

Summary of
AXA GROUP BUSINESS CARE PROGRAM - REF 0804498
EFFECTIVE JANUARY 1ST, 2024
INSURER 'INTER PARTNER ASSISTANCE'

The purpose of this protection is the coverage of ALL AXA Employees during their professional assignments performed on behalf of the Policyholder and/or any of its subsidiary, membership of this contract.

I – INSURED PERSONS

- Any employee, director and officer, administrator of the Policyholder and/or one of the entity of the Policyholder that have chosen to subscribe this cover, which provides comprehensive protection on overseas and local missions done on behalf of the Policyholder and/or of one of the entity of the Policyholder, as well as:
- Any trainee or consultant, whether employed or not by the Policyholder and/or by one of the entity of the Policyholder, for which he/she perform a mission on behalf of the Policyholder and/or of one of the entity of the Policyholder that have chosen to subscribe this cover,
- Any other person during missions carried out on behalf of the Policyholder and/or on behalf of one of the entities of the Policyholder that have chosen to subscribe this cover,
- Any person invited by the Policyholder and/or by one of the entities of the Policyholder, to participate to any event organized or not by the Policyholder and/or by one of the entity of the Policyholder that have chosen to subscribe this cover.

Additional Insureds: Spouse and/or any dependent children accompanying the Insured on his/her mission.

II – SCOPE OF INSURANCE COVER

The purpose of this policy is to allow the Insured to be covered with all benefits set forth below in the table “Cover and Benefits”, during any mission conducted on behalf of the Policyholder, and/or one of any entity that have chosen to subscribe this cover, being understood that one period of mission will not exceed more than 365 consecutive days, 24 hours a day, at any location and throughout the duration thereof, including round trip.

For each business trip, the cover takes effect from the moment the Insured leaves his/her place of work or home for the purpose of his/her mission and ends on the return of the Insured to his/her place of work or home, whichever is reached first.

The cover is extended to private holidays the Insured may conduct in conjunction with his/her mission. This has to be approved by the employer of the Insured; it should not exceed a maximum period of 30 days per year and should be taken in the country in which the business trip is carried out. The cover in such a condition is operating on a 24-hour-a-day basis.

III – TERRITORIAL SCOPE

All the types of cover set forth below in the table “Cover and Benefits” shall accrue to the Insured on a worldwide basis, including losses caused by war occurring in any part of the world.

IV – EFFECTIVE DATE - TERM

Effective date of this policy: January 1st, each year (annual basis)

However, each of the contracting parties reserves the right to terminate this policy by notice served by registered mail 60 days prior to the annual contractual expiry date.

To be noted:

To make this protection applicable, **we highly recommend** that any **Insured person contacts AXA Assistance, prior to any action/intervention**. Here is the main information to have

AXA Assistance

Telephone number: +33 1 55 92 21 89

Convention number: 0804498

COVER AND BENEFITS

INDIVIDUAL ACCIDENT

1/ Employees of the Policyholder and/or of the adherent entities:

Executive officers, directors, non-executive employees, Administrators, Trainees, Consultants

Cover	Maximum amount per Insured unless otherwise stated in the table	Territorial scope
ACCIDENTAL DEATH Principal Insured Increase of benefit in the event of attack, act of terrorism or civil commotion Increase of benefit per dependent child Additional Insured Spouse Children aged 12 years old or more Children under the age of 12 years old	▪ Basic benefit: 400% of Insured's Annual salary ▪ Basic benefit plus 50% ▪ Basic benefit plus €7,500 per dependent children, up to a maximum of 37,500 € € 150,000 € 40,000 € 7,500	Worldwide
TOTAL PERMANENT DISABILITY DEDUCTIBLE IN CASE OF PARTIAL PERMANENT DISABILITY i) according to the company's scale for non-EU countries, or ii) the European scale of evaluation of physical and psychological integrity for EU countries Principal Insured In the event of attack, act of terrorism or civil commotion Increase of benefit per dependent child Additional Insured Spouse and Children	▪ Basic benefit: 400% of Insured's Annual salary ▪ Basic benefit plus 50% ▪ Basic benefit plus €7,500 per dependent children, up to a maximum of 37,500 € € 150,000	Worldwide
PERMANENT ACCIDENTAL DISABILITY OF THE INSURED OF AT LEAST 25 % Adjustments to home, vehicle, workstation Consultation with an occupational therapist and home accommodation specialist Reimbursement of accommodation expenses for home, vehicle, technological aid and adaptation of the workstation	Organisation of services - Actual costs Max. € 50,000	Worldwide
DEATH OR ABSOLUTE AND PERMANENT DISABILITY FOLLOWING A STROKE OR HEART ATTACK	Death basic benefit as above indicated - up to a maximum of € 500,000	Worldwide
ACCIDENTAL COMA	€ 75 per day after 10 consecutive days - maximum 365 days	Worldwide
CONVERSION/RETRAINING COSTS	€ 5,000 / € 15,000 per claim	Worldwide

INDIVIDUAL ACCIDENT

2/ Non-Employees of the Policyholder and/or of the adherent entities: Executive officers, directors, Administrators, Trainees, Consultants, Guests

Cover	Maximum amount per Insured unless otherwise stated in the table	Territorial scope
ACCIDENTAL DEATH Principal Insured * Increase of benefit in the event of attack, act of terrorism or civil commotion * Increase of benefit per dependent child Additional Insured * Spouse * Children aged 12 years old or more * Children under the age of 12 years old	Basic benefit: € 150,000 ▪ Basic benefit plus 50% ▪ Basic benefit plus €7,500 per dependent children, up to a maximum of 37,500 € € 150,000 € 40,000 € 7,500	Worldwide
TOTAL PERMANENT DISABILITY DEDUCTIBLE IN CASE OF PARTIAL PERMANENT DISABILITY i) according to the company's scale for non-EU countries, or ii) the European scale of evaluation of physical and psychological integrity for EU countries Principal Insured * In the event of attack, act of terrorism or civil commotion * Increase of benefit per dependent child Additional Insured Spouse and Children	▪ Basic benefit: € 150,000 Disability basic benefit plus 50% Basic benefit plus €7,500 per dependent children, up to a maximum of 37,500 € € 150,000	Worldwide
PERMANENT ACCIDENTAL DISABILITY OF THE INSURED OF AT LEAST 25 % Expenditure on home / vehicle / workstation adaptations and technological supports Provision of an occupational therapist and a residential design expert	Actual costs Max. € 50,000	
DEATH OR ABSOLUTE AND PERMANENT DISABILITY FOLLOWING A CEREBRAL VASCULAR ACCIDENT OR HEART ATTACK OR MYOCARDIAL INFARCTION	Death basic benefit as above indicated, up to a maximum of € 500,000	Worldwide
ACCIDENTAL COMA	€ 75 per day after 10 consecutive days, maximum 365 days	Worldwide
CONVERSION COSTS	€ 5,000 / € 15,000 per loss	Worldwide

COVER AND BENEFITS

MEDICAL EXPENSES

Cover	Maximum amount per Insured, per claim	Territorial scope
MEDICAL EXPENSES ABROAD In the event of accident or illness, payment or reimbursement of the actual expenses in addition to or in the absence of a primary medical insurance policy and/or any other additional policy of the Insured	▪ Reals costs Max € 20,000,000 Without Deductible in case of hospitalization (under condition *) – max 365 consecutive days of treatment / loss	Outside country of residence
MEDICAL EXPENSES IN THE COUNTRY OF DOMICILE In the event of hospitalisation of the Insured abroad, reimbursement of the actual expenses in addition to or in the absence of a primary medical insurance policy and/or any other additional cover	Max. € 30,000 up to 1 month after return, plus € 15,000 for costs of functional prostheses	Country of residence
MEDICAL FIRST AID COSTS AND / OR EXPENSES OF EMERGENCY RESPONSE MEDICALIZED ABROAD Reimbursement of the actual expenses in addition to or in the absence of a primary medical insurance policy and/or any other additional policy of the Insured	€ 1,500	Outside country of residence
AESTHETIC INJURIES	€ 3,000	Worldwide
FIRST MEDICAL AND EMERGENCY EXPENSES ABROAD	€ 10,000	Outside country of residence
PSYCHOLOGICAL ASSISTANCE TO FAMILY MEMBERS AND/OR ACCOMPANYING PERSONS Reimbursement of the cost of consultations with the Insured's family members and/or the persons accompanying the Insured	€ 3,000	Worldwide
PSYCHOLOGICAL ASSISTANCE TO THE INSURED Reimbursement of the cost of consultations	€ 3,000	Worldwide

Nb: Medical teleconsultation available 24/24

- by telephone +33 (0) 55 92 27 76, or
- through the application 'Doctor Please!' (Android or IOS)

BUSINESS TRAVEL COVER

Cover	Maximum amount per Insured unless otherwise stated in the table	Territorial scope
PERSONAL ASSISTANCE <ul style="list-style-type: none"> * Medical transportation * Dispatch of doctor on site * Home repatriation * Repatriation of deceased body and coffin expenses * Funeral expenses * Assistance with formalities following death * Repatriation of spouse and/or children * Shipping of Insured's personal effects in the event of repatriation * Travel costs of replacement employee * Return of the Insured to business trip location * Compassionate visiting of the Insured in hospital or accompaniment during repatriation on grounds of illness, accident or in the event of the Insured's death * Notification of family members in the event of hospitalization * Early return in the event of death or hospitalization of a family member * Early return of the Insured in the event of serious damage to his/her home * Early return of director * Early return in case of premature birth of a dependent child * In situ costs in the event of impossibility to leave the country * Costs of extension of stay further to accident or illness * Dispatch of medication unavailable locally 	<p>Actual costs Actual costs Actual costs Actual costs Actual costs, max € 5,000 Telephone service Two-way ticket Actual costs</p> <p>Two-way ticket Two-way ticket Max 3 persons, 7 days of booking - Coverage of round-trip tickets and travel expenses limited to € 200 per claim/per day/per person Telephone service Two-way ticket</p> <p>Two-way ticket</p> <p>Two-way ticket Two-way ticket € 300 per day, max €4,500 per claim € 300 per day, max €4,500 per claim Actual costs</p>	Worldwide
SITTING SERVICE FOR CHILDREN UNDER THE AGE OF 16	Two-way ticket or € 500	Country of residence
CORPORATE ASSISTANCE <ul style="list-style-type: none"> ▪ Postponement/cancellation of meeting ▪ Transmission of forgotten or lost documents ▪ Search for local service providers ▪ Communication of messages ▪ Information assistance ▪ Language assistance 	Provision of services	Worldwide
SEARCH AND RESCUE COSTS	Actual costs, max € 30,000/claim	Worldwide
EVACUATION FOR HEALTH OR POLITICAL REASONS <ul style="list-style-type: none"> * Natural or nuclear disasters, epidemics, pandemics, war, riots * Hotel costs 	€ 100,000/event – max € 1,000,000/year € 200 per night, limited to 14 nights	Worldwide
TRAVEL ASSISTANCE <p>LOSS, THEFT, DAMAGE TO OR DESTRUCTION OF LUGGAGE</p> <p>LOSS, THEFT, DAMAGE TO OR DESTRUCTION OF PROFESSIONAL EQUIPMENT Loss, theft or destruction of samples</p> <p>COVERAGE OF ASSAULT</p> <ul style="list-style-type: none"> * Theft or loss of cards, keys, identity documents (papers) with or without assault * Damage to personal effects following assault * Personal smartphones and tablets * Theft of withdrawn cash with assault * Fraudulent use of SIM card <p>TRAVEL INCIDENTS</p> <ul style="list-style-type: none"> * Delay (<i>in excess of 4h</i> per incident), cancellation or non-admission on board * Missed connection (<i>in excess of 6h</i> per incident) * Delayed luggage delivery (<i>in excess of 24h</i> per incident) * Air hijacking * Advance of funds in the event of loss or theft of payment means * Assistance with passport/identity documents * Early return in the event of loss, theft or destruction of samples 		Worldwide

CANCELLATION OR CHANGE TO TRAVEL PLANS Costs of cancelling or changing visit and travel arrangements prior to departure in the event of: * Serious accident, serious illness, death or hospitalisation of the Insured or a family member * contra-indication or adverse reaction to mandatory vaccinations * Death or hospitalisation of a colleague or family member of the Insured * Summons to a court * Serious property damage at the Insured's home or professional premises of an Insured who is a director	€ 8,000	Worldwide
CANCELLATION OF THE TRIP In the event of an act of terrorism, act of war or natural disaster	€ 5,000	Worldwide
THIRD PARTY LIABILITY Any bodily injury, damage to property and pecuniary losses outside the USA and Canada capped at: * For all heads of loss combined in the USA and Canada: <ul style="list-style-type: none"> For food poisoning For damage to property and consequential pecuniary losses combined * Rental vehicle deductible In the event of property damage to or theft of a rental vehicle, reimbursement of the deductible * Advance of bail * Payment of lawyers' fees	€ 7,500,000 per event € 1,500,000 per event € 1,500,000 per event € 1,500,000 per event € 1,000 € 50,000 € 15,000	Outside the country of residence

MAXIMUM COMMITMENTS

Limit per event: € 30,000,000 (thirty million)

In connection with the cover for accidental death and accidental permanent disability, it has been agreed the following amounts of capital:

- **Minimum capital** per insured
 - Accidental death € 40,000
 - Accidental permanent disability € 40,000
- **Maximum capital** per insured
 - Accidental death € 3,000,000
 - Accidental permanent disability € 3,000,000

It is formally agreed that if the policy is taken out in favor of several Insureds, who are victims of the same insured accident caused by a same event and if the aggregate death and disability benefits exceed € 30,000,000, the Insurer's commitments shall in any event be capped at this amount with respect to the total amount of the accidental death and accidental permanent disability benefits paid to Insureds who are victims of the same accident, the benefits being reduced and paid on a proportional basis with respect to the number of victims.