

Individual Accident, Assistance and Liability Insurance - Association Cooperation Mobility & Expatriation.

Tokio Marine HCC is the trading name of Tokio Marine Europe S.A., member of the Tokio Marine HCC Group of Companies.
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Tokio Marine Europe S.A. (French branch),
6-8 Boulevard Haussmann, 75441 Paris Cedex 09, registered with the RCS of Paris under No B 843 295 221, TVA FR 60 843 295 221,
acting in compliance with French insurance laws.

This information document provides you with a summary of the main benefits and exclusions of the product and does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation. In particular, the amount of benefits corresponds to the amounts agreed between the insurer and the policyholder and detailed in the Table of Benefits.

What type of insurance is this?

The purpose of the "Individual Accident, Assistance and Civil Liability - Association Coopération Mobility & Expatriation Cooperation"; insurance is to guarantee a lump sum in the event of an accident occurring to the insured persons, to provide assistance services in the event of an accident or illness and to guarantee the financial consequences of their civil liability incurred during their private life. It applies 24 hours a day, 7 days a week for the duration of the expatriation



What is insured ?

THE GUARANTEES SYSTEMATICALLY PROVIDED FOR ARE AS FOLLOWS :

- ✓ Death due to an accident,
- ✓ Total or partial accidental disability,
- ✓ Home / vehicle layout,
- ✓ Daily benefits in the event of a coma (from 10 consecutive days of coma and for a maximum of 365 days),
- ✓ Search and rescue costs,
- ✓ Assistance and repatriation.



What is not insured ?

- ✗ Bodily harm or events not listed on the Declarations page
- ✗ Persons not designated in the special conditions.
- ✗ Accidents or events occurring outside the warranty period.
- ✗ Death resulting from illness.



Are there any exclusion to coverage ?

- ! ACCIDENTS CAUSED OR INTENTIONALLY CAUSED BY THE INSURER, THE CONSEQUENCES OF HIS SUICIDE CONSUMES OR ATTEMPTS, AS WELL AS ACCIDENTS CAUSED BY THE USE OF DRUGS OR STUPEFYING DRUGS NOT MEDICALLY PRESCRIBED.
- ! ACCIDENTS OCCURRING DURING THE USE AS A PILOT OR CREW MEMBER OF AN AIRCRAFT ALLOWING TO MOVE IN THE AIR OR DURING THE PRACTICE OF SPORTS PERFORMED WITH OR FROM THESE AIRCRAFT.
- ! ACCIDENTS CAUSED BY THE PRACTICE OF A SPORT IN A PROFESSIONAL CAPACITY.
- ! THE PRACTICE OF ANY SPORT REQUIRING THE USE OF MECHANICAL MOTORIZED MACHINES, WHETHER AS A PILOT OR AS A PASSENGER. BY THE PRACTICE OF A SPORT, WE MEAN TRAINING, TESTING, AS WELL AS PARTICIPATION IN SPORTING EVENTS OR COMPETITIONS.
- ! THE PRACTICE OF SPORTS WITH DANGEROUS CHARACTERISTICS SUCH AS: MOUNTAINEERING, ROCK CLIMBING, SCUBA DIVING EXCEPT APNEA AT LESS THAN 50 METRES, SPELEOLOGY, SKELETON, SKI JUMPING, BOBSLEIGH, BUNGEE JUMPING, RAFTING, CANYONING, JET-SKIING, KITE-SURFING AS WELL AS THE FOLLOWING SPORTS WHEN THEY ARE OFF-PISTE: SKIING, CROSS-COUNTRY SKIING, LUGE AND SNOWBOARD.
- ! THE PRACTICE OF SAILING AND PLEASURE BOATING ON THE HIGH SEAS.
- ! THE EXERCISE OF ANY PROFESSIONAL ACTIVITY ON AN OIL PLATFORM.
- ! ACCIDENTS CAUSED OR CAUSED BY THE INSURER WHEN THE LATTER IS THE DRIVER OF A VEHICLE AND HIS ALCOHOL LEVEL IS HIGHER THAN THE RATE FIXED BY THE LAW GOVERNING MOTOR TRAFFIC IN THE COUNTRY WHERE THE ACCIDENT TAKES PLACE.
- ! ACCIDENTS RESULTING FROM THE INSURER'S PARTICIPATION IN A FIGHT (EXCEPT IN CASES OF SELF-DEFENCE OR ASSISTANCE TO A PERSON IN DANGER), A DUEL, A CRIME OR A CRIMINAL ACT.
- ! ACCIDENTS CAUSED BY CIVIL WAR OR FOREIGN WAR, DECLARED OR NOT.
- ! ACCIDENTS DUE TO IONISING RADIATION EMITTED BY NUCLEAR FUELS OR RADIOACTIVE PRODUCTS OR WASTE, OR CAUSED BY WEAPONS OR DEVICES INTENDED TO EXPLODE BY ALTERING THE STRUCTURE OF THE ATOMIC NUCLEUS.
- ! IS ALSO EXCLUDED FROM THE GUARANTEE, ANY PERSON WHO INTENTIONALLY CAUSES OR CAUSES THE DAMAGE



Where am I covered ?



In countries around the world unless otherwise specified in the special conditions.



What are my obligations?

Under penalty of nullity of the insurance contract, non-guarantee or suspension:

When you subscribe to the contract

- Answer exactly the questions of the insurer allowing him to assess the nature of the risks that the insurer assumes.
- Pay the contribution (or fraction of a contribution) indicated in the contract.

During the course of the contract

- Declare, as soon as he becomes aware of it, any change in his situation that is likely to change his risk.
- Pay the annual contribution (or fraction of contribution) indicated in the contract.

In the event of a claim

- Make the claim report to the insurer within fifteen days of the date on which the policyholder became aware of it.
- Provide all supporting documents necessary for the payment of the compensation provided for in the contract.
- Take all necessary measures to limit the damage.



When and how to make payments ?

Contributions are payable annually according to the terms of the contract.

However, a split payment may be granted at the insured's discretion (semi-annual, quarterly or monthly).

Payment can be made by bank transfer or cheque.



When does the coverage begin and end ?

The security shall be forfeited as from the agreement of the parties unless they provide that the taking effect is subject to the payment of the first contribution. The same provisions apply to any amendment to the contract

Unless otherwise agreed, the contract is concluded for a period of 1 year.

- At its expiry, it is automatically renewed from year to year, unless terminated by either party by letter.

recommended, at least two months before the annual due date of the contribution.

- However, any insurance taken out for a period of less than one year shall automatically cease, without tacit renewal, at the end of the agreed period.



How can I terminate the contract ?

- It is possible to terminate the contract by sending a registered letter with acknowledgement of receipt, or by any other means provided for in the contract, to the registered office of Tokio Marine Europe S. A. - 6/8 boulevard Haussmann - 75009 PARIS :
- on the main expiry date of the contract, subject to the notice of termination period provided for in the contract
- following an amendment to the insurance contract, within 30 days of the communication of this information to the subscriber
- in the event of a revision of the contributions, within 30 days of the communication of this information to the insured.