



## EHICinFRANCE – 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.

<b>INSURER:</b>	This Insurance is underwritten by Certain Underwriters at Lloyd’s of London.
<b>PURPOSE OF THIS INSURANCE:</b>	To provide emergency medical assistance for <b>Your</b> trip(s).
<b>PERIOD OF COVER:</b>	As stated on <b>Your</b> Schedule of Insurance.
<b>LAW APPLICABLE TO THIS POLICY:</b>	English Law

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

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

<p><b>10. i) Repatriation</b></p> <p>The cost of <b>Your</b> return to <b>Your Country of Residence</b> by medically appropriate means where, in the opinion of the <b>Insurer's</b> Medical Advisors, such return is medically necessary (<b>Excess</b> €75 per claim).</p>	Up to €22,500	Up to €30,000
<p><b>ii) Funeral Expenses</b></p> <p>If death occurs in France, the cost of transporting <b>Your</b> remains or ashes to <b>Your</b> former place of residence in <b>Your Country of Residence</b> if <b>You</b> die during the <b>Period of Cover</b>, 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 <b>Tarif de Convention</b>, drawn up every year by the French Social Security) relating to various items of <b>Treatment</b> and medical care. It is a condition of this policy that an EHIC is held by the <b>Insured Person</b> for the full period of travel away from <b>Your Country of Residence</b>.</p>	<p>Policy Exclusions Page 7, Number 2.</p>
Activities	
<p>Winter Sports; 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 <b>Excess</b> of €75 per claim. An <b>Excess</b> means You are responsible for the first sum per claim.</p>	<p>Schedule of Benefits, Pages 6 &amp; 7.</p>
If You change Your mind	
<p>If, having examined Your <b>Policy Wording</b>, <b>You</b> decide the insurance does not meet <b>Your</b> needs, <b>You</b> can cancel the insurance within 14 days from the date <b>You</b> receive the <b>Policy Wording</b>, <b>We</b> will refund the premium provided <b>You</b> have not taken a trip to which the insurance applies, and <b>You</b> have not made a claim. If <b>You</b> wish to cancel <b>Your</b> insurance <b>You</b> should contact the insurance agent who arranged <b>Your</b> 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](mailto: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](http://www.reactiveclaims.com)  
By Tel : + 44 (0) 1420 383110  
By FAX : + 44 (0) 1420 558111  
E Mail : [info@reactiveclaims.com](mailto: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  
Arch Insurance Company (Europe) Limited  
6<sup>th</sup> Floor, Plantation Place South  
60 Great Tower Street  
London EC3R 5AZ

Tel: +44 (0)20 7621 4500  
E mail: [complaints@archinsurance.co.uk](mailto:complaints@archinsurance.co.uk)

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](mailto: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:

Complaints Department Lloyd's  
1 Lime Street  
London EC3M 7HA

Tel: +44 (0) 20 7327 5693  
Fax: +44 (0) 20 7327 5225  
Email: [complaints@lloyds.com](mailto: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 Financial Ombudsman Service (FOS). Following the complaints procedure within the FOS does not affect **Your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.

In the event that the Complaint's Department at Lloyd's is unable to resolve **Your** complaint, it may be possible for **You** to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure within the FOS does not affect **Your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.



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