



# AXA GROUP PROTECTION “BUSINESS TRAVEL INSURANCE”

AXA Global Re | Legal & Group Insurance department | August 2019



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## 1 - Introduction

- ✚ A real issue for AXA Group entities:

Safety of all AXA employees when on a mission for AXA, outside the country of residence or not

- ✚ The answer:

The Business Travel Insurance protection → “**B T I**”

- Accident
- Assistance

- ✚ A comprehensive insurance and assistance coverage:

- **Worldwide cover**
- **In complement** to all other local public or private insurance
- **Extended to spouse and children** when authorized to travel with the employee (during mission or when joining the employee for private journey following the mission)

## 2 – How to access cover?

Simple to activate and preliminary to any initiative:

→ **The Very First Reflex: call AXA Assistance**

- Toll free BTI Emergency 24/24 Assistance will help in any case, give advices, take in charge...;
- Telephone number (French & English call centre): + 33 (0) 1 55 92 21 89
- ID AXA Convention: n° 080.1381

The BTI's reminder tool: a wallet size assistance card possibly to be supplied by the Human Resources and/or the Insurance Manager of each entity.

 <p>AXA Insurance</p> <p>Business Travel Assistance</p> <p>24/7</p>	<p><b>Business Travel Insurance</b> <b>Business Travel Assistance</b></p> <p>You are covered by our assistance and medical insurance program everywhere in the world during your business trips. If you are ill or injured, please call us at the hereafter phone number.</p> <p><b>24 hours a day</b> <b>Phone : +33 1 55 92 21 89</b> Assistance agreement No.: 080.1381</p> <p><small>AXA Corporate Solutions Assurance - 399 227 354 RCS Paris</small></p>
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*For duplication: cf Appendix D) 'Virtual' Assistance Card*

### 3 – Agreed indemnification procedures

Our major concern continues to ascertain that all adherent entities and their employees understand the procedures in order to activate the cover correctly in case of a claim.

→ **To activate the cover correctly depending of the circumstances / guarantees impacted:**

<p><b>Individual Accident</b></p> <ul style="list-style-type: none"> <li>• <b>Accidental Death, Permanent Disability</b></li> </ul>	<p>Following the occurrences of an <b>accident that causes the death or the partial/total disability</b> of an Insured</p>	<p>→ <b>Mail address:</b> <a href="mailto:BALsinistresHP@axa-cs.com">BALsinistresHP@axa-cs.com</a></p> <p>→ <b>Contract Ref to remind:</b> <b><u>XFR0055333GP</u></b></p>
<p><b>Medical Expenses</b></p> <ul style="list-style-type: none"> <li>• <b>Medical expenses abroad (*) with or without hospitalization</b></li> </ul> <p><i>(*) exclusively abroad, i.e. outside the Insured's country of residence</i></p>	<p>Following an accident or illness that generates <b>costs of consultation, pharmaceutical, radiography, medical analysis...</b> -</p> <p><b>Out of hospitalization:</b> costs to be paid by the insured and <u>reimbursed after return</u> to the country of residence</p> <p><b>In case of hospitalization:</b> costs can be <u>taken in charge by AXA Assistance, if preliminary agreed by the Insurer</u></p>	<p><b>Contact AXA ASSISTANCE</b></p> <p>→ <b>Tel n°:</b> + 33 1 55 92 21 89</p> <p>→ <b>Mail address:</b> <a href="mailto:bta@axa-assistance.com">bta@axa-assistance.com</a></p> <p>→ <b>ID AXA Convention:</b> <b><u>080.1381</u></b></p>
<p><b>Personal Assistance</b></p> <ul style="list-style-type: none"> <li>• <b>Medical transportation</b></li> <li>• <b>Repatriation</b></li> <li>• <b>Search and Rescue</b></li> <li>• <b>Evacuation for health, political reasons</b></li> </ul>	<p>Following illness medical transportation, repatriation</p> <p>Insured's anticipated return at home or extension of stay in case the Insured is not able to travel</p> <p>In case of Insured's disappearance or needs to be rescued</p> <p>Psychological assistance...</p>	<p><b>Contact AXA ASSISTANCE</b></p> <p>→ <b>Tel n°:</b> + 33 1 55 92 21 89</p> <p>→ <b>Mail address:</b> <a href="mailto:bta@axa-assistance.com">bta@axa-assistance.com</a></p> <p>→ <b>ID AXA Convention:</b> <b><u>080.1381</u></b></p>
<p><b>Business Travel</b></p> <ul style="list-style-type: none"> <li>• <b>Travel incidents</b></li> <li>• <b>Loss, theft, damage to or destruction of luggage</b></li> </ul>	<p>Following delays of transport, of luggage, cancellation or non-admission on board, loss or theft, deterioration of payments means, cover for assault... on the basis of the <b>presentation of evidences</b> (e.g. declaration to the Authority, Police, Transport Company...)</p>	<p><b>Contact AXA ASSISTANCE</b></p> <p>→ <b>Tel n°:</b> + 33 1 55 92 21 89</p> <p>→ <b>Mail address:</b> <a href="mailto:bta@axa-assistance.com">bta@axa-assistance.com</a></p> <p>→ <b>ID AXA Convention:</b> <b><u>080.1381</u></b></p>

→ **Claims procedure**

In appendix 3, you will find the claims procedure in detail per each category of guarantee impacted.

- **AXA Assistance's coordinator** (AXA Assistance's medical team) **will:**
  - decide on the conditions of care, of the organization repatriation/evacuation or of hospitalization
  - ask for a few information: identification of the employee, entity for which the employee is working for, circumstances of the claim (date, country of occurrence, accident, disease, other ...), ....
  - give/remind the procedure to activate the cover and how to get indemnification
  - send the claim questionnaire as well as international document for bank transfer...

***NB – AXA Assistance is not able to answer questions related Adherence to the contract, guarantees, procedures, insurance certificates, assistance card. Your exclusive contacts for these questions will be the Insurer (Philippe. Querion - Philippe.QUERION@axaxl.com) and Group Insurance Team (Edite Santos Da Silva – [edite.santosdasilva@axa.com](mailto:edite.santosdasilva@axa.com) and Detmar Holling – [Detmar.holling@axa.com](mailto:Detmar.holling@axa.com))***

- **Management case:**  
At the latest within 7 days upon receipt of the advice, AXA Assistance's claims department should,
  - acknowledge receipt of the advice
  - confirm the reference number of the file
  - confirm or reject (with explanations) the guarantee
  - ask to the employee for more information/proves, if necessary
- **Indemnification:**  
As soon as the file is completed, and the indemnification calculated, the claims department,
  - will send an email to the beneficiary, confirming the decision
  - will advise the date of transfer, the amount of indemnification and the currency
  - will confirm in its communication that a minimum period of 21 days should be considered before getting the amount of indemnification on bank account; it should be noted that a few banks can take fees or commissions. These fees or commissions will not be taken in charge by the insurance.

## 4 – Main exclusions

### ➔ Accidental Death & Permanent Disablement

- The Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury as well as all consequences of such a situation;

- Any accident resulting from active participation in acts of crimes, of terrorism, of war
- The Insured Person engaging in flying or other aerial activity except as a passenger;
- The Insured Person participation in any sport as a professional or extreme sport as an amateur ...

#### → Medical Expenses

- Infections or benign injuries which do not inhibit the person on mission
- Travel for specific treatment or diagnosis
- All costs related optical prosthesis, functional and/or aesthetic prosthesis consecutive to illness ...

#### → Business Travel

- Delays because of strike, war risks not known by the Insured before his/her departure...

#### → Travel insurance / assistance

##### 1 - Luggage

- Glasses, contact lenses, prosthetic items of any kind, cash, personal identity documents (Personal Identity documents-identity card, passport...), commercial and/or administrative documents, travelers cheques, credit cards, travel/transport tickets, vouchers, other cards and valuables
- Damage or deterioration by normal use, vermin, mites, etc.
- Keys, Magnetic pass, ...
- All luggage or items left unsupervised except when left in a hotel or other authorized temporary accommodation
- confiscation, seizure, destruction by order of an authority...

##### 2 - Laptop

- Cost of reconstruction lost files, business interruption cost, damages under guarantee, replacement of programs and applications...

##### 3 - Rescue and Research

- This benefit is not applicable in case the Insured is on holidays...

## 5 – How to obtain an insurance certificate, in priority for visa purposes

(\*) Persons to be contacted at AXA Global Re for the delivery of insurance certificates: [edite.santosdasilva@axa.com](mailto:edite.santosdasilva@axa.com) and/or [detmar.holling@axa.com](mailto:detmar.holling@axa.com)

#### → Per individual

To obtain an insurance certificate, the entity responsible for the employee concerned,

should advise by mail AXA Global Re (\*) with the following data:

Last name	First name	Mr/Ms	Departure Date	Return Date	Destination	Entity name

*Ps - In case the employee is accompanied or joined by a his/her **spouse**, his/her **children**, any other person (if admitted by the employer), the same information will be requested.*

### → Per Event

To obtain an insurance certificate, in case of an event organized by or for an AXA entity, which will require the travel of several employees at the same time (or quite), in the same place, the entity responsible for the employees invited to that event, should advise by mail AXA Global Re (\*) with the following data:

Name of the event	Departure Date	Return Date	Destination	Entity Name

**Please make sure that all demands of insurance certificate will be done prior the date of mission**

## 6 – Personal Data Processing notification



INFORMATION  
REGARDING THE PRO



## 7 – Nature and amounts of benefits

### INDIVIDUAL ACCIDENT COVER

1/ Employees of the Policyholder and/or of the adherent entities:  
Executive Officers, Directors, non-executive Employees, Administrators

Cover	Maximum amount per Insured unless otherwise stated in the table	Leave extension	Territorial scope IRAN excluded
<b>ACCIDENTAL DEATH</b>			
<b>Principal Insured</b>	Basic benefit: 400 % of Insured's Annual salary	30 days in addition to, or in the absence of existing insurance cover	Worldwide
Increase of benefit in the event of attack, act of terrorism or civil commotion	Basic benefit plus 50%		
Increase of benefit per dependent child	Basic benefit plus € 7 500 per dependent child. Max 5 children		
<b>Additional Insured</b>			
Spouse	€ 150 000		
Children aged 12 years old or more	€ 40 000		
Children under the age of 12 years old	€ 7 500		
<b>DEATH OR TOTAL PERMANENT DISABILITY FOLLOWING A CEREBRAL VASCULAR ACCIDENT OR HEART ATTACK OR MYOCARDIAL</b>			
	The Death benefit above, Max € 500 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
<b>ACCIDENTAL PERMANENT DISABILITY</b>			
Benefit can be reduced in the event of partial permanent disability in accordance with the disability Accident scale to this cover (*)			
<b>Principal Insured</b>	Basic benefit: 400 % of Insured's Annual salary	30 days in addition to, or in the absence of existing insurance cover	Worldwide
Increase of benefit in the event of attack, act of terrorism or civil commotion	Basic benefit plus 50%		
In the event of accidental permanent disability of the Insured to a degree of at least 50 %: increase of benefit per dependent child	Basic benefit plus € 7 500 per dependent child. Max 5 children		
<b>Additional Insured</b>			
Spouse and children	€ 150 000		
<b>HOME / VEHICLE / WORKSTATION ADAPTATION</b>			
In the event of accidental permanent disability of the Insured to a degree of at least 50 %, repayment of:	Actual costs, Max. € 50 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
- Provision of an occupational therapist and a residential design expert			
- Expenditure on home / vehicle / workstation adaptation and technological supports			
<b>ACCIDENTAL COMA</b>			
Score of 8 or less according to the Glasgow coma scale	10 % of the death benefit, Max. € 100 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
otherwise, daily payment after 10 consecutive days of coma for Max 365 days	€ 75 / day		

## INDIVIDUAL ACCIDENT COVER

**2/ Non-Employees of the Policyholder and/or of the adherent entities:**  
**Executive Officers, Directors, Administrators, Trainees, Consultants, gests or any other person**

Cover	Maximum amount per Insured unless otherwise stated in the table	Leave extension	Territorial scope IRAN excluded
<b>ACCIDENTAL DEATH</b>			
<b>Principal Insured</b>	Basic benefit: € 150 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
Increase of benefit in the event of attack, act of terrorism or civil commotion	Basic benefit plus 50%		
Increase of benefit per dependent child	Basic benefit plus € 7 500 per dependent child. Max 5 children		
<b>Additional Insured</b>			
Spouse	€ 150 000		
Children aged 12 years old or more	€ 40 000		
Children under the age of 12 years old	€ 7 500		
<b>DEATH OR TOTAL PERMANENT DISABILITY FOLLOWING A CREBRAL VASCULAR ACCIDENT OR HEART ATTACK OR MYOCARDIAL</b>			
	The Death benefit above, Max € 500 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
<b>ACCIDENTAL PERMANENT DISABILITY</b>			
Benefit can be reduced in the event of partial permanent disability in accordance with the disability Accident scale to this cover (*)		30 days in addition to, or in the absence of existing insurance cover	Worldwide
<b>Principal Insured</b>	Basic benefit: € 150 000		
Increase of benefit in the event of attack, act of terrorism or civil commotion	Basic benefit plus 50%		
In the event of accidental permanent disability of the Insured to a dregree of at least 50 %: increase of benefit per dependent child	Basic benefit plus € 7 500 per dependent child. Max 5 children		
<b>Additional Insured</b>			
Spouse and children	€ 150 000		
<b>HOME / VEHICLE / WORKSTATION ADAPTATION</b>			
In the event of accidental permanent disability of the Insured to a dregree of at least 50 %, repayment of:	Actual costs, Max. € 50 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
- Provision of an occupational therapist and a residential design expert			
- Expenditure on home / vehicle / workstation adaptation and technological supports			
<b>ACCIDENTAL COMA</b>			
Score of 8 or less according to the Glasgow coma scale	10 % of the death benefit, Max. € 100 000	30 days in addition to, or in the absence of existing insurance cover	Worldwide
otherwise, daily payment after 10 consecutive days of coma for Max 365 days	€ 75 / day		

## MEDICAL EXPENSES

Cover	Maximum amount per Insured unless otherwise stated in the table	Leave extension	Territorial scope IRAN excluded
<b>MEDICAL EXPENSES ABROAD</b>			
In the event of accident of 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: - <u>With hospitalization</u> : AXA Assistance may take in charge the medical expenses (under conditions) - <u>Without hospitalization</u> : Insured makes the advance of funds and be reimbursed upon his/her return in the country of residence	Real costs, Max € 20 000 000 Without deductible reimbursement after 1 month upon return	30 days in addition to, or in the absence of existing insurance cover	Excluding country of residence
<b>MEDICAL EXPENSES IN THE COUNTRY OF DOMICILE</b>			
In the event of accident of illness, 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: - <u>With or Without hospitalization</u> : Insured makes the advance of funds and be reimbursed afterward	Max € 10 000 up	30 days in addition to, or in the absence of existing insurance cover	Country of residence
<b>MEDICAL FIRST AID COSTS AND / OR EXPENSES OF EMERGENCY RESPONSE MEDICALIZED ABROAD</b>			
In the event of accident of illness, reimbursement on presentation of the relevant supporting documents, the costs invoiced to the Insured	Max € 10 000 per incident	30 days in addition to, or in the absence of existing insurance cover	Excluding country of residence
<b>EMERGENCY DENTAL EXPENSES ABROAD</b>			
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 € 1 000	30 days in addition to, or in the absence of existing insurance cover	Excluding country of residence

## PERSONAL ASSISTANCE

Cover	Maximum amount per Insured unless otherwise stated in the table	Leave extension	Territorial scope IRAN excluded
<b>PERSONAL ASSISTANCE</b>			
Medical transportation	Actual costs	30 days in addition to, or in the absence of existing insurance cover	Worldwide
Dispatch of Doctor on site	Actual costs		
Home repatriation	Actual costs		
Repatriation of deceased body and coffin expenses	Actual costs		
Funeral expenses	Max € 5 000		
Assistance with formalities following death	Telephone service		
Repatriation of spouse and/or children	two-way tickets		
Shipping of Insured's personal effects in the event of repatriation	Actual costs		
Travel costs of replacement employee	two-way tickets		
Return of Insured to business trip location	two-way tickets		
Compassionate visiting of the Insured in hospital or accompaniment during the repatriation on grounds of illness, accident or in the event of the Insured's death	Max 3 persons Actual costs of accommodation, Max € 3 000 and ticket reservations		
Notification of family members in the event of hospitalization	Telephone service		
Early return in the event of death or hospitalization of a family member	two-way tickets		
Early return of the Insured in the event of serious damage to his home	two-way tickets		
Early return of Director	two-way tickets		
In situ costs in the event of impossibility to leave the country	€ 300 / day (max € 3 000)		Excluding country of residence
Costs of extension of stay further to an accident or illness	€ 300 / day (max € 3 000)		
Dispatch of medication unavailable locally	Actual costs		
Sitting service for children under the age of 16	two-way tickets or € 500	Country of residence	
<b>SEARCH AND RESCUE</b>			
	Max € 20 000 per incident	30 days in addition to, or in the absence of existing insurance cover	Worldwide
<b>PSYCHOLOGICAL ASSISTANCE TO FAMILY MEMBERS AND/OR ACCOMPANYING PERSONS</b>			
Reimbursement of the cost of consultations with the Insured's family members and/or the persons accompanying the Insured	€ 1 500 Max, € 15 000 per incident	30 days in addition to or in the absence of existing insurance	Worldwide
<b>PSYCHOLOGICAL ASSISTANCE TO THE INSURED</b>			
Reimbursement of the cost of consultations	€ 3 000 Max, € 15 000 per incident	30 days in addition to or in the absence	Worldwide
<b>PROFESSIONAL RETRAINING EXPENSES</b> <i>(incurred by the employer)</i>			
	€ 3 000 Max, € 15 000 per incident	30 days in addition to or in the absence	Worldwide
<b>EVACUATION FOR HEALTH OR POLITICAL REASONS</b> <i>(Natural or nuclear disasters, epidemics, pandemics, wars, riots)</i>			
	Max € 50 000 / insurance year	30 days in addition to, or in the absence of existing insurance cover	Worldwide
<b>INSURED'S PERSONAL BELONGINGS PACKAGE</b>	€ 1 000 Max, € 5 000 per incident		
<b>CRIMINAL BAIL AND LAWYERS' FEES ABROAD</b>			
Criminal bail advance	Max € 50 000 per incident	30 days in addition to or in the absence	Excluding country of domicile
Payment of lawyers' fees	Max € 15 000 per incident		
<b>PRIVATE THIRD-PARTY LIABILITY</b>			
All bodily injury, property damage and consequential losses	Max € 7 500 000 per incident Without Deductible	30 days in addition to or in the absence of existing insurance cover	Excluding country of domicile

## PERSONAL ASSISTANCE

Cont'd

Cover	Maximum amount per Insured unless otherwise stated in the table	Leave extension	Territorial scope IRAN excluded
<b>WEB GLOBAL SECURE PORTAL</b>	<a href="https://www.aaglobalsecure.com/en/login">https://www.aaglobalsecure.com/en/login</a>		
The Web Global Secure portal allows those preparing for a business trip to view geopolitical and health information per country, including:	<p>For the first login, click on « registration or create an account » and please follow the instructions on the screen</p> <p>Login : 1111 with the policy number Password : please follow the instructions on the screen</p> <p>Available in French <a href="https://aaglobalsecure.com">https://aaglobalsecure.com</a></p>		
Health advice per country (travel & health information in 120 countries)			
Health alerts (risk of new outbreaks of disease)			
Medical encyclopaedia (information on diseases & medical conditions)			
Vaccine requirements (immunisation recommendations for travellers)			
First Aid (practical advice for treating common medical emergencies) and main hospitals per geographical area.			
Free & unlimited access for all employees			
<b>SECURITY HOTLINE</b>			
Telephone information service on matters of security, safety, country analysis, climate and specific risks	Service accessible 24/7		
	Contact: The assistance platform		
The Policyholder provides the Assistant with the list of managers within its organisation to be contacted in the event of a crisis: name, landline and mobile telephone no. and email addresses.	Available in English & in French		
<b>E.CERTIFICATE</b>	<a href="https://portal.axa-cs.com/AxaDicePortal/">https://portal.axa-cs.com/AxaDicePortal/</a>		
Internet application allowing the employee to download the insurance statements required for obtaining a visa for foreign travel.	Login: to be communicated by email		
	Password: to be communicated by email		
Once logged into the E-Certificate application, follow the user guide, available in the "user guide" section	Available in English & in French		
<a href="#">When the consular authorities require an original document, send the request for a statement to: BAL.HP@axaxl.com, specifying the following information:</a>			
- Name of Policyholder/Agreement No. /name of Company or Subsidiary			
- Employee's full name			
- Destination countries			
- Date of commencement of validity of document (or date of departure)			
- Date of expiry of validity of document (or date of return)			
<b>!!! For the time being, all certificate requests must go through AXA Global Re; your contacts: Edite Santos Da Silva (edite.santosdasilva@axa.com) et/ou Detmar Holling (detmar.holling@axa.com)</b>			

## BUSINESS TRAVEL COVER

Cover	Maximum amount per Insured unless otherwise stated in the table	Leave extension	Territorial scope IRAN excluded
<b>TRAVEL INCIDENTS</b>			
Delay (in excess of 4 hours per incident), cancellation or non-admission on board	€ Max. € 600	30 days in addition to, or in the absence of existing insurance cover	Worldwide
Missed connection (in excess of 6 hours per incident)	€ Max. € 600		
Delayed luggage delivery (in excess of 24 hours per incident)	€ Max. € 600		
Air hijacking	€ Max. € 3 000		
Advance of funds in the event of loss or theft of payment means	€ Max. € 15 000		
Assistance with passport / identity documents	Provision of services		
Early return in the event of loss, theft or destruction of samples	€ Max. € 3 000		
<b>CANCELLING OR CHANGING A SCHEDULED TRIP</b>			
Costs of cancelling or changing visit and travel arrangements prior to departure in the event of:	€ Max. € 8 000 per incident	30 days in addition to or in the absence of existing insurance cover	Worldwide
Serious accident, serious illness, death or hospitalisation of the Insured or a family member			
Side effects or incompatibility of mandatory vaccinations			
Pregnancy complications			
Death or hospitalization of a work 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			
<b>LOSS, THEFT, DAMAGE TO OR DESTRUCTION OF LUGGAGE</b>			
	Max. € 5,000 per incident Without Deductible	30 days in addition to or in the absence of existing insurance cover	Worldwide
	Valuables: Max. € 1 500 per incident Without Deductible		
<b>LOSS, THEFT, DAMAGE TO OR DESTRUCTION OF PROFESSIONAL EQUIPMENT</b>			
	Max. € 5,000 per incident Without Deductible	30 days in addition to or in the absence of existing insurance cover	Worldwide
	Valuables: Max. € 1 500 per incident Without Deductible		
<b>COVER FOR ASSAULT</b>			
Theft or loss of cards, keys, identity documents with or without assault	€ 500	30 days in addition to or in the absence of existing insurance cover	Worldwide
Damage to personal belongings as a result of assault	€ 450		
Theft of withdrawn cash with assault	€ 750		
Fraudulent use of SIM card	€ 300		
<b>CORPORATE ASSISTANCE</b>			
Postponent / cancellation of meeting	PROVISION OF SERVICES	30 days in addition to or in the absence of existing insurance cover	Excluding country of residence
Transmission of forgotten or lost documents			
Search for local service providers			
Communication of messages			
Information assistance			
Language assistance			



