



TABLE OF BENEFITS

CAP ASSISTANCE 24/24

AXA MULTIRISK POLICY N°22 43 711

AREAS CANCELLATION POLICY N°01051162 (OPTIONAL)



COVER	AMOUNTS AND LIMITS
BAGGAGE AND PERSONAL EFFECTS	
Theft, total or partial destruction, loss during transport by a transport company	Maximum €3,000 per insured person
Of which precious objects: Limited to 50% of the amount of cover	Maximum €1,500 per insured person
Compensation for late delivery of baggage (one-way flight only)	Maximum €300 per insured person
Reimbursement of travel document restoration costs	Maximum €150 per insured person
ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR INJURY OR DEATH	
Transport/Repatriation/Replacement driver	Actual costs
Psychological assistance	3 consultations Maximum €450 per insured person
Remote medical consultation	2 remote consultations per trip for all insured persons
Return of Beneficiaries	Return travel ticket
Return of minor children who are beneficiaries	Return travel ticket
Visit by a close contact	Return travel ticket + accommodation €80/night per person Maximum: 10 nights
Transportation of the body in the event of death	Actual costs
Coffin or urn fees	Maximum €2,300 per insured person
Continuation of the trip	Additional transport costs
Extension of stay on site	Accommodation €80/night per insured person Maximum 10 nights

COVER	AMOUNTS AND LIMITS
EMERGENCY MEDICAL EXPENSES ABROAD	
Emergency medical expenses abroad	<p>Zone 1 : Europe and Israel, Morocco, Tunisia €100,000 per insured person</p> <p>Zone 2 : Worldwide (excluding USA, Canada, Thailand, Mexico, India, Indonesia, Colombia, Jordan, Cambodia and Costa Rica) €500,000 per insured person</p> <p>Zone 3 : Worldwide (including USA, Canada, Thailand, Mexico, India, Indonesia, Colombia, Jordan, Cambodia and Costa Rica) €1,000,000 per insured person</p>
Dental emergency	€300 per insured person
ASSISTANCE TO TRAVELLERS	
Coverage of lawyers' fees abroad	Maximum €3,000 per insured person
<p>Early return in the event of:</p> <ul style="list-style-type: none"> · The hospitalisation of a relative, professional replacement, or person responsible for caring for a minor and/or adult disabled child who has remained at home · The death of a relative, professional replacement, or person responsible for caring for a minor and/or adult disabled child who has remained at home · Incidents at home 	<p>Return travel ticket Maximum €10,000 per insured person</p>
ADDITIONAL HEADS OF COVER WITH REIMBURSEMENT ON PRESENTATION OF SUPPORTING DOCUMENTS	
On-Site Babysitting	<p>20 hours maximum Maximum €500 per event</p>
Return of pets	<p>Return travel ticket Maximum €250 per event</p>
IN THE EVENT OF AN INCIDENT AT HOME DURING A TRIP	
Protective measures	<p>Travel/document restoration costs Maximum €150 per event</p>
Emergency accommodation	€80/night per person maximum of 5 nights
ASSISTANCE AT FOLLOWING REPATRIATION HOME	
Domestic help	<p>€20/hour and 10 hours maximum Maximum €500 per event</p>
Care for ill children	<p>Return ticket or €25/hour and 20 hours Maximum €500 per event</p>
Educational support	<p>15 hours/week and 1 month maximum Maximum €400 per event</p>
Care of pets	<p>15 hours/week over a maximum of one month Maximum €150 per event</p>
Comfort in hospital TV rental	Maximum €75 per event

COVER	AMOUNTS AND LIMITS
REIMBURSEMENT OF SEARCH AND RESCUE COSTS	
Search and rescue costs including at sea, in the mountains	Maximum per insured person: €10,000 Maximum per event: €30,000
LIABILITY ABROAD	
Personal liability abroad	
· Bodily injury and consequential financial loss resulting from covered bodily injury	€4,500,000/event
· Of which property damage and consequential financial loss resulting from covered property damage	€300,000/event
Rental liability abroad	€100,000/event
Legal Expenses Abroad	€20,000/litigation
SPORTS LIABILITY	
Bodily injury and consequential financial loss resulting from covered bodily injury	€100,000/event
Property damage and consequential financial loss resulting from covered property damage	€100,000/event
INDIVIDUAL TRAVEL ACCIDENT	
Death benefit	Maximum of €10,000/insured person
Total permanent disability benefit	Maximum of €50,000/insured person
MISSED FLIGHT	
Missed Flight	80% of the total cost of the original ticket Maximum €8,000 per insured person
FLIGHT DELAY	
Flight delay of more than 4 hours for a scheduled flight / More than 6 hours for charter flights	Maximum €250 per insured person
MISSED CONNECTION	
Delay > 6 hours resulting in a missed connection	Reimbursement on proof of expenses: accommodation, meals and transfer costs for a maximum of €100 per insured person
TRIP INTERRUPTION	
Reimbursement of ground services not used in the event of medical repatriation or early return	On a pro rata basis for a maximum of €7,500 per insured person and €35,000 per event

COVER	AMOUNTS AND LIMITS
IMPOSSIBLE RETURN	
Impossible Return	€1,000 per event including €80/night per person with a maximum of 3 nights
REPLACEMENT VEHICLE	
Accident, fire or theft of the insured person's vehicle	4 days' rental maximum Maximum €300 per event
SPORTS EQUIPMENT	
Personal or leased sports equipment in the event of theft or breakage	Reimbursement on presentation of supporting documents €300 per event

Maximum commitment per policy and per event: if several Insured Persons are compensated in connection with the same event, the total amount of benefits paid by AXA may not exceed €15,000,000 including tax per event, for all benefits and all Insured Persons combined. If the total amount of the benefits exceeds this overall limit, the benefits will be paid to the Insured Persons up to this limit, with each Insured Person being compensated in proportion to the amount that his/her loss represents of the total amount of the losses incurred due to this event by the other Insured Persons on this policy.



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ORIAS N°07 001 560
Simplified joint-stock company with a capital of 46 027 140 euros
Paris Trade and Companies Register N°: 414 572 248
European Union VAT N°: FR 22 414 572 248
Financial guarantee and civil liability insurance in accordance with sections L.512-7 and L.512-6 of the French Insurance Code.



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CAP ASSISTANCE 24/24

AXA MULTIRISK POLICY N°22 43 711
AREAS CANCELLATION POLICY N°01051162 (OPTIONAL)



CANCELLATION OPTION

THIS COVER SUPPLEMENTS THE COVER PROVIDED UNDER THE CAP ASSISTANCE 24/24 POLICY

COVER	MAXIMUM AMOUNTS	EXCESSES
TRIP CANCELLATION "FOR ANY REASON EXCEPT"		

Reimbursement of cancellation fees according to the conditions of the Travel Agency's or Organiser's cancellation fee schedule

1) CANCELLATION FOR ANY JUSTIFIED REASON

2) COVID EXTENSION

Maximum **€8,000** per person and **€40,000** per event

Death/hospitalisation: €20

Other medical reason:

10% of the amount of cancellation fees
Minimum €35 per person

Attack and natural disaster:

25% of the amount of cancellation fees
Minimum €100 per person

Any other reason: 10% of the amount of cancellation fees
Minimum €50 per person

Covid: €30 per person