

# EHIC In France Insurance

## Insurance Product Information Document

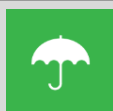


**Company: Designed by Status Insurance Management Limited, Financial Services Number: 305697 who are authorised and regulated by the Financial Conduct Authority. This policy is underwritten by MS Amlin Underwriting Limited.**

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

### What is this type of insurance?

This is a Top Up policy to a European Health Insurance Card designed to provide financial reimbursement for medical assistance that is not covered by the Card when visiting France and using the French Social Security system.



### What is insured?

#### Hospital Charges

- ✓ In Patient and Day Patient medical treatment costs for accident and emergency treatment including the daily food charge, physiotherapy up to 30 days per condition and private room costs up to 10 days per condition.

#### Parent Accommodation

- ✓ Hospital accommodation for a parent or a child under 12 years of age who is hospitalised.

#### Routine Pregnancy and Childbirth

- ✓ Prenatal, childbirth and post-natal treatment and examinations and elective caesarean sections

#### Transportation

- ✓ Emergency transportation to and from hospital

#### Home Nursing

- ✓ Qualified Nursing Care following an In Patient or Day Patient stay for up to 30 days per condition

#### Reconstructive Surgery

- ✓ Reconstructive Surgery following an accident or surgery

#### Registered Convalescent Home

- ✓ Convalescence following an In Patient or Day Patient stay for up to 30 days per condition

#### Out-Patient Charges

- ✓ GP and Specialist fees including home visits, diagnostic and surgical procedures, prescribed drugs and dressings, physiotherapy for up to 30 days per condition

#### Dental Charges

- ✓ Treatment for Accidental damage to teeth or emergency relief of pain and reimbursable dental prostheses

#### Repatriation

- ✓ Return to the country of residence on medical advice

#### Funeral Expenses

- ✓ The cost of transporting remains/ashes to the country of residence or local burial or cremation

#### Optional Covers available

- Winter Sports extension



### What is not insured?

- ✗ In Patient or Day Patient cover that is not following an accident or is not an emergency
- ✗ Pregnancy terminations on non-medical grounds
- ✗ Repatriation - the excess shown in the policy wording
- ✗ Any criminal or illegal act
- ✗ Any claim where you are under the influence of alcohol or drugs
- ✗ War or Terrorism claims
- ✗ Expenditure not approved and accepted by the obligatory French Social Security administration
- ✗ Costs for treatment not covered by the Tarif de Convention (the basis for calculating the amount of reimbursement of healthcare costs reimbursed by and set each year by the obligatory French Social Security administration)
- ✗ Eye/ear tests or visual/hearing aids
- ✗ Alternative treatments other than Homeopathy or Acupuncture
- ✗ Dialysis unless related to an accident covered by this policy. Cover limited to 180 days
- ✗ Travelling for the purpose of receiving medical treatment
- ✗ Transplantation of organs except heart, kidney or liver
- ✗ Reimbursement of penalties imposed by the obligatory French Social Security administration



### Are there any restrictions on cover?

- ! A European Health Insurance Card must be held for the full period outside of the country of residence
- ! The maximum amount payable in any one year is as shown in the policy wording
- ! In respect of items 1, 3, 4, 5, 6, 7, 8 and 9 cover cannot exceed 150% or 300% of the Tarif de Convention depending upon the level of cover chosen as shown in your policy schedule



## Where am I covered?

- ✓ The European territory of France only



## What are my obligations?

You must notify any changes in the information you provided at the start of the policy, and which occurs during the period of insurance, as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.

If you are in hospital during a trip, or you wish to return home early for any reason, you must notify the Medical Assistance company immediately before returning home.

You must notify the claims company, giving full details of any occurrence which is likely to give rise to a claim, as soon as possible after it happens and, in any case, within 90 days of the occurrence.

You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.



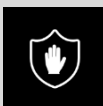
## When and how do I pay?

Premiums are payable when the policy is purchased from the website, using a valid credit or debit card.



## When does the cover start and end?

Subject to payment of the required premium policies start and end on the dates shown in your policy schedule



## How do I cancel the contract?

The policy can be cancelled by notifying Status insurance Management Ltd:

Email: [info@statusinsurance.com](mailto:info@statusinsurance.com)

Address: 10 High Street, Billericay, Essex, CM12 9BQ, UK

Fax: 01277 634046

The policy can be cancelled within 14 days of the purchase, calculated from the date the cover starts, or the day the policy is received, by using the contact details above and, provided no trip has been taken nor any claim made in the 14 days, the premium will be refunded in full.

The policy can be cancelled after the first 14 days by giving instructions in writing, but there will be no premium refund.