

MEDICAL AND SECURITY ASSISTANCE WORLDWIDE PROGRAMME

INSURANCE POLICY DIGEST – ACE N. FRBBA05547

POLICYHOLDER - INSURED

SCHNEIDER ELECTRIC INDUSTRIES SAS AND ALL ITS SUBSIDIARIES WORLDWIDE

Acting for its own behalf and that of **SCHNEIDER ELECTRIC INDUSTRIES SAS** and of its subsidiaries worldwide. A Subsidiary is defined as any entity which

1. Schneider Electric Industries SAS directly or indirectly holds more than 50% of the shares and/or voting rights
2. Or any “non-profit-making” body such as an association, a foundation or a federation, set up or founded by the Policyholder
3. Or the Policyholder’s Works Council and of its Subsidiaries, as well as authorities set up by the Works Council, that is to say Establishment COMMITTEES, THE COMPANY’S CENTRAL COMMITTEE AND THE GROUP COMMITTEE.

• **INSURED : TRAVELERS DEFINITION (category A)**

- All Salaried Personnel, Directors and Officers, Executives and Board Members of the Corporate Policyholder
- Any trainee, corporate officer, board member, consultant, sub-contractor, or guest
- Any persons carrying out a professional assignment on behalf of Schneider Electric Group, provided that they are in possession of an assignment order issued by the aforesaid Company or, failing this, that they can produce a copy of a note of their expenses
- The Insured’s Spouse/Partner and also his/her dependent Children accompanying him/her on the Assignment

• **INSURED EXPATRIATES DEFINITION (category B)**

- Any salaried personnel whose status is “Expatriate” or “Seconded employees” or “VIE” (volunteers in international enterprises)
- The Insured’s Spouses/Partner and also his/her dependent Children accompanying him/her during the entire period of expatriation or secondment
- Marco Polo are insured as Expatriates

SCOPE OF COVERAGE

TRAVELERS (Category A)

The covers of the present policy shall apply **WORLDWIDE**, exclusively in respect of professional assignments or journeys carried out or made by the Schneider Electric employee (the Insured) on behalf of the Schneider Electric Group.

The covers shall attach from the time when the Insured leaves his/her workplace or home with the aim of departing on an assignment and shall cease on his/her return to either of them, whichever is the first.

They shall attach **Twenty-Four Hours a Day** throughout that period.

The covers shall continue to attach to Insured who extend their trip on a private basis up to a maximum period of **Fifteen Days**.

EXPATRIATES (Category B)

24H/24 **WORLDWIDE** during the expatriation and secondment period (including during their vacations)

These covers shall attach in the home country of the Schneider employee as well as abroad

ADVANCE NOTICE FOR ALL CLAIMS

In order for the assistance services to apply, the **Schneider Electric employee (the insured)** must, of necessity and prior to any intervention affecting the policy covers, make contact with **INTERNATIONAL SOS**

Please call one of the International SOS alarm centres:

☎ Paris	+33 (0)155 633 155
☎ Singapore	+65 6338 7800
☎ Philadelphia	+1 (215) 942 8226

1. EMERGENCY MEDICAL TRANSPORT
2. SENDING OUT A DOCTOR
3. REPATRIATION TO THE INSURED'S HOME
4. RETURN OF THE ACCOMPANYING SPOUSE/PARTNER AND CHILDREN IN THE EVENT OF THE INSURED BEING REPATRIATED
5. REPATRIATION OF THE BODY IN THE EVENT OF DEATH
6. ACCOMPANYING THE DECEASED
7. REPATRIATION OF THE INSURED IN THE EVENT OF AN ATTACK, TERRORIST ACTS OR ASSAULT
8. PAYING THE TRAVELLING EXPENSES OF A PERSON CHOSEN BY THE CORPORATE POLICYHOLDER TO REPLACE THE INSURED
9. EARLY RETURN OF THE INSURED FOLLOWING THE DEATH OR HOSPITALISATION OF A RELATIVE OF THE INSURED
10. EARLY RETURN OF THE INSURED IN THE EVENT OF SEVERE DAMAGE TO HIS/HER HOME
11. EARLY RETURN OF AN EXECUTIVE AS A RESULT OF SERIOUS EVENTS OCCURRING IN THE PREMISES OF THE CORPORATE POLICYHOLDER
12. ATTENDANCE AT THE INSURED'S BEDSIDE IN HOSPITAL
13. SENDING ESSENTIAL MEDICINES THAT CANNOT BE FOUND LOCALLY
14. EARLY RETURN IN THE EVENT OF THE PREMATURE BIRTH OF A CHILD OF THE INSURED
15. MEETING THE COSTS OF EXTENDING THE INSURED'S STAY
16. RETURN OF THE INSURED TO THE PLACE OF HIS/HER ASSIGNMENT
17. SENDING A DOCTOR IN THE EVENT OF AN INSURED'S CHILD WHO HAS REMAINED AT HOME FALLING ILL OR HAVING AN ACCIDENT
18. LOOKING ATER CHILDREN UNDER SIXTEEN YEARS OF AGE
19. RECOVERING AND TRANSPORTING THE INSURED'S MOTOR VEHICLE
20. EXCLUSIONS SPECIFIC TO ASSISTANCE COVERS

Apart from the exclusions specified in the contract, INTERNATIONAL SOS:

- **Shall only be liable up to the limit of the agreements given by the local authorities**
- **Can under no circumstances take the place of the local emergency services, nor meet the costs thus incurred**
- **Shall not be held liable for failures or mishaps in the execution of the obligations resulting from cases of force majeure or events such as civil or foreign war, revolution, civil commotion, riots, strikes, seizure or distraint by the law-enforcement agencies, official prohibition, piracy, hijacking, explosion of devices, nuclear or radioactive effects or prevention due to climate**
- **Shall not be liable in cases where the Insured has deliberately breached the laws in force in the countries that he/she is crossing or in which he/she is temporarily staying**
- **Events occurring as a result of the Insured's participation as a competitor in sports competitions, bets, matches, contests, car rallies or their trials shall be excluded, as well as organising and meeting all the search and rescue costs associated with such events**

REPORTING OF LOSSES

PLEASE REFER TO APPENDIX B “DOCUMENTS TO BE PROVIDED WHEN REPORTING A CLAIM”

EXCLUSION COMMON TO ALL SECTIONS OF COVER

Cover shall not apply to any losses reported to the Insurer more than Five Days after their occurrence, unless the Corporate or the Schneider Electric employee (the Insured) can prove that a case of “force majeure” prevented the loss from being reported within that period.

COVER AGAINST MEDICAL EXPENSES ABROAD (OUTSIDE FOREIGN COUNTRY)

This cover shall apply in respect of professional assignments or trips anywhere in the world, **excluding the home country**.

Should the Insured be hospitalized in the area of the assignment, the expenses arising there from shall be met directly by **INTERNATIONAL SOS**.

The Insured must necessarily make contact with INTERNATIONAL SOS as soon as he/she arrives at the Admissions Department.

Other medical expenses shall be reimbursed to the Insured upon receipt, by the Insurer, of all supporting proof.

Cover shall attach solely to supplement the reimbursements made by the medical expenses insurance of the country of origin (refers to your HR) and/or any other supplementary organisation.

COVER AGAINST MEDICAL EXPENSES IN HOME COUNTRY

The Insurer shall reimburse to the Schneider Electric employee (the Insured) the medical expenses consequent **ONLY** upon a period of insured hospitalisation in the course of a professional assignment abroad.

Cover shall attach solely to supplement the reimbursements made by the medical expenses insurance of the country of origin (refers to your HR) and/or any other supplementary organisation.

OTHER COVERS

TRAVEL INCIDENT COVERS

The Insurance Company shall only reimburse the expenses arising from travel incidents strictly and solely on presentation of original supporting documents

1. FLIGHT DELAY OR CANCELLATION, OR NON-ADMISSION ON BOARD
2. MISSED TRANSFER
3. DELAYED BAGGAGE
4. HIJACKING
5. CASH ADVANCE

OTHER COVERS

1. LEGAL ASSISTANCE COVER
2. COVER AGAINST POLITICAL EVACUATION AND NATURAL DISASTERS
3. SEARCH AND RESCUE EXPENSES COVER
4. COVER AGAINST NON-OCCUPATIONAL LIFE LIABILITY OUTSIDE HOME COUNTRY
5. COVER PROVIDING SUPPORT FOR FAMILY IN THE EVENT OF AN INSURED'S ACCIDENTAL DEATH DURING THE PROFESSIONAL ASSIGNMENT
6. ADVICE AND INFORMATION CONCERNING THE ADMINISTRATIVE STEPS TO BE TAKEN FOLLOWING THE ACCIDENTAL DEATH OF THE INSURED
7. PSYCHOLOGICAL ASSISTANCE COVER

INFORMATION ASSISTANCE AND AID TO BUSINESS COVER

1. VISA INFORMATION SERVICES
2. VACCINATION INFORMATION SERVICES
3. MEDICAL ADVICE BY TELEPHONE
4. SEARCHING FOR LOCAL SERVICE PROVIDERS
5. SENDING OF MESSAGES
6. ASSISTANCE WITH PASSPORT AND IDENTITY PAPERS

MAIN EXCLUSIONS

The insurance shall not cover losses:

- Caused or brought about intentionally by the Insured
- When driving any type of vehicle in a state of inebriation when the level of alcohol in the blood is equal to or greater than that legally permitted in the country where the Accident took place
- Where the Insured uses drugs, narcotics or tranquillisers not prescribed medically. Drugs, narcotics or tranquillisers that have been medically prescribed, even though the medical leaflet forbids any type of vehicle to be driven
- Caused by the suicide or attempted suicide of the Insured
- Resulting from the Insured's participation in bets of all kinds (except for sports competitions), brawls (except in the case of self-defence), or crimes
- Resulting from practising a sport as a professional or even participating as an amateur, in races involving motor vehicles
- Resulting from the use, as a pilot, of any kind of craft making it possible to travel through the air or practising any kind of aerial sport and in particular hang-gliding, parachuting, paragliding or microlighting
- Occurring when the Insured is a passenger in an aircraft which is not operated by a company involved in the public transportation of passengers
- Due to thermal, mechanical, radioactive or other effects arising from any kind of modification of the atomic structure of matter or the artificial acceleration of atomic particles or even due to radiation emanating from radio-isotopes

APPENDIX A -SCHEDULE OF BENEFITS – TRAVELLERS (Category A)

Assistance to persons		
§ Emergency medical transport	Actual Costs	Worldwide
§ Sending out a doctor	Actual Costs	Worldwide
§ Repatriation to the Insured's home	Actual Costs	Worldwide
§ Return of the accompanying Spouse/Partner and Children in the event of the Insured being repatriated	Actual Costs	Worldwide
§ Repatriation of body in the event of death	Actual Costs	
§ Coffin expenses	Up to €3 000	Worldwide
§ Accompanying the deceased	Return ticket for a close relative and payment of accommodation expenses	Worldwide
§ Repatriation in the event of an attack or assault	Actual Costs	
§ Travelling expenses of a replacement colleague	Actual Costs	Worldwide
§ Early return in the event of death or hospitalisation of a Relative	Actual Costs	Worldwide
§ Early return of the Insured in the event of severe damage to his/her home	Actual Costs	Worldwide
§ Early return of an Executive as a result of serious events at the company	Actual Costs	
§ Attendance by three members of the Insured's family at his/her bedside in	Actual Costs	Worldwide
§ Sending essential medicines	€250/day - maximum €5	
§ Early return in the event of the premature birth of a child	Actual Costs	Worldwide
§ Payment of costs for extending the Insured's stay	€250/day - maximum €5	
Return of the Insured to the place of his/her assignment	Actual Costs	Worldwide
Medical expenses outside the Insured's home country		
§ Reimbursement of actual expenses with no deductible *		
§ Meeting the costs in the event of hospitalisation in case of hospitalisation in the area of the assignment, the expenses arising therefrom shall be met directly by the ISOS	Up to €10 000 000	Outside the Insured's home country
Medical expenses in the Insured's country of origin		
Reimbursement of expenses consequent upon hospitalisation abroad during a professional assignment (with no deductible)	Up to €20 000 for 30 days from the Insured's return to	Solely in the Insured's home
Travel incidents		
§ Flight delay, flight cancellation (time excess of 4 hours)	Up to €400	
§ Missed transfer (time excess of 6 hours)	Up to €300	
§ Delayed baggage (time excess of 24 hours)	Up to €600	Worldwide
§ Hijacking	Up to €3 000	
§ Cash advance	Up to €15 000	
Damage, Loss, Theft or destruction of personal baggage	Up to €5 000	Worldwide
Damage, Loss, Theft or destruction of professional computer equipment	Up to €2 500	
Legal Assistance (payment of fees)	€50 000	Outside the Insured's
Bail bond advance	€50 000	Outside the Insured's
Compensation in the event of "overbooking" on an airliner	50	Worldwide
Cancellation or modification of journey	Up to €5 000	Worldwide
Search and rescue expenses	Up to €20 000	Worldwide
Non-occupational Life Liability		
§ Any bodily injury, property damage or financial loss limited to:	€5 000 000	Outside the
	€1 500 000	In USA and Canada
§ Food poisoning	€1 500 000	Outside the
§ Combined property damage and consequential financial loss (deductible of	€1 500 000	Outside the
Psychological Assistance	Consultations up to €2 000	Worldwide
SECURITY EVACUATION COVER		
Personal Security, Political, Natural Disaster, Health or Epidemic Crisis Evacuation	Air ticket	Worldwide

*Medical cost reimbursement is subject to 2 conditions (1) ISOS must have been called during the medical urgency event (2) these costs are not covered by the medical insurance program implemented by the HR at the home country level

Employees living in Hong-Kong and within the Republic of China : due to the status of Hong Kong vis-à-vis China, it is agreed that medical expenses following to an Accident or a sudden disease, incurred by any Insured travelling from Honk-Kong to China or China to Hong-Kong, will be covered.

SCHEDULE OF BENEFITS – EXPATRIATES (Category B)

Assistance to persons		
§ Emergency medical transport	Actual Costs	Worldwide
§ Sending out a doctor	Actual Costs	Worldwide
§ Repatriation to the Insured's home	Actual Costs	Worldwide
§ Return of the accompanying Spouse/Partner and Children in the event of the Insured being repatriated	Actual Costs	Worldwide
§ Repatriation of body in the event of death	Actual Costs	Worldwide
§ Coffin expenses	Up to €3 000	
§ Accompanying the deceased	Return ticket for a close relative and payment of accomodation expenses	Worldwide
§ Repatriation in the event of an attack or assault	Actual Costs	
§ Travelling expenses of a replacement colleague	Actual Costs	Worldwide
§ Early return in the event of death or hospitalisation of a Relative	Actual Costs	Worldwide
§ Early return of the Insured in the event of severe damage to his/her home	Actual Costs	Worldwide
§ Early return of an Executive as a result of serious events at the company	Actual Costs	
§ Attendance by three members of the Insured's family at his/her bedside in	Actual Costs	Worldwide
§ Sending essential medicines	€250/day - maximum €5	
§ Early return in the event of the premature birth of a child	Actual Costs	Worldwide
§ Payment of costs for extending the Insured's stay	€250/day - maximum €5	
Return of the Insured to the place of his/her assignment	Actual Costs	Worldwide
Medical expenses advance in case of hospitalisation		
Medical costs must be paid by Vanbreda International or other medical health	Service can be provided by ISOS subject to SE prior	Outside the Insured's home country
EXCLUSION UNDER ACE INSURANCE		
Medical expenses in the Insured's country of origin		
Medical costs must be paid by Vanbreda International or other medical health program	Service can be provided by ISOS subject to SE prior validation	Outside the Insured's home country
EXCLUSION UNDER ACE INSURANCE		
Travel incidents		
§ Flight delay, flight cancellation (time excess of 4 hours)	Up to €400	Cover only when the expatriate is on Business Trip
§ Missed transfer (time excess of 6 hours)	Up to €300	
§ Delayed baggage (time excess of 24 hours)	Up to €600	
§ Hijacking	Up to €3 000	
§ Cash advance	Up to €15 000	
Damage, Loss, Theft or destruction of personal baggage	Up to €5 000	Worldwide
Damage, Loss, Theft or destruction of professional computer equipment	Up to €2 500	
Legal Assistance (payment of fees)	€50 000	Outside the Insured's
Bail bond advance	€50 000	Outside the Insured's
Compensation in the event of "overbooking" on an airliner	50	Worldwide
Cancellation or modification of journey	Up to €5 000	Worldwide
Search and rescue expenses	Up to €20 000	Worldwide
Non-occupational Life Liability		
§ Any bodily injury, property damage or financial loss limited to:	€5 000 000	Outside the
§ Food poisoning	€1 500 000	In USA and Canada
§ Combined property damage and consequential financial loss (deductible of	€1 500 000	Outside the
Psychological Assistance	Consultations up to €2 000	Worldwide
SECURITY EVACUATION COVER		
Personal Security, Political, Natural Disaster, Health or Epidemic Crisis Evacuation	Air ticket	Worldwide

SECURITY EVACUATION - SCHEDULE OF BENEFITS – ALL CATEGORY

NATURE OF BASIC COVERS	LIMIT	TERRITORIAL SCOPE
Personal Security, Political, Natural Disaster, Health or Epidemic Crisis Evacuation	Air tickets	Worldwide

SECURITY EVACUATION COVER

If the Insured, because his/her personal security is at risk owing to the following events:

- making the political regime unstable
- attacks
- mass riots
- beginning of a civil war
- state of war
- natural disasters or health or epidemic crisis
- serious local threat requiring urgent and immediate return to his country of origin or usual country of residence

Is obliged to leave the place of his/her assignment on the advice of:

- the local authorities
- those of his/her home country or usual country of residence
- or upon evacuation notice from the security assistance provider

COVER APPLICATION

The Schneider Electric employee (the Insured) shall forward to ACE, on his/her return to his/her home country, all the supporting proof enabling him/her to obtain reimbursement for the cost of the return up to the price of the air ticket (economy class). This cost is composed of, but not limited to, the following charges:

- costs of transportation, accommodation, food, and local telecommunications related to the security evacuation
- costs of the security provider for its local intervention for the security evacuation

For Travellers (category A), the Insurer will reimburse up to the limit of an air ticket (economy class) to the Insured’s home country, which is his/her usual country of residence or country of origin before his/her assignment.

For Expatriates (category B), the Insurer will reimburse up to the limit of an air ticket (economy class) to the nearest international safe haven. In both cases, the cost of the air ticket (economy class) will be the one usually proposed in normal circumstances by standard airlines for the same route.

APPENDIX B - DOCUMENTS TO BE SUPPLIED

FOR ALL COVERS

- The ACE policy number - **Policy N°: FRBBBA05547**
- A copy of the assignment order and also a statement from the Corporate Policyholder certifying that the Insured informed it that he/she would be accompanied by his/her Spouse/Partner and his/her Child or Children.

FOR MEDICAL EXPENSES

MEDICAL EXPENSES IN THE EVENT OF HOSPITALISATION ABROAD OUTSIDE THE HOME COUNTRY

In the event of an Accident or Illness requiring hospitalisation locally, the holder of the **SCHNEIDER ELECTRIC** identity card, issued by the Insurer, shall present this card to the hospital admissions department.

The admissions department shall confirm the validity of the card with **INTERNATIONAL SOS** whose contact details appear on the card (by telephone or fax).

MEDICAL EXPENSES EXCLUDING HOSPITALISATION ABROAD OUTSIDE THE HOME COUNTRY

Medical expenses excluding hospitalisation shall be reimbursed on the return of the Insured to his/her country of origin. He/she must provide all the necessary supporting proof

Cover shall attach solely to supplement the reimbursements made by the medical expenses insurance of the country of origin (refers to your HR) and/or any other supplementary organisation

The Schneider Electric employee (the Insured) must provide all the necessary supporting proof

FOR TRAVEL INCIDENTS

In order for reimbursements to be carried out, the Insured must of necessity supply the Insurer with the originals of all the supporting evidence of costs generated by the aforesaid incidents.

FOR LOSS, DAMAGE, THEFT OR DESTRUCTION OF BAGGAGE

This cover shall attach under the following conditions:

- The Insured must of necessity file a complaint for loss, damage, theft or destruction of baggage with the competent local authorities within a period of **Twenty-Four Hours** following the date of the loss. The original of the complaint receipt and also a detailed statement must be forwarded to the Insurer within a maximum period of **Ten Days**.
- The Insured must of necessity submit a claim for loss, damage, theft or destruction of baggage to the carrier within a period of **Twenty-Four Hours** following the date of loss. The original of the complaint receipt and also a detailed statement must be forwarded to the Insurer within a maximum period of **Ten Days**.
- In the event of the theft of baggage from the boot of his/her vehicle, the Insured shall be obliged to produce proof of the break-in (photograph of the damage, repair bill for the lock).
- The Insured shall be obliged to present to the Insurer all the supporting proof enabling it to verify or assess the damage (photograph of the damaged baggage, bill) and also any document that the Insurer reserves the right to request.
- In all cases, a letter specifying the date and place of purchase as well as the original invoice.
- As regards valuable items and jewellery, it is imperative that the Insured presents to the Insurer the original invoices, the original of the warranty certificate, the notarised deed if possession of these items is the consequence of an inheritance and the valuation of an expert if these items were valued in the absence of an invoice.

FOR THE CANCELLATION OR MODIFICATION OF A JOURNEY

The Corporate Policyholder must forward to the Insurer:

- The contact details of the travel agent.
- A copy of the contract signed with the travel agent and also all the documents necessary for assessing the loss.
- The precise reason for the cancellation and also all the necessary supporting documents such as, according to the nature of the event: the death certificate, proof of the family relationship linking the Insured to the victim, the record of residence in the care establishment, a copy of the court summons, the original of the complaint receipt in the event of theft of papers or a copy of the loss advice in the event of severe damage at the Insured's home.

FOR PSYCHOLOGICAL ASSISTANCE

The Beneficiary of this cover must provide:

- The original bills pertaining to consultations given by a doctor and/or a psychologist.
- A copy of the family record book or any other document proving direct relationship with the Insured.

In order for the assistance covers to apply, the Schneider Electric employee (the Insured) must of necessity and prior to any intervention affecting the assistance covers, make contact with INTERNATIONAL SOS, whose telephone number appears on his/her personal identification card

APPENDIX C: MAIN DEFINITIONS

ACCIDENT

Any unintentional bodily impairment of which an Insured is the victim and arising from the sudden and unexpected action of an external cause and all the pathological manifestations that are the direct consequence of such bodily impairment

The following shall be considered to be Accidents:

- Infections caused directly by an insured accident, **excluding any infection resulting from human intervention after an insured accident.**
- Poisoning and bodily injuries due to the unintentional consumption of toxic or corrosive substances.
- Asphyxia due to the unexpected action of gases or vapours.
- Drowning and infectious diseases as a consequence of falling into water or an infected liquid.
- Frostbite, heat stroke, sunstroke as well as starvation and exhaustion as a result of shipwreck, forced landing, collapse, avalanche and flood.
- Bodily injuries resulting from an assault, terrorist act or attack of which the Insured is the victim, unless it is proven that he/she took an active part as the perpetrator or instigator of these events.

ACTS OF TERRORISM OR SABOTAGE

Operations organised in secret for ideological, political, economic, religious or social purposes and carried out individually or by a group, with the aim of attacking persons or damaging or destroying property.

BAGGAGE

Baggage is defined as travel bags, suitcases and also the Insured's belongings and personal effects that they contain.

The term 'personal effects' shall be deemed to extend to valuable items whose price is equal to or greater than **Five Hundred Euros (€500)** as well as jewellery (real pearls and cultured pearls, precious stones and hard stones) and furs belonging to the Insured.

The term 'baggage' shall be deemed to extend to laptop computers, electronic diaries, audio-visual equipment, cameras, video or hi-fi equipment belonging to the Insured or to the Corporate Policyholder and necessary for accomplishing the assignment.

BENEFICIARY

The person or persons who receive from the Insurer the sums owed in respect of the losses.

In the event of the Insured's death, unless he/she has named, by recorded-delivery letter sent to the Insurer when the policy is taken out or subsequent to this, another person as Beneficiary, the specified sum shall be paid to:

- his/her Spouse/Partner, neither judicially separated nor divorced on the date of his/her death;
- failing whom, his/her existing or future Children, living or represented;
- failing whom, his/her heirs.

COMA

This is a condition characterised by the loss of relational functions (consciousness, mobility and sensitivity) with the preservation of vegetative life (breathing and circulation) declared by a competent medical authority.

BODILY INJURY

Any physical impairment sustained by a person.

CONSEQUENTIAL FINANCIAL LOSS

Any monetary loss resulting from the loss of enjoyment of a right, the interruption of a service provided by a person or by a movable or immovable item of property, or the loss of a benefit or profit directly consequent upon insured bodily injury or property damage.

CLAIM

A claim is constituted by any request for compensation out of court or through legal proceedings, made by a third party or his/her beneficiaries, and sent to the Insured or his/her Insurer.

DEPENDENT CHILDREN

Legitimate, natural and acknowledged Children or children in care shall be considered to be dependent solely in the cases listed below:

- If they are less than **Twenty-One Years of Age**.
- If they are over **Twenty-One Years** and under **Twenty-Five Years of Age** and they are continuing their studies (certificate of attendance required). Any earnings or remuneration received annually by them must be less than the minimum taxable amount under the I.R.P.P. [personal income tax].
- If they are disabled (not in a position to provide for their needs themselves, regardless of their age).
- If they have been deemed viable infants within **Three Hundred Days** following the date of the accident that led to the death of the Insured.

DEDUCTIBLE

This is defined as:

- a flat-rate sum fixed by the Insurer which shall be borne by the Corporate Policyholder or the Insured in the event of indemnity being paid;
- or a percentage in excess of which the indemnities shall be granted;
- or a number of days or months upon expiry of which the indemnities shall be granted.

CIVIL WAR

Civil war shall be defined as two factions from the same nation confronting each other or part of the population confronting the established order. These forces control part of the territory and possess regular armed forces.

FORFEITURE

Loss of entitlement to the sums or services provided for in the policy through the Insured's failure to meet certain obligations that are imposed on him/her.

FOREIGN COUNTRIES

Any country, territory or possession outside Home Country. Concerning Metropolitan France. **by agreement, 'DOM-ROM'** (overseas provinces and overseas regions), **'PTOM'** (overseas countries and territories) and **'COM'** (overseas communities) **shall be deemed equivalent to 'abroad' with respect to Medical Expenses cover.**

FOREIGN WAR

Foreign war shall be defined as an armed struggle between two or more States with or without a declaration of war.

HOME COUNTRY

The Insured's habitual country of residence or country of origin before his/her departure on a professional assignment. Country of origin shall mean the country of the Insured's nationality.

HOSTAGE TAKING

Hostage taking shall be considered to be:

- Any illegal detention of a person obtained by force, in a place kept secret, by one or more members belonging to political, religious or ideological organisations or small groups.
- Impossibility for a person to successfully fulfil his/her professional obligations or to return home, as a result of losing his/her freedom of movement imposed by a governmental authority, in breach of the 'Charter of Human Rights'.

ILLNESS

Any deterioration in health ascertained by a qualified medical authority, provided that it is manifested for the first time during the assignment.

PREJUDICIAL EVENT

A prejudicial event is an event which constitutes the cause giving rise to the loss or damage.

A set of prejudicial events with the same technical cause shall be deemed equivalent to a single prejudicial event.

PROPERTY DAMAGE

Any impairment, deterioration, loss or destruction of an object or a substance, including any physical injury to animals.

LOSS

The manifestation of loss, damage or injury for the affected party where this loss, damage or injury is likely to lead to the application of cover under the policy. All loss, damage and injury arising from the same initial cause shall constitute one and the same loss.

Any loss, damage or injury or group of losses, damage or injuries caused to third parties for which the Insured is liable, resulting from a prejudicial event and giving rise to one or more claims shall also constitute a loss.

SERIOUS MEDICAL CONDITION

A condition which, in the opinion of **INTERNATIONAL SOS**, constitutes a serious medical emergency requiring urgent treatment in order to prevent death or a serious deterioration of the Insured's immediate or long-term health prospects. The seriousness of the medical condition shall be determined on the basis of the geographical area in which the Insured is located, the nature of the medical emergency and the availability in the local area of suitable medical installations or treatment.

SPOUSE/PARTNER

Spouse/Partner shall be defined as:

- The person linked to the Insured by the ties of marriage and not judicially separated.
- The Cohabitee or Partner: this is the person who has lived, as if married, with the Insured for at least Six Months, and in the same community of interests as a married couple.
- The Joint Signatory to a Pacte Civil de Solidarité.

THIRD PARTY

Any individual or corporate entity excluding:

- the Insured him- or herself, the members of his/her family as well as those in direct line of ascent and descent and the persons accompanying him/her.
- the employees or agents, whether waged/salaried or not, of the insured in the performance of their duties.

