



EHIC in FRANCE – Policy Summary

This Policy Summary is to help **You** understand the insurance that **Your Policy** provides. It details the key features, **Benefits**, limitations and exclusions, but **You** still need to read the **Policy** Wording for a full description of the terms of the insurance, including the **Policy** definitions, together with the **Schedule**, and any endorsements, applying to **Your Policy**. The levels of cover and **Excesses** which apply to **Your** Insurance are detailed in the **Schedule** of Cover on pages 6 and 7 of **Your Policy** Wording. This **Policy** Summary does not form part of the **Policy** Wording.

INSURER:	This Insurance is underwritten by Certain Underwriters at Lloyd’s.
PURPOSE OF THIS INSURANCE:	To provide financial reimbursement of medical expenses not refunded by the French CPAM or obligatory French Social Security Administration and, where required, assistance with medical repatriation or funeral costs during Your trip.
PERIOD OF COVER:	As stated on Your Schedule of Insurance.
LAW APPLICABLE TO THIS POLICY:	English Law

EHIC in FRANCE	BENEFITS EHIC 150	BENEFITS EHIC 300
1. Hospital Charges (Accident and Emergency only) including:		
i) Medical Practitioner or Specialist fees as an In-Patient or Day Patient	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
ii) Diagnostic and surgical procedures as an In-Patient or Day Patient including scans, pathology, X-rays & oncology	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
iii) Surgeons’ and Anaesthetists’ fees	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
iv) Theatre fees and nursing by a Qualified Nurse	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
v) Daily food charge and bottled water	Full Refund	Full Refund
vi) Prescribed Drugs and Dressings	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
vii) Physiotherapy (maximum 30 days per Medical Condition)	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
viii) Private Room Costs (maximum 10 days per Medical Condition)	Up to €30 per day	Up to €60 per day

<p>2. Parent Accommodation</p> <p>Standard private Hospital accommodation in respect of a parent or legal guardian staying with an Insured Person who is under 12 years of age and is admitted as an In-Patient in a Hospital.</p>	Up to €25 per day	Up to €50 per day
<p>3. Routine Pregnancy and Childbirth</p> <p>Maximum payable in any one Policy period for all Benefits in this section is €600.</p>	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
<p>4. Transportation</p> <p>The cost of Emergency transportation necessarily incurred to and from Hospitals for Medical Conditions covered by this Policy.</p>	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
<p>5. Home Nursing</p> <p>Nursing care given outside a Hospital which is immediately received subsequent to Treatment as an In-Patient or Day Patient. This must be provided by a Qualified Nurse (maximum 30 days per Medical Condition).</p>	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
<p>6. Reconstructive Surgery</p> <p>Reconstructive surgery following an Accident or following surgery for an event covered by this Policy.</p>	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
<p>7. Registered Convalescent Home</p> <p>Where prescribed by and under the control of a Specialist (maximum 30 days per Medical Condition).</p>	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
<p>8. Out-Patient charges including:</p> <ul style="list-style-type: none"> i) Medical Practitioner or Specialist fees as an Out-Patient including home visits ii) Diagnostic and surgical procedures as an Out-Patient including scans, pathology, X-rays and oncology. iii) Prescribed Drugs and Dressings iv) Physiotherapy (maximum 30 days per Medical Condition) 	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
<p>9. Dental Charges including:</p> <ul style="list-style-type: none"> i) Accidental Damage to Teeth Treatment received in an Emergency room in a Hospital within 7 days of incurring Accidental damage caused to sound, natural teeth when given by a Medical or Dental Practitioner. ii) Other Dental Treatment The fees of a registered Dental Practitioner for Emergency dental Treatment for the immediate relief of pain only. iii) Reimbursable Dental Prostheses <p>Maximum payable for all dental Benefits in any one period up to:</p>	Up to 150% of the Tarif de Convention	Up to 300% of the Tarif de Convention
	€200	€400

<p>10. i) Repatriation</p> <p>The cost of Your return to Your Country of Residence by medically appropriate means where, in the opinion of the Insurer's Medical Advisors, such return is medically necessary (Excess €75 per claim).</p>	Up to €22,500	Up to €30,000
<p>ii) Funeral Expenses</p> <p>If death occurs in France, the cost of transporting Your remains or ashes to Your former place of residence in Your Country of Residence if You die during the Period of Cover, and/or the cost of burial or cremation in France.</p>	Up to €5,000	Up to €7,500

Any percentage amounts shown are inclusive of contributions made by the CPAM or the obligatory French social security administration. The **Tarif de Convention** is the basis for calculating the amount of reimbursement of healthcare costs reimbursed by and set each year by the obligatory French social security administration.

PRINCIPAL EXCLUSIONS AND LIMITATIONS	Policy Reference
Medical Claim Requirements	
<p>Expenditure not approved and accepted by CPAM, or the obligatory French Social Security administration, (included in the Tarif de Convention, drawn up every year by the French Social Security) relating to various items of Treatment and medical care. It is a condition of this policy that an EHIC is held by the Insured Person for the full period of travel away from Your Country of Residence. Only practitioners/medical establishments Ruled by Convention (conventionne) may be used.</p>	<p>Policy Exclusions Page 7, Numbers 2 and 3</p>
Activities	
<p>Winter Sports (unless the appropriate additional premium has been paid); Competition in events on snow or ice; freestyle skiing; ski jumping; heli- skiing; ice hockey; the use of bob sleighs and skeletons; motor cycling (other than mopeds or motor scooters under 125cc hired during the trip); mountaineering or rock climbing normally requiring the use of ropes or guides.</p>	<p>Policy Exclusions Page 8, Numbers 9,10,11</p>
Excesses	
<p>Any payments made are after contributions made by the CPAM or the obligatory French Social Security administration. In addition, Section 10i) Repatriation is subject to an Excess of €75 per claim. An Excess means You are responsible for the first sum per claim.</p>	<p>Schedule of Benefits Pages 6 and 7</p>
If You change Your mind	
<p>If, having examined Your Policy Wording, You decide the insurance does not meet Your needs, You can cancel the insurance within 14 days from the date You receive the Policy Wording, We will refund the premium provided You have not taken a trip to which the insurance applies, and You have not made a claim. If You wish to cancel Your insurance You should contact the insurance agent who arranged Your insurance.</p>	<p>Cooling Off Period Page 13</p>

MAKING A CLAIM

If **You** wish to make a claim, please contact the appropriate company below.

In the event of a Repatriation or Funeral Expenses claim, in the first instance **You** must contact:

Specialty Assist London, UK
Tel: +44 (0) 20 7902 7405
Fax: +44 (0) 20 7928 4748
Email: operations@specialty-assist.com

For all other claims:

Reactive Claims Limited
Attwood House
Mansfield Business Park
Four Marks
Hampshire GU34 5PZ

Register Your Claim :

Online : www.reactiveclaims.com
By Tel : + 44 (0) 1420 383010
By FAX : + 44 (0) 1420 558111
E Mail : info@reactiveclaims.com

YOUR RIGHT TO COMPLAIN

If, for any reason, **You** have any cause for complaint regarding the insurance, **You** should write in the first instance to:

The Complaints Manager
MS Amlin Underwriting Limited
25 Fenchurch Street
London EC3M 5AD

Tel: +44 (0)20 7702 6388
E mail: compliance@msilm.com

If **You** have any questions, concerns or complaints about the handling of the claim **You** should, in the first instance, contact:

Reactive Claims Limited, Attwood House,
Mansfield Business Park, Four Marks,
Hampshire GU34 5PZ
Tel : + 44 (0) 1420 383110
E Mail : info@reactiveclaims.com

In the event **You** remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for **You** to refer that matter to the Complaints Department at Lloyd's. Their address is: Policyholder & Market Assistance, Lloyd's
1 Lime Street

London EC3M 7HA

Tel: +44 (0) 20 7327 5693

Fax: +44 (0) 20 7327 5225

Email: complaints@lloyds.com

In the event that the Complaints Department at Lloyd's is unable to resolve **Your** complaint, it may be possible for **You** to refer it to the Alternative Dispute Resolution Service. **You** can do this via the Online Dispute Resolution platform : <http://ec.europa.eu/odr>. It may also be possible to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure within the Alternative Dispute Resolution Service or the FOS does not affect **Your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.



EHIC in France is a Status Global Insurance product. Status Global Insurance is a trading name of Status Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Their FCA number is 305697.