

# AOC WORKING HOLIDAY ETUDIANT

International Health Insurance & Travel online

[www.aoc-insurancebroker.com](http://www.aoc-insurancebroker.com)



Expatriates Health Insurance  
for students, working holiday visa,  
au pairs, internship and volunteers

GENERAL  
CONDITIONS

Assistance Agreement Working Holiday 10/3886

GC Student  
Health1st Euro 1010

your membership include general  
conditions and insurance certificate



ASSUR-TRAVEL

ETUDIANTS  
WORKING  
HOLIDAY

33 1 45 16 69 95  
24H/24 – 7 j/7

N° de contrat : 10/3886



## HOW TO CONTACT OUR SUPPORT DEPARTMENT

### 7/7 - 24 hours

#### MUTUAIDE ASSISTANCE

8-14, avenue des Frères Lumière 94368 BRY SUR MARNE CEDEX  
7 jours sur 7 – 24 heures sur 24

- by phone from France : 01.45.16.69.95
- by phone from outside France : 33.1.45.16.69.95 preceded by the local number for accessing the international network
- par fax : 01.45.16.63.92
- par e-mail : assistance@mutuaide.fr

To enable us to act as quickly as possible, we recommend you gather together the following information which you will be asked for when you call :

- The name and number of your policy
- The surname and first name
- your address in your country of domicile
- The country, the city or the place you are in at the time of your call
- Give exact details of the address (building number, road, hotel if applicable...)
- The telephone number at which we can contact you
- The nature of your problem

When you first call you will be given a case reference number. Make sure you always refer to it in all subsequent contact with our Assistance department.



**ASSUR-TRAVEL**



## ARTICLE 1 – DEFINITION AND SCOPE

### We :

MUTUAIDE ASSISTANCE – 8/14 avenue des Frères Lumière – 94366 Bry-sur-Marne Cedex – S.A. au capital de 9.590.040 € – governed by the French insurance Code RCS 383 974 086 Créteil – TVA FR 31 3 974 086 000 19.

### Underwriter :

ASSUR TRAVEL acting on its own account and on behalf of its customers;

### Definition of assistance to students

Assistance to students shall comprise all services provided in the event of illness, injury or death during an insured trip.

### Country of Residence :

The country to which you go on your trip. This must necessarily be different from your country of domicile.

### Domicile :

Your place of main and habitual residence which must, at the time you take out the policy, be in France, the principalities of Andorra or Monaco, or Western Europe. Your address must appear in the declaration of countries that you intend to visit, to be sent to MUTUAIDE ASSISTANCE at least 48 hours before your departure.

### Country of origin :

The country of which you are in National.

### France :

Metropolitan France and the Principality of Monaco.

### Abroad :

"Abroad" means all countries other than your countries of origin and which are not excluded.

### Asia :

People's Republic of China, Japan, Hong-Kong, Singapore and Taiwan.

### Wester Europe :

European Union countries, Switzerland and Norway.

### Insured Travel :

All travel abroad for a maximum period of 12 months.

### Insured Trip :

A Trip made by the beneficiary, outside their country of origin for a maximum period of 12 months, for the purposes of :

- Either carrying out of period of training with a company, paid or unpaid, but under a training agreement (including apprenticeship agreements),
- Or for travelling to study at a university, college or a foreign-language organisation,
- Or for continuous professional development,
- Or for perfecting foreign language skills by working as an au pair with a family abroad,
- Or travelling as part of a WORKING HOLIDAY programme.

### Beneficiaries :

Natural persons named by the underwriter in the declaration of trips, having their main and habitual domicile in Western Europe. In this policy, the term "beneficiary" is replaced by the term "you"

### Insured events :

Illness, injury or death during insured travel.

### Illness :

Sudden and unforeseen deterioration in health attested by a competent medical authority.

### Serious illness :

Unforeseen illness the nature of which threatens to cause, within a short time, a serious deterioration in the victim's condition unless appropriate care is provided quickly or which is life-threatening.

### Accident (personal) :

A sudden and fortuitous event affecting any natural person, not intentional on the part of the victim, arising from sudden action from an external and unforeseeable cause that prevents that person from travelling unaided.

### Territorial scope :

Cover applies worldwide, except in your country of domicile (excluding the dispensation provided for in Article 2 ("Medical and Hospital admission expenses in your country of domicile").

In general, there is an exclusion for countries in a state of civil or foreign war, generally considered to be politically unstable, suffering from popular unrest, riots, acts of terrorism, reprisals, restrictions on the free movement of people or goods (for whatever reason, particularly health, security or climatic...)



**Excess :**

A fixed amount for which you remain liable, in the event of payment of any claim. The excess may be expressed as a period of time or as a percentage.

**Travel tickets :**

Where travel tickets are organised and covered by the clauses of this policy, you undertake, either to reserve for us the right to use the ticket(s) that you hold, or to reimburse to us the amounts that are refunded to you by the organisation that issued your travel ticket(s).

**We will organise :**

We will make the arrangements necessary to give you access to this service.

**We will bear the cost of :**

We will finance the service.

**Void :**

All frauds, falsifications and false declarations or false statements likely to activate the cover provided for under the agreement, rendering our commitments void and resulting in the nullity of the entitlements provided for in the said agreement.

**Provision for services :**

The services covered by this agreement cannot be activated except with the prior approval of MUTUAIDE ASSISTANCE.

As a result, no expense incurred on the initiative of the beneficiary can be reimbursed by MUTUAIDE ASSISTANCE.

**ARTICLE 2 – DESCRIPTION OF INSURED PERSONAL ASSISTANCE**

**if you are ill, injured or die during insured travel, we will act under the following conditions :**

**MEDICAL EXPENSES AND HOSPITAL ADMISSION (abroad only)**

You are insured for reimbursement of your hospital admission expenses and your medical expenses as prescribed by medical authorities abroad, arising from bodily afflictions that occur and are evidenced abroad during insured travel.

Where medical or hospital admission fees have been incurred with our prior approval we will reimburse your medical expenses from the first euro.

If you have cover from other insurance bodies (such as a social security or similar), we will refund you only the excess over those organisations. We will only act after the refund has been made by these bodies, subject to receipt of original proof of payment by these welfare bodies.

This cover ceases from the day MUTUAIDE ASSISTANCE is able to repatriate you.

This reimbursement covers the expenses defined below, provided they relate to care received by you outside your country of domicile (except for the dispensation provided for in Article 2 " Medical and hospital admission expenses in your country of domicile"), following an illness or accident occurring outside your country of domicile. In this case, we will reimburse the amount of expenses incurred up to a maximum of:

- €500.000 inclusive of VAT per person in the USA, CANADA, ASIA, AUSTRALIA and NEW ZEALAND

- €200.000 inclusive of VAT per person in all other countries.

Emergency dental care will be paid up to a limit of €200 inclusive of VAT maximum per person, with no excess.

**Expenses qualifying for cover :**

Medical visit, consultation, pharmacy, nursing, hospital medical and surgical expenses, including physicians and surgeons fees, and more generally any medical or surgical action connected with your medical condition, ambulance or taxi expenses ordered by a doctor for local travel abroad, and dental care.

Your qualify for this cover under the following conditions only:

- Cover applies only to expenses that have been approved by our medical department evidenced by issuing a case number to you in person or to any person acting in your name at the time your application is approved

- In the event you are admitted to hospital, except in cases of force majeure, we must be notified of admission within 24 hours of the date stated on the certificate of admission

- You must accept any change of hospital that our personnel recommended

- In all cases, the doctor that we appoint must be able to visit you and have a free access to your medical file, subject to strict observance of professional ethics

- This cover ceases automatically on the date that we repatriate you.

**EXTENSIONS TO THE « MEDICAL AND HOSPITAL ADMISSION EXPENSES » COVER**

**I. ADVANCE OF HOSPITAL ADMISSION EXPENSES (abroad only)**

**II. MEDICAL AND HOSPITAL ADMISSION EXPENSES IN YOUR COUNTRY OF DOMICILE**

**If you are ill, are injured or die during insured travel, we will act under the following conditions:**

**I. ADVANCES OF HOSPITAL ADMISSION EXPENSES (abroad only)**

Within the limit of the amounts to be borne by us as set out above, we may advance for hospital admission expenses that you have to incur outside your country of domicile, if all of the following conditions are met :

- MUTUAIDE ASSISTANCE's doctors must decide, after receiving information from the local doctor, that it is not possible to repatriate you immediately to your country of domicile.
- The care that is covered by the advance must be prescribed in agreement with MUTUAIDE ASSISTANCE's doctors.
- You or any other persons authorised by you must formally agree, by signing a specific document, provided by MUTUAIDE ASSISTANCE on making such advance payments:
  - to undertake to reclaim the expenses from other insurance bodies within 15 days from the date that MUTUAIDE ASSISTANCE sends the details necessary to make such claims,
  - to undertake to refund MUTUAIDE ASSISTANCE with the amounts received from the these other insurance bodies within one week of receiving them.

MUTUAIDE ASSISTANCE shall bear only, up to the limit of liability set out in the "medical and hospital admission expenses", those expenses not borne by these other insurance bodies. You must send MUTUAIDE ASSISTANCE the certificate of refusal to bear expenses issued by these insurance bodies, within one week of receiving it

In order to safeguard our future rights, we reserve the right to ask you or your representatives for either a print of your credit card, or for a deposit cheque, or for an acknowledgement of debt limited to the amount of the advance.

Failure to take steps to claim reimbursement from the other insurance bodies within the specified time, or failure to provide MUTUAIDE ASSISTANCE with the certificate of refusal to bear the expense within the specified time, will prevent you from qualifying for "medical expenses" cover and will result in your having to repay all hospital admission expenses advanced by MUTUAIDE ASSISTANCE, which will undertake, if applicable, to take appropriate steps to recover them, the cost of which will be borne by you.



In cases where we have advanced funds up to the amounts set out above, you undertake to refund the reimbursements obtained from social security and other provident organisations within 3 months of the date of the advance.

## II. MEDICAL AND HOSPITAL ADMISSION EXPENSES IN YOUR COUNTRY OF DOMICILE

- Your return to your country of domicile will be by way of medical repatriation organised by MUTUAIDE ASSISTANCE. In this specific case, cover is limited to 30 days maximum from the date of arrival in your country of domicile.

Or

- You temporary return for a maximum of 30 consecutive days to your country of domicile will be arranged, providing that the duration of your trip abroad has not expired, based on the dates given on your application form.

We may, up to a limit of €20.000 inclusive of VAT, reimburse you for medical or hospital admission expenses that you had to incur in your country of domicile, following a serious illness or accident.

Covers applies only to expenses that have been approved by our medical department, evidenced by issuing a case number to you or to any person acting in your name, at the time your application is approved.

If you have a cover from other insurance bodies (such as social security or similar), we will reimburse you only the excess over their reimbursement has been made by these bodies, subject to receipt of original proof of payment by these bodies.

If you are not covered by welfare or insurance bodies in your country of domicile, we will reimburse you up to the limit of the expenses to be borne for "medical and hospital admission expenses (in your country of domicile)". In this case, reimbursement will be limited to French social security agreed rates.

You must send MUTUAIDE ASSISTANCE the certificate(s) of refusal to bear the expenses issued by these insurance bodies, within one weeks of receiving it/them.

In all cases, an excess of €30 inclusive of VAT will be applied.

This cover will cease at the latest on the date of expiry of your policy, as it appears on the statement of insurance.

Expenses qualifying for cover :

Medical visit, consultation, pharmacy, nursing, hospital medical and surgical expenses, including physicians and surgeons fees, and more generally any medical or surgical action connected with your medical condition, ambulance or taxi expenses ordered by a doctor for local travel abroad, and dental care.

### SPECIFIC EXCLUSIONS TO "MEDICAL AND HOSPITAL ADMISSION EXPENSES" COVER

We do not provide cover in the following cases :

- Medical hospital admission expenses for cases of back pain, lumbago, lumbar, sciatica, slipped disc, or intervertebral disk, parietal, femoral, scrotal, inguinal, epigastric or umbilical hernias
- The expenses for organ transplants not necessitated by an insured accident or illness
- The expenses for cosmetic or reconstructive surgery and comfort treatments such as:

- Acne, allergies including allergy tests
- Checkups or periodic examinations and periodic contraceptive checks
- Cosmetic surgery operations of any type, not arising from an insured accident
- Cosmetic treatments and operations of any type, not arising from an insured accident
- Operations and treatment for congenital deformities
- Health checkups
- Fertility tests and fertility treatments (men and women), tubal ligation
- Hormonal, incontinence treatments
- Treatment for warts or cysts
- Overweight or weight reduction treatments
- Prenuptial examinations
- Preventive treatments or vaccines not arising from an insured event.

- Insomnia treatments
- Vasectomy
- Any medical actions or treatments within the field of research or experimentation, or those not generally recognised as ordinary medical practice
- Acupuncture or osteopathy sessions
- Expenses and treatments not prescribed by a recognised medical authority.

### MEDICAL REPATRIATION

If you become ill or are injured during insured travel

We will organise and bear the cost of your medical repatriation:

- Either to a hospital that is better equipped or specialised in your country of residence or in a neighbouring country;
- Or to a hospital close to where you live in your country of domicile.

Only needs of a medical type are taken into consideration for setting date of repatriation, the choice of type of transport or the place of hospital admission.

The decision to repatriate shall be taken by our medical adviser, after consulting the doctor who is treating you and, if appropriate, the family doctor.

Rejection of the solution put forward by our medical team will result in cancellation of personal assistance cover.

Minor ailments of lesions which can be treated on site and/or which do not prevent the beneficiary from continuing their trip are not covered.

### VISITS BY RELATIVES

If you are admitted to hospital on the site of the event and you cannot be repatriated for 5 days.

We will organise and bear the cost of:

- Return transport for a person of your choice from your country of domicile to be at your bedside, on the basis of first-class train tickets or tourist class airline tickets.
- Costs of accommodation for this person, up to €100 inclusive of VAT per night, up to the date of repatriation, for a maximum of 10 nights.

### CONTINUATION OF INSURED TRIP

If after we have organised your medical repatriation and your health permits you to travel again alone under normal travel conditions, with the full agreement of the doctor treating you and our medical team.

We can organise and bear the cost of your return to your place of residence, by appropriate means of transport depending on what is available locally on the basis of first-class train tickets or tourist class airline tickets.

### EARLY RETURN

If you have to interrupt your trip because of the severe illness or death of a member of your family in your country of origin.

To enable you to be at their bedside, or to attend the funeral, we will organise and bear the cost of a return journey by appropriate means of transport depending on what is available locally, on the basis of first-class train tickets or tourist class airline tickets.

Falling presentation of documentary evidence (medical certificates, evidence of relationship, death certificate, etc.) within 30 days, we reserve the right to invoice you for the cost of the service provided.

### REPATRIATION OF YOUR BODY

If you die during insured travel. We will organise the repatriation of your body to the place of your funeral in your country of domicile.

In this connection we will bear the cost of:

- The expenses of transporting your body
- The expenses of preservation work required by applicable legislation
- The expenses directly required for transport of the body (storage, specific arrangements for transport, packing arrangements)
- The cost of the casket or coffin needed for transportation

All other expenses (ceremony, funeral procession, burial, etc.) will be the responsibility of the beneficiary's family.



### ADVANCE OF FUNDS (abroad only)

If you encounter difficulties during your trip abroad, arising from the loss or theft of your official papers and/or your means of payment. We can grant you an advance of funds of up to €800 inclusive of VAT.

This advance of funds can be made on presentation of a declaration of loss or theft to the authorities, against a guaranteed cheque drawn in France made to us, or against an acknowledgement of the debt. In all case, amounts must be repaid within 30 days following the date the funds are made available.

Failing payment, we reserve the right to take all appropriate recovery proceedings.

### LEGAL ASSISTANCE (abroad only)

If during your trip abroad you are the object of legal proceedings or imprisonment for unintentional non-observance or contravention of local laws or regulations.

- We will advance the bail required by the local authorities for your provisional release, up to a maximum of €30.000 inclusive VAT. This advance must be repaid within one month of presentation of our reimbursement demand. If the amount of bail is repaid to you before this time by the authorities in the country, it must be repaid to us as soon as possible.

- We will bear the cost, up to a limit of €8.000 inclusive VAT, of the fees of the legal representatives that you may freely call upon if proceedings are initiated against you, subject to the facts of the alleged offence not being liable to criminal penalties under the laws of the country.

This insurance does not cover legal proceedings initiated in your country of domicile, arising from a road accident occurring abroad.

### SEARCH AND RESCUE EXPENSES

We will bear the cost, up to a limit of €5.000 inclusive VAT per event, irrespective of the number of beneficiaries involved, of the expenses of search and rescue actions carried out, on private or public land, by personnel belonging to companies that are duly approved and appropriately equipped, to locate you and evacuate you to the nearest suitable reception centre.

The expenses of search in the desert are excluded from our cover.

This cover comes into effect only as an addition to or after exhaustion of any similar cover to which you may be entitled.

### USEFUL INFORMATION

The information provided is the documentary information specified in Article 66.1 of the amended French law of 31 December 1971. It is not a legal or medical recommendation.

MUTUAIDE ASSISTANCE aims to provide practical documentary information to make the beneficiary aware of a number of matters, particularly in the following fields:

"Travel" Information

- The medical precautions to be taken before embarking on a trip (vaccines, medicines, etc.)
- The administrative procedures to be completed before or during travelling (passeports, visas, etc.)
- Local living conditions (travel options, airline timetables, etc.)

## ARTICLE 3 - EXCLUSIONS FROM PERSONAL ASSISTANCE

We do not provide cover in the following cases :

- Travel undertaken for the purpose of diagnosis and/or cosmetic medical or surgical treatment
- Expenses incurred without our approval
- Medical checkups and related expenses
- Pregnancy, except for unforeseen complications, and all in all cases, pregnancy beyond the 36th week, voluntary termination of pregnancy, birth and postnatal treatment
- Assistance in connection with medically assisted procreation
- Incidents connected with pregnancy, the risk and consequences of which were known before departure, and in all cases pregnancy beyond the 36th week of amenorrhoea and its consequences
- Convalescence and ailments being treated, not yet stabilised and with a risk of sudden deterioration
- Expenses of thermal cures, cosmetic treatment, vaccinations and expenses arising from them
- Stays in convalescent homes and expenses arising from them
- Rehabilitation, physiotherapy, chiropractor treatment or the expenses arising from them
- Foreseeable hospital admission

- Pre-existing illnesses and/or injuries diagnosed and/or treated that had required admission to hospital (including outpatient treatment) within 6 months prior to the date of departure, whether a recurrence or aggravation of the prior condition
- Events connected with medical or surgical treatment that are not of an unforeseen, fortuitous or accidental nature
- Medical or paramedical services or the purchase of products whose therapeutic nature is not recognised by French legislation, and expenses connected with them
- The consequences of fraudulent acts, drunkenness, suicide or attempted suicide and their consequences
- Any intentional mutilation by the beneficiary
- The costs of prostheses (optical, dental, aural, mechanical)
- The consequences of situations of risk of infection in the context of an epidemic which are the subject of quarantine of preventive or specific surveillance measures by the international health authorities and/or the local health authorities of the country in which you are staying and/or the national health authorities in your country of origin.



#### ARTICLE 4 - GENERAL EXCLUSIONS TO ASSISTANCE

**We do not provide cover in the following cases :**

- Services which were not requested during the trip or which were not organised by us, or with our approval, do not give any entitlement to reimbursement or cover after the event
- Customs duties, food, hotels, other than those specified in the insurance cover documentation
- Damage caused intentionally by the beneficiary and that arising from his or her participation in any murder, crime or affray, except in cases of self defence
- The amounts of penalties for convictions and their consequences
- The use of intoxicants or non-medically prescribed drugs
- Taking part in competitions or trials of endurance or speed or their preparatory heats, on board any land, water or air vehicle
- The state of intoxication by alcohol
- The practice of any sport on a professional basis
- The consequences of events occurring during motorised trials, races and competitions (and heats) that under applicable legislation require advance authorisation from public bodies, if you take part as a competitor
- The consequences of non-observance of the safety rules recognised for practising any type of leisure sporting activity
- Intentional failure to observe the regulations of the country being visited or the practice of activities not authorised by the authorities locally
- Official prohibition orders, seizures of constraints by police
- The absence of an element of chance
- Use of aircraft by the beneficiary
- Use of weapons of war, explosive or firearms
- Damage resulting from intentional or fraudulent acts by the beneficiary in accordance with Article L.113-1 of the French Insurance Code
- Epidemic, pollutions, natural disasters

- The practice of winter sports off-piste where this has been prohibited by municipal or local authority order
- Losses arising in countries excluded from cover or outside the policy's validity dates, and particularly outside the planned duration of the trip abroad
- Expenses arising from excess baggage when travelling by air and the expenses of delivering baggage that cannot be carried with you
- Expenses incurred after return from the trip or after the cover has expired
- Searching for persons in the desert and connected expenses
- Trip cancellation expenses
- Expenses not substantiated by original documentation
- The consequences of exposure to infectious biological agents, to chemical agents of combat-type gas, incapacitating agents, neurotoxins or to the effects of residual neurotoxins, which are the subject of quarantine or specific preventive or surveillance measures by the international health authorities and/or local health authorities in the country in which you are staying and/or the national authorities of your country of origin.

The liability of MUTUAIDE ASSISTANCE cannot be engaged for failings or problems in the performance or its obligations that arise from force majeure, or from events such as civil or external wars, riots or civil unrest, lockouts, strikes, assassination attempts, acts of terrorism, privacy, storms or hurricanes, earthquakes, cyclones, volcanic eruptions or other disasters, the desintegration of a nuclear core, the explosion of devices or the effects of nuclear radioactivity, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other causes of a fortuitous nature or arising from force majeure, or any consequences ensuing from them

#### ARTICLE 5 – WORKING ARRANGEMENTS

The service covered can only be activated by a telephone call from the beneficiary at the time of the event.

On receiving the call, after verifying the entitlement of the person making the request, MUTUAIDE ASSISTANCE will organise and bear the costs of the services set out in this agreement.

Before providing the services, MUTUAIDE ASSISTANCE may require beneficiaries to prove the basis of their claim and to produce, at their own expense, the documentation to substantiate this.

The beneficiary must allow our doctors access to all medical information relating to the person for whom we are acting. This information will be dealt with observing medical secrecy.

MUTUAIDE ASSISTANCE shall under no circumstances stand as a substitute for local emergency services or act within the limits of service agreements normally provided by the authorities locally, nor bear the cost of expenses thus incurred, with the exception of travel by ambulance or taxi to the nearest place at which appropriate care can be provided, in the event of minor ailments or slight injuries that need neither repatriation nor medical travel.

MUTUAIDE ASSISTANCE will act only in full compliance with national and international laws and regulations. Its actions are therefore reliant on obtaining the necessary authorisations from the competent authorities.

Where MUTUAIDE ASSISTANCE has accepted responsibility for transporting you, you must hand back your unused return ticket.

MUTUAIDE ASSISTANCE shall decide on the type of airline ticket provided to the beneficiary depending on the options offered by the air transport companies and the length of the journey

MUTUAIDE ASSISTANCE cannot be held liable for any failure to perform the services in the event of delay and/or it proving to be impossible to obtain official documents such as entry or exit visas, passports, etc. that are necessary for transport within or outside the country that you are in, or for your entry into the country recommended by our doctors for admission to hospital, nor for delays in performance arising from these causes.



## ARTICLE 6 – REIMBURSEMENT TERM

Reimbursements to the beneficiary can only be made by MUTUAIDE ASSISTANCE on production of receipted original invoices for expenses incurred with its approval

Reimbursement applications should be sent to:

MUTUAIDE ASSISTANCE  
Service Gestion des Sinistres  
8-14, Avenue des Frères Lumière  
94368 BRY SUR MARNE CEDEX

The beneficiary or the underwriter must strictly adhere to the procedures for activating the services.

## ARTICLE 7 – LEGAL FRAMEWORK

### Subrogation

MUTUAIDE ASSISTANCE shall be subrogated in the rights and actions of all natural persons and legal entities that are the beneficiaries of all or part of the assistance cover appearing in this agreement, against all third parties responsible for the events giving rise to its actions up to the limit of the expenses incurred by it in performance of this policy.

### Time Bar

All actions arising from the policy shall be time barred for two years after the event that gives rise to them.

### Compensation

Compensation due shall be set by agreement, failing which by mediation by experts, subject to the respective rights of both parties. For mediation by experts, each party shall choose an expert. If the experts shall work together and to a majority of vote.

Each party shall pay the expenses and fees of its expert and, if a third expert is called, half the fees of the third expert.

### Settlement of disputes

Any disputes which cannot be resolved amicably between the parties shall be put before the competent courts under the terms set out in Articles L.114-1 and L-114-2 of the French Insurance Code



Service provision shall be managed by MUTUAIDE ASSISTANCE

a company governed by the French Insurance Code. S.A. au capital de 9.590.040 € - RCS 383 974 086 Créteil