation
- ! The consequences of asbestos or lead used in buildings.
- ! The consequences of contractual liability agreed by the insurance, which result in an increase of their liabilities they would have incurred, had these liabilities not taken.
- ! Property damage and consequential loss caused by a fire, explosion or water damage that originated in the buildings owned, occupied by the owner, tenant or occupant.
- ! The consequences of air and sea navigation
- ! Damage caused by animals other than domestic animals



Where am I covered ?

- ✓ Coverage under your policy apply in all Schengen countries as well as in the DOM (Overseas Departments) and COM (Overseas Communities) of the French territory, the principalities of Andorra, Monaco, San Marino, Ireland and the United Kingdom, for stays under twelve months.



What are my obligations ?

You must, under penalty of nullity of the insurance policy or no cover granted :

- **On purchasing the insurance**

Declare the risk to be insured in good faith in order for the insurer to assess the risks they undertake.

Pay the premium mentioned on purchasing the Insurance.

- **In the course of the Policy**

Declare any new circumstances that may increase the risks covered or that may create new ones.

- **In the event of an Loss Event**

Report any accident that may give rise to a claim under the conditions and timeframes and attach any any documents useful to the assessment of the claim. Inform the insurer of any cover purchased for the same risks in whole or in part from any other insurers, as well as any reimbursement received for a claim.



When and how shall I pay the premiums ?

The premium must be paid on the day of purchasing the insurance with the insurer.

Payment shall be made by credit card on the insurer's website or by phone.



When shall the cover be effective and when shall it end ?

The policy is effective at the date of purchase and ends on the day of the last applicable purchased cover.



How can I cancel the policy ?

This insurance policy is a temporary insurance policy, therefore, it may not be cancelled by the Insured.