This guide is a summary of the general conditions of insurance policy no. EAC-2010-0088 subscribed by the European Commission for the Comenius Individual Pupil Mobility Action and underwritten by the AXA Group. Under no circumstances shall it incur the responsibility of the insurer, the European Commission or the plan administrator, MSH INTERNATIONAL. The contract and the informative notice alone shall constitute admissible evidence between the parties.
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who benefits from the Comenius Insurance?</td>
<td>3</td>
</tr>
<tr>
<td>Effect and Duration of the Insurance</td>
<td>4</td>
</tr>
<tr>
<td>Your Healthcare Plan</td>
<td>5</td>
</tr>
<tr>
<td>On-line Services... to make life easier for you</td>
<td>7</td>
</tr>
<tr>
<td>How to avoid having to make cash advance</td>
<td>8</td>
</tr>
<tr>
<td>How to avoid rejected claims</td>
<td>9</td>
</tr>
<tr>
<td>Guiding you through the Reimbursement Procedures</td>
<td>10</td>
</tr>
<tr>
<td>Repatriation Assistance</td>
<td>12</td>
</tr>
<tr>
<td>Permanent Disability and Lump-sum Benefit in the event of Death</td>
<td>15</td>
</tr>
<tr>
<td>Third-party Liability in Private Life</td>
<td>17</td>
</tr>
</tbody>
</table>
WHO BENEFITS FROM THE COMENIUS INSURANCE?

Pupils participating in the Comenius Individual Mobility Action are covered by an insurance plan specially designed to protect participants during their period of Individual Mobility.

Cover is offered free of charge to Comenius Pupils. The Insurance premiums are paid in full by the European Commission.

The aim of this plan is to give you access to an insurance network which can help you whenever a medical, dental, disability or third party liability problem occurs.

The role of the AXA Group and the MSH INTERNATIONAL is to obtain for you the financial security of a solid insurance policy, the administrative services of a specialist for groups residing outside their country of origin, as well as the information, medical and repatriation consultancy services of an insurance company that has 33 call centres and 7,000 medical correspondents in 200 countries.

As a general rule, you will be in contact with MSH INTERNATIONAL, who will coordinate all the services, except for repatriation and assistance, which will be handled by AXA Assistance.

The Comenius insurance plan offers the following guarantees:

- Health costs
- Repatriation Assistance
- Death & Disability Benefits: Permanent Disability and Lump-sum benefit in the event of Death
- Third-Party Liability in Private Life

All Comenius pupils may claim the insurance, but will only be covered if the enrolment form for the group insurance plan has been completed and signed by the Comenius pupil (and his/her legal representatives for minor children) and the sending school or the National Agency.

MSH INTERNATIONAL will send back confirmation to the sending school, as well as the National Agency that sent the Comenius pupil.

Cover is valid throughout the world, 24/7, from the date when you leave home en route to the host country, up till the second month following the end of your Individual Mobility period. This two-month extension is effective only within the framework of the direct continuation of your Comenius activity, under the same conditions as during your Comenius activity. Cover is also in place for compulsory training sessions before your departure and for follow-up activities after your return.

If you are not covered by any insurance at the end of your mobility period, you can request to remain covered by the plan for a period of up to six months under the same conditions as during your Comenius activity, only in the host country. Extensions are entirely optional and the premium is payable in full, in advance, by the pupil or his/her legal representatives.

The currency of the Comenius plan is the Euro (€) but invoices may be submitted in any other currency. Health care expenses are usually reimbursed in the currency indicated by the pupil on the enrolment form.

Useful Tip

When you join the scheme, you will be given a personalised Comenius insurance-assistance card. It will show your surname and first name, your membership number ("COM" + 6 digits), your login and password to access your Participant’s Pages on the website www.msh-intl.com/global as well as the contact details of the MSH INTERNATIONAL. It will make it easier for you to handle administrative matters in hospitals.
2 EFFECT AND DURATION OF THE INSURANCE

► Effect
Your participation in the Comenius Insurance takes effect from the date you join, as communicated by the sending school or the National Agency via the on-line enrolment system, and following receipt of the enrolment form duly completed, signed and sent to MSH INTERNATIONAL.

► Duration
For each Comenius pupil, the benefits of the Comenius Insurance cease on the date when Individual Mobility ends, as communicated by the sending school or the National Agency via the on-line enrolment system.

You may benefit from an extension of the healthcare coverage only under the following conditions:

At the end of your Individual Mobility period, you benefit from an automatic extension of your healthcare coverage free of charge for two months, within the framework of the direct continuation of your Comenius activity. However, assistance coverage is not effective in your country of origin.

Optional extension beyond the free 2-month period of cover

At the end of this 2-month period, if you are not covered by any insurance policy, you might wish to remain covered by the insurance plan for a maximum period of six months, only in the host country. The extension is entirely optional and the premiums are payable in full by each Comenius pupil or their legal representatives before the beginning of the optional period.

The period during which cover is maintained must be fixed and final. Confirmation that your cover is being maintained will be effective after reception of payment for the entire premium amount (€26.50 per month and per pupil), which is payable by direct bank transfer or by cheque in euros made out to MSH INTERNATIONAL.

In order to benefit from this extension, you must inform the MSH INTERNATIONAL one month before the end of your free 2-month cover period, at the address below:

MSH INTERNATIONAL (Plan Comenius)
82, rue Villeneuve
92587 Clichy Cedex, France
E-mail address: indiveurope@msh-intl.com
Telephone: + 33 (0)1 44 20 82 10
Fax: + 33 1 44 20 48 79

► Follow-up activities

You may pursue a follow-up activity in your country of origin, in the six months following the end of your Individual Mobility period.

In order to benefit from this extra cover, the sending or hosting school or the National Agency must send the following information to MSH INTERNATIONAL at the e-mail address indiveurope@msh-intl.com:

► Surname and first name of the Comenius pupil
► Copy of your invitation to take part in the follow-up activity
► Former Comenius cover number
► Date of enrolment for the initial cover
► New period of cover desired
► Country where the follow-up activity is to take place.
You are covered for the costs of hospitalisation, surgery, medical and dental treatment throughout the world, on condition that such treatment and/or supplies are recognised by the local medical authorities as being essential to the treatment of the illness, the injury or (as the case may be) pregnancy, and provided by medical practitioners working in the field for which they are qualified (in accordance with the legislative, regulatory or other provisions concerning the exercise of their profession in the country concerned).

Health costs will only be reimbursed in cases where the medical and dental services:
- correspond to the symptoms and the diagnosis,
- are necessary and appropriate in the treatment of the illness, injury or pregnancy,
- that the expenses for the services are reasonable and actually incurred.

The health costs will be reimbursed complementarily to any reimbursements from any Social Security organisation or any other insurance you may have.

You must obtain the European Health Insurance Card to be able to obtain the reimbursement of your health costs by the local social security system of your country of origin or your hosting country. This card, issued in your name, is free and valid for one year.

The scheme covers your actual costs within the “reasonable and customary” limits and ceilings indicated in the table on page 6.

“Reasonable and customary”?!

The notion of “reasonable and customary” is assessed in accordance with the medical practice prevailing in the country where treatment is being dispensed (type of treatment, quality of care and equipment, geographical area and country). It is subject to classification and pricing standards for medical services or treatments referenced or classified in each country.

Practical information on Expat Health

Do not hesitate to consult the database of medical practitioners and hospitals referenced by our advisory physicians on your Participant’s Pages on the website www.msh-intl.com/global.

You can freely choose your physicians and hospital facilities.
The Comenius insurance does not cover certain medical and dental expenses:

- Treatment that is not necessary from a medical point of view, such as aesthetic treatment, pharmaceutical products that are not prescribed, personal expenses in a hospital (telephone, television, newspapers, etc.);
- Parapharmaceutical items;
- Hydrotherapy and thermal spa therapies;
- Hospital or doctors’ fees which are clearly excessive or not customary may be rejected or only partly reimbursed;
- Orthodontic treatments, unless started in the country of origin.

**Exclusions**

<table>
<thead>
<tr>
<th>Healthcare Benefits</th>
<th>Reimbursement Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospital Medicine</strong></td>
<td></td>
</tr>
<tr>
<td>Hospital accommodation costs including midwife and physician fees for delivery and Cesarean</td>
<td>100% of Actual Costs</td>
</tr>
<tr>
<td>Surgical operations, anaesthetics - Intensive care unit</td>
<td></td>
</tr>
<tr>
<td>Any operating theatre costs</td>
<td></td>
</tr>
<tr>
<td>Office visits and home visits</td>
<td></td>
</tr>
<tr>
<td>Paramedical services (including certified nurses, physiotherapists, etc)</td>
<td></td>
</tr>
<tr>
<td>Laboratory and diagnosis tests</td>
<td></td>
</tr>
<tr>
<td>X-rays/radiotherapy/chemotherapy</td>
<td></td>
</tr>
<tr>
<td>Prescription drugs</td>
<td></td>
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<tr>
<td>Ambulance transport</td>
<td></td>
</tr>
<tr>
<td><strong>Routine Outpatient Care</strong></td>
<td></td>
</tr>
<tr>
<td>Offices visits, home visits to GPs and specialists</td>
<td></td>
</tr>
<tr>
<td>Surgical operations</td>
<td></td>
</tr>
<tr>
<td>Paramedical services (including certified nurses, physiotherapists, etc)</td>
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<tr>
<td>Laboratory and diagnosis tests</td>
<td>100% of Actual Costs</td>
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<tr>
<td>X-rays/radiotherapy/chemotherapy</td>
<td></td>
</tr>
<tr>
<td>Prescription drugs</td>
<td></td>
</tr>
<tr>
<td>Surgery and outpatient medicine in a hospital facility</td>
<td></td>
</tr>
<tr>
<td>Ambulance</td>
<td></td>
</tr>
<tr>
<td><strong>Maternity-Related Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Accommodation costs and medical fees related to pregnancy</td>
<td>100% of Actual Costs</td>
</tr>
<tr>
<td><strong>Dental Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Urgent and curative dental treatment including routine treatment, dental surgery, diagnoses</td>
<td>100% of Actual Costs</td>
</tr>
<tr>
<td>Follow-up of orthodontic treatment started before the Individual Mobility period</td>
<td>100% of Actual Costs within a limit of €600 per pupil and for the entire duration of stay</td>
</tr>
<tr>
<td>Dental prostheses as a result of an accident</td>
<td></td>
</tr>
<tr>
<td><strong>Vision Care</strong></td>
<td></td>
</tr>
<tr>
<td>Replacement of a pair of prescription eyeglasses or contact lenses that is deteriorated, lost or stolen</td>
<td>100% of Actual Costs within a limit of €150 per pupil and for the entire duration of stay</td>
</tr>
</tbody>
</table>
MSH INTERNATIONAL website www.msh-intl.com/global provides secured access, within a mouse click, to many services to:

- **display and modify your personal details** (mailing address, country of expatriation, e-mail address...),
- **print your summary of benefits**, 
- **print a personalised insurance ID card**, 
- **request a certificate of insurance**, 
- **fill in and print your healthcare claim forms on-line**, 
- **request a direct payment agreement in case of hospitalisation or maternity, so that you don’t need to make any cash advance**, 
- **check your on-line claims**, 
- **consult your reimbursement notices for the last 24 months**, 
- **access the “Expat Health” information website to:**
  - **travel and stay in good health**: detailed country-specific health situation, necessary vaccinations, etc.
  - **find a doctor, a hospital, etc. anywhere in the world... and close by**: listed per country and speciality, the contact details of medical practitioners and facilities, languages spoken, services available in hospitals, etc.
- **access our quarterly newsletters**, 
- **get information on the contact details of the claims department in your area.**

**Useful Tip**

Don’t forget to fill in or update your e-mail address, section “Your Details”, in order to receive useful information such as:
- an e-mail alert as soon as our claims department receives your on-line claim form
- an e-mail alert as soon as a new reimbursement notice is ready and available on-line
- news e-mailing (new services, procedures, newsletters, etc.)
To avoid making cash advance, MSH INTERNATIONAL provides you with a direct billing system, applicable worldwide, in cases of hospitalisation or treatments incurring expenses of more than €400.

**For hospitalisation**

We will settle the charges directly with the medical facility, according to the terms and conditions of your healthcare plan. You will only pay for those charges that are not covered by your insurance plan. This procedure, very common in the United States and in Asia, is called “PRECERTIFICATION”.

**Useful Tip**

Do not forget to show your personalised card to the admission desk of your medical facility for easier administrative procedures.

**In case of a planned hospitalisation**

- **Contact us at least 10 days before hospitalisation.**
  We will deliver a precertification agreement to the medical facility and send you a confirmation that your expenses will be covered.

  **Useful Tip**

  Fill in an on-line request for a precertification agreement, section “Precertification and Direct Payment Request”.

**In case of emergency**

- **Go directly to the hospital.**
- **Show your personalised ID card** to the admission desk and request them to contact us within 72 hours of admission.

MSH INTERNATIONAL will send them a precertification agreement.

**For expenses exceeding €400**

You must first request a prior approval from MSH INTERNATIONAL. If the approval is granted, we will directly settle your expenses. Please see next chapter for more details on how to request our prior approval.
For expenses exceeding €400 and for the medical care listed below, you must request MSH INTERNATIONAL’s prior approval:

- Hospitalisation and surgery,
- Childbirth,
- Series of medical services involving more than five sessions,
- Dental surgery, dental crowns, dental treatment when the cost is likely to exceed €600

To obtain a prior approval, you just need to contact MSH INTERNATIONAL

Send us your treatment plan including the prescription from your consulting physician, X-rays and/or a detailed cost estimate.

- We will reply within 72 hours after receipt of your estimate, specifying the reimbursement conditions.
- If required, we can arrange for direct payment to the medical facility or practitioner.
GUIDING YOU THROUGH THE REIMBURSEMENT PROCEDURES

For outpatient medical expenses
(office visits, prescription drugs, laboratory tests, X-rays as well as dental and vision care)

1. YOU NEED TO SETTLE THE FEES FIRST

2. FILL OUT YOUR CLAIM FORM

Fill out your on-line claim form on our website www.msh-intl.com/global, in your Participants’ Pages, section “Fill out a Claim Form”. Please check your details (address, e-mail) and make all necessary changes.

► For each expense incurred, you must indicate the date, give a short description together with the nature of the illness or injury resulting in the treatment, the country in which the medical treatment was provided, the amount settled (with the indication of the currency), and the name of the practitioner or facility.

► After having filled out the claim form, please print it and sign it.

Important

If you are covered by the local Social Security scheme of your country of origin or your hosting country (or another insurance policy), or if you have the European health insurance card, you must first obtain reimbursement from those organisations before submitting your request for reimbursement to the MSH INTERNATIONAL.

In this case, please send a copy of all the corresponding bills for fees with your reimbursement claim form, together with the original of the reimbursement notice of the first organisation. If the intervention of the local Social Security system has been refused for any reason, even though you are in possession of the European health insurance card, you can submit your request to MSH INTERNATIONAL together with a letter explaining why your request was rejected, and a copy of the refusal letter issued by the local Social Security organisation.

Useful Tip

Claims that have been filled out on-line are saved and can be consulted for 2 years in the Participants’ Pages under “Your Claims”.
SEND YOUR CLAIM FORM TO OUR CLAIMS DEPARTMENTS

Please remember to enclose the original of all medical prescriptions, the practitioner’s fees and all bills. These documents should indicate the patient’s full name, the date of treatment, the name, address and contact number of the practitioner and the medical facility, laboratory or pharmacy. Cash receipts that do not provide such information will not be accepted.

- **For treatments received in France**, you must supply the Social Security treatment slips and the stickers (for prescription drugs).

- **For vision care, prescription drugs and laboratory tests**, bills must be accompanied by the original medical prescriptions.

*Otherwise, we may request additional information or documents to process your claim, resulting in the delayed reimbursement of your expenses.*

**Practical Advice**

**Take the precaution of making photocopies** of all the documents you send.

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**Useful Tip**

We will send you a confirmation by e-mail as soon as the claims department receives your claim form.

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4. WE PROCESS YOUR REIMBURSEMENT

You can receive your reimbursement by cheque or bank transfer, on the account of your choice, in your bank account’s currency.

**Useful Tip**

You will not incur any bank transfer charges other than the usual account maintenance fees and fees charged by intermediary banks when the currency of your account is different from the currency of the country in which your account is held.

*If the currency of your bank account is different from the currency in which expenses have been settled, the exchange rate applicable for your healthcare reimbursements is the one issued by Natixis Bank on the last day of the month preceding the date of healthcare treatment.*

**NB:**

For security reasons, your bank details that you can view, section “Your Details”, cannot be edited online.

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**To display your detailed reimbursement notices**

Please go to [www.msh-intl.com/global](http://www.msh-intl.com/global) in your Participants’ Pages, section “Your Reimbursement Notices”. You can display them over the last 24 months.

**Useful Tip**

You will automatically receive an e-mail alert each time a new reimbursement has been processed.
A complete range of services is at your service, including medical repatriation, medical information, the locations of providers of medical and dental care, the shipment of essential medical prescriptions, the advance of bail and legal fees and legal protection for beneficiaries of legal age, the replacement of identity cards and travel tickets.

No expense should be incurred without the prior authorisation of AXA Assistance.

AXA ASSISTANCE undertakes to mobilise all the means at its disposal to implement all the benefits and assistance services provided.

AXA ASSISTANCE may not be held liable for non-fulfilment or delays caused by civil or foreign wars – whether declared or not – general mobilisation, the requisitioning of men and materials by the authorities, any acts of sabotage or terrorism committed in connection with concerted actions, social conflicts such as strikes, riots, popular movements, lock-outs, natural catastrophes, the effects of radioactivity, or any cases of force majeure making it impossible to perform the contract.

### Description of benefits and services

<table>
<thead>
<tr>
<th>BENEFITS AND SERVICES</th>
<th>AMOUNT OF GUARANTEES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PERSONAL ASSISTANCE</strong></td>
<td></td>
</tr>
<tr>
<td>Repatriation for health reasons</td>
<td>100% of Actual Costs</td>
</tr>
<tr>
<td>Psychological support after a traumatic event occurred abroad (act of terrorism, civil or foreign war, riots or natural catastrophe, physical attack or serious family event)</td>
<td>Contact with a psychologist and payment of two consultations by telephone</td>
</tr>
<tr>
<td>Provision of a travel ticket for a close family member in case of hospitalisation of Comenius pupil under 18*</td>
<td>Return journey with accommodation costs within a limit of €80 per night and per person, up to 6 nights - Return journey by plane in economy class and/or by train in the 1st class section</td>
</tr>
<tr>
<td>*: for pupils over 18, the minimum duration of the hospital stay is 5 consecutive days</td>
<td></td>
</tr>
<tr>
<td>Provision of a travel ticket for the parents in case of death of the Comenius pupil, payment of travel tickets and accommodation costs</td>
<td>Return journey by plane or train 3 consecutive hotel nights up to €80 per night / person</td>
</tr>
<tr>
<td>Earlier return in case of death or emergency hospitalisation of a close family member lasting more than 5 days</td>
<td>Return journey by plane or train in the 1st class section</td>
</tr>
<tr>
<td>Repatriation of body in case of death, costs of post mortem care, casketing, coffin costs</td>
<td>100% of costs for transportation of the body. Coffin costs covered up to €800</td>
</tr>
<tr>
<td>Organisation and payment of funeral expenses, ceremony and burial and/or cremation expenses</td>
<td>Payment up to €1,000</td>
</tr>
<tr>
<td>Shipment of medications or replacement of eyeglasses and contact lenses abroad</td>
<td>Organisation and payment of shipping expenses</td>
</tr>
</tbody>
</table>

| **TRAVEL ASSISTANCE**                                                                |                                                                                      |
| Loss and theft of luggage                                                            | Up to €3,050 per pupil; a deductible of €75 is applicable for each claim.               |
| Loss and theft of official documents or travel tickets                               | Advance payment of €1,500 per event for essentials                                   |
| Assistance services to obtain a duplicate of the documents and reimbursement of direct expenses up to €150 |
| Legal assistance abroad for beneficiaries of legal age                               | Legal fees up to €3,050                                                              |
| Advance of bail                                                                       | Advance payment up to €15,250                                                         |
| Sending urgent messages                                                              | Telephone services                                                                    |

MSH INTERNATIONAL will cover the medical expenses after repatriation by AXA Assistance on the basis of the Comenius’ rules for medical cover.
General exclusions:

- expenses incurred by the Insured party without the prior approval of AXA Assistance;
- catering costs;
- taxi expenses, unless explicitly covered by the insurance plan;
- damage caused intentionally by the Insured party, excepting suicide and attempted suicide;
- accidents resulting from the participation in sporting competitions and their trials;
- mountain and sea search expenses;
- any expense not covered by the insurance plan.

Any fraud, falsification or misrepresentation will automatically result in the nullity of the insurance and assistance cover.

Medical exclusions:

Independently of the health expenses cover, the following are not covered by AXA Assistance:

- benign conditions that can be treated on site;
- diseases in course of treatment and states of convalescence not consolidated;
- examinations and/or treatments for a disease that were programmed before departure to the hosting country;
- any consequences (check-ups, additional treatments, relapses) of a disease that necessitated repatriation;
- preventive examinations (check-ups, etc.);
- conditions of pregnancy except for an unpredictable complication, but in all cases pregnancies and their possible complications after the 6th month;
- medically assisted procreation;
- voluntary interruptions to pregnancy;
- childbirth at full term;
- aesthetic surgery.
How do I contact AXA Assistance?

⇒ IN CASE OF EMERGENCY

1. In case of emergency or in a situation that might be fatal, contact the local ambulance/doctor/hospital/fire service/police immediately to deal with the immediate emergency.
   AXA Assistance cannot replace the local or national emergency or police services.

2. Then telephone AXA Assistance in Paris: +33 (0)1 55 92 17 19

3. Introduce yourself as a Comenius pupil, and state the ID number that appears on your Comenius insurance-assistance card. Give the following information to AXA Assistance:
   - Your name and the telephone number from which you are calling
   - A description of the problem which is the reason for your call and what has been done about it up to now, as well as the place where you happen to be at the time of the call
   - As the case may be, the name and telephone number of the attending physician.

4. Follow the instructions of AXA Assistance’s medical team.

The instructions above are provided in case of medical emergency.

⇒ IF THERE IS NO EMERGENCY

If there is no emergency, call AXA Assistance at the number above, stating your name and your ID number (on your Comenius insurance-assistance card) and ask for the service you need.

You may also send an e-mail at: plateau.medical@axa-assistance.com
Guarantees and amount of benefits

<table>
<thead>
<tr>
<th>BENEFITS</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERMANENT DISABILITY FOLLOWING ACCIDENT OR ILLNESS</td>
<td></td>
</tr>
<tr>
<td>Payment of a lump-sum benefit in the event of total or partial permanent disability of a Comenius pupil resulting from an illness or accident, provided that the level of disability is at least equal to 20%.</td>
<td>The amount of the lump-sum benefit paid is equal to the product of the level of disability and €60,000</td>
</tr>
<tr>
<td>DEATH BENEFIT</td>
<td></td>
</tr>
<tr>
<td>Payment of a death benefit in the event of a Comenius pupil’s death.</td>
<td>€10,000</td>
</tr>
</tbody>
</table>

- **Death beneficiaries**
  - **Standard designation**
    The death benefit will be paid, subject to a particular designation by the Insured party, to the ascendants in equal shares, otherwise to the living heirs in equal shares.
  - **Specific designation**
    The pupil may, at any time, make a different designation by way of a registered letter with return receipt, sent to MSH INTERNATIONAL. If the pupil has designated several beneficiaries and one of them dies, the death benefit will be paid to the other beneficiaries in proportion to their respective shares.
    However, the particular designation will be cancelled and the standard designation will apply:  
    - in the event that the beneficiary or all of the beneficiaries designated should predecease the Insured party,  
    - in the event that the Insured party and the designated beneficiary or beneficiaries of the Insured party should perish as a consequence of the same event and it is impossible to determine the order in which the deaths occurred,  
    - in cases of automatic cancellation pursuant to the regulation of the Insured party’s country of origin.
  - **Insured party’s consent**
    The minor Insured party, aged over 12, must give his/her consent in writing for enrolment in the Death insurance, subject to the authorisation of the person exercising parental authority (father and mother) or his/her guardian.

- **Exclusions**
  The benefit in case of Permanent Disability does not cover the consequences of one of the following cases:  
  - a voluntary or intentional offence committed by the Insured party, although the consequences of an attempted suicide are covered,  
  - civil or foreign wars, riots, brawls, acts of terrorism in which the Insured party has taken an active part, although cases of legitimate defence and assistance given to a person in danger are covered,  
  - nuclear fission.
How to obtain payment of benefits

A request for payment of benefits must be sent to MSH INTERNATIONAL within no more than 12 months following the claim.

The following documents must be provided:

**In the event of PERMANENT DISABILITY FOLLOWING ACCIDENT or ILLNESS** (Level of disability at least equal to 20%)

- Declaration of reason for claim, indicating the date, place and circumstances in which it occurred;
- Medical certificate including a detailed description of the injuries, as well as any consequences that might arise therefrom;
- Upon consolidation of the condition of the Insured party, the proof of his/her total or partial infirmity by means of certificates issued by his/her attending physician and any documents enabling an exact assessment of his/her condition and determination of the level of disability to serve as a basis for the claim (the insurer reserves the right to submit the Insured party to a medical examination, at the former’s own expense).

**DEATH**

- Extract from the death certificate of the Insured party;
- Extract from the birth certificate of the Insured party or the family record book showing the Insured party's civil status (including marriage, children, etc.) or an equivalent document;
- Documents proving the status and rights of the beneficiaries and particularly, as the case may be, the attestation or equivalent document provided by a legal or other competent authority;
- A medical certificate indicating the cause of death and, if appropriate, a copy of the police report.

Of course, you can contact MSH INTERNATIONAL to find out if the event that occurred is covered by your insurance; MSH INTERNATIONAL will assist you in preparing the request to be sent to the insurer.
Cover for Third-Party Liability in Private Life insures you against the financial consequences of your third-party liability due to physical, material or consecutive immaterial damage caused by the pupil to third parties during his/her Individual Mobility period, either in his/her private life or in his/her studies, insofar as that liability is not covered locally by another insurance contract.

Subject to the exact definitions of the policy, the following shall mean:

**Pupil**: the pupil participating in the Comenius Individual Mobility Action.

**Insured party**: the pupil and more generally, the persons or organisations involved in the implementation of the Comenius Individual Mobility Action, in cases where their liability should be incurred following damage caused by the pupil to third parties and where no insurance can be applied.

**Third party**: any person other than the pupil or his/her family circle (people living permanently with the Insured party).

**Physical damage**: any violation of the physical integrity of a human being.

**Material damage**: any deterioration of goods, any physical attack to an animal.

**Consecutive immaterial damage**: any pecuniary prejudice resulting from a covered physical or material damage.

**Claim**: the damage or injury giving rise to the application of the insurance guarantees.

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**Nature of benefits and reimbursement rates**

The insurance cover is valid throughout the world up to the following amounts per claim:

<table>
<thead>
<tr>
<th>THIRD-PARTY LIABILITY OF THE COMENIUS PUPIL</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical damage</td>
<td>€5,000,000 per claim</td>
</tr>
<tr>
<td>Material damage and consecutive immaterial damage</td>
<td>€500,000 per claim</td>
</tr>
<tr>
<td>Goods or material entrusted to the pupil by the hosting school</td>
<td>€15,000 per claim</td>
</tr>
<tr>
<td>Legal protection</td>
<td>€15,000 per claim</td>
</tr>
</tbody>
</table>

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**Exclusions**

The main exclusions apply to losses resulting from:

- driving a terrestrial motor vehicle covered by a compulsory insurance. Before using a motor vehicle, make sure you check that the owner’s insurance covers your liabilities,
- hunting, navigation, motor boats or flying vehicles,
- sporting activities in clubs or associations providing their members with coverage,
- damage caused intentionally, due to serious negligence or caused by repetitiveness, due to a lack of precaution,
- the use or under the influence of alcohol or drugs,
- fines or contraventions of any kind,
- acts of collective violence (war, civil strife, terrorism, strikes, riots, etc.),
- damage caused to rented, borrowed or maintained goods (except goods entrusted to the pupil by the hosting school).
How to obtain payment of benefits

In case of a claim, the Insured party must declare it as soon as possible in writing to MSH INTERNATIONAL, stating:

- The date
- The place
- The exact circumstances
- The contact details of the third party who suffered the damage (surnames, first names, domicile of witnesses and third parties involved in the case)
- Any useful document, proof of damage, notifications, etc. (for example, in the case of material damage, photographs of the damaged object, an invoice for the damaged object, an estimate of repairs or an invoice showing the costs of the repair).

to the following address:

<table>
<thead>
<tr>
<th>MSH INTERNATIONAL (Plan Comenius)</th>
</tr>
</thead>
<tbody>
<tr>
<td>82, rue Villeneuve</td>
</tr>
<tr>
<td>92587 Clichy Cedex, France</td>
</tr>
<tr>
<td>E-mail address: <a href="mailto:indivieurope@msh-intl.com">indivieurope@msh-intl.com</a></td>
</tr>
<tr>
<td>Telephone: + 33 (0)1 44 20 82 10</td>
</tr>
<tr>
<td>Fax: + 33 1 44 20 48 79</td>
</tr>
</tbody>
</table>
YOUR CONTACTS

For any inquiry, please do not hesitate to contact our multicultural team (over 47 nationalities and 32 spoken languages), operational **24 hours a day**.

Depending on your request, please contact one of the two organisations below, introducing yourself as a pupil participating in the Comenius Individual Pupil Mobility Action (please indicate your Comenius insurance number):

<table>
<thead>
<tr>
<th>Health costs</th>
<th>Assistance and Repatriation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MSH INTERNATIONAL (Plan Comenius)</strong></td>
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<td><strong>Fax:</strong> + 33 (0)1 44 20 48 79</td>
<td></td>
</tr>
<tr>
<td>E-mail address: <strong><a href="mailto:indiveurope@msh-intl.com">indiveurope@msh-intl.com</a></strong></td>
<td></td>
</tr>
<tr>
<td>Website: <strong><a href="http://www.msh-intl.com/global">www.msh-intl.com/global</a></strong></td>
<td></td>
</tr>
</tbody>
</table>

| **AXA ASSISTANCE**          |
| Le Carat 6                  |
| Rue André Gide              |
| 92320 CHATILLON             |
| FRANCE                      |
| **Telephone:** + 33 (0)1 55 92 17 19 |
| E-mail address: **plateau.medical@axa-assistance.com** |

**If you want to visit MSH INTERNATIONAL**

The nearest metro stations are: “Mairie de Clichy” (line 13) and “Saint-Ouen” (RER C)