GOLD & PLATINUM

FROLSON

WJCC

v2018-12-12

GOLD FORMULA	PLATINUM FORMULA
Worldwide excluding USA-Canada, except in case of emergency, coverage applies outside the coverage area up to a maximum of 90 days (spent in the non-covered area)	Worldwide

YOUR MEDICAL EXPENSES IN-PATIENT (EUR)

Deductible or co-payment	N/A
Hospitalization	100 %
Local ambulance benefit	100 %
Outpatient surgery	100 %
Hospital cash benefit	50 / night

YOUR MEDICAL EXPENSES OUT-PATIENT (EUR)

Outpatient benefit	Physician and specialist consultations, prescribed Medicines and Drugs, medical imaging, diagnostic and laboratory tests, prescribed medical aids and surgical appliances.	100 %
	Preventive care and examinations	100 % up to 1 500 / year
	Complementary / Alternative Medicine	100 % up to 5 000 / year
Emergency dental benefit	Accidental	100 %
Emergency vision benefit	Accidental	100 %
Private nursing benefit	Inpatient in Hospital or Nursing Home	100 %
	Home Nursing by a Registered Nurse	100 % up to 60 days / policy year
	Palliative Care	100 % up to 5 000 / policy year
Labour and Maternity	Pregnancy, labour, treatment before and after birth. Complications of pregnancy	100% in medical network
		100% up to 12 500 outside medical network
	Congenital conditions	100 % up to 100 000
Mental and behavioral disorders per insured person and per policy period	Inpatient treatment (after 10 months waiting period) per insured person / once during policy period	100 % up to 100 000
	Outpatient treatment (after 18 months waiting period) per insured person / once during policy period	100 % up to 20 sessions
Pre-existing conditions (medical questionnaire not required)		COVERED
Venereal diseases		COVERED
Hearing prosthesis		COVERED
Cancer treatment benefit		100 %
AIDS/HIV		100 %
Organ transplant benefit		100 % up to 200 000 / illness

YOUR DENTAL CARE (EUR)

Dentist fees and dental care (preventive and surgical treatment), bone grafts, par odontology (including gingivectomy)	100 % up to 2500 / policy year The aggregate benefit is limited to 3,000
Dental Prosthesis	100 % of charges up to 600 per tooth / prosthesis, increased by 600 per tooth/implant The aggregate benefit is limited to 3,000
Orthodontic treatment (begun before the child's 16th birthday)	100 % of charges up to 2.000 per person per calendar year (3 years maximum during the policy lifetime) The aggregate benefit is limited to 3,000

YOUR VISON CARE (EUR)

Vision Treatment	100 %
Laser eye surgery	100 % of charges up to 700 / eye and on surgery/eye will be covered during the policy lifetime
Optical Devices	100 % and max. 500 / person / policy year

YOUR ASSISTANCE
REAL EXPENSES UP TO (EUR)

Home repatriation	FULLY COVERED
Medical evacuation	FULLY COVERED
Repatriation of the Mortal Remains and funeral cost	FULLY COVERED
Emergency return (granted only once for the same relative)	FULLY COVERED
Ticket for the Return of the Insured Person or for a Colleague	FULLY COVERED
Personal belongings - deductible of 75 per event	FULLY COVERED
Worldwide emergency assistance	FULLY COVERED
Medical advice over the phone	INCLUDED
Second opinion benefits	INCLUDED
Country guides	INCLUDED

LIABILITY
REAL EXPENSES UP TO (EUR)

Third Party Liability (deductible of 300)	100 % up to 1 000 000

For an INDIVIDUAL/FAMILY quotation contact
FROLSON-PRIVASSUR
16 bld d'Aguillon 06600 Antibes
info@privassur
Tel : +33 (0) 469 969 400

The benefits have no limitation of age (lifetime). All new members can join the plan before the last day of his/her 70th birthday.
Insured person are main insured, spouse/partner, children up to 26 and other relatives who are economically dependents.
Unless otherwise described, these limits are applicable per insured person and per policy year.
The assistance coverage is extended with:
- Provision of a ticket to return to the host country of the insured person, after his recovery - providing not be combined with the dispatch of a replacement employee. This mean a max of 2 tickets (1 return for the insured person who has been repatriated and 1 ticket for replacement employee)
- Provision of a return ticket to the insured or a family member to attend the funeral of a family member (father - mother or children or brothers - sisters) who died at the outside the country of habitual residence of the insured.
Medical expenses are covered with Generali Global Health a division of Assicurazioni Generali S.P.A. UK Branch.
Assistance/repatriation, Third party liability and legal assistance are covered with AIG Europe ltd. See General terms, policy number and ID reference for each member on the certificate of insurance. All these information are also available on The WYCC Platform or Claims Manager platform (Henner).

This plan have has been designed by WYCC and the insurance company for the memberships of WCA.
The general terms and conditions are defined on the Generali Global Health and AIG General Conditions.

Our brochures are the subject of the greatest attention. Nevertheless, there might be printing, date or price errors, etc. Should this eventuality happen, the final rates and amounts of cover applicable would be those confirmed at the subscription in the insurance certificate and appendices.

PRIVASSUR is a trading of FROLSON SAS - Insurance Brokerage company, 16 bld d'Aguillon 06600 Antibes France
RCS : 810 629 147 ANTIBES ORIAS : 15003012 Professional liability and International Brokerage licence in compliance with articles L530-1 and L530-2 of French Insurance Code

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