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www.expatisurances.org



TRAVEL / TOURISM / ROUND-THE-WORLD TRIP

GLOBE TRAVELLER

Broker: JoHo Insurances
E-mail: contact@johoinsurances.org
Website: www.expatisurances.org



The insurance for everyone, everywhere!

WHY SHOULD I SUBSCRIBE TO GLOBE TRAVELLER ?

Whether for vacation or a long trip, travelling abroad frequently rhymes with beautiful sceneries, discoveries and intense sensations. But, as exciting as these might be, these promises also lead to a whole new world of risks. That is where Globe Traveller fits in: comprehensive travel and assistance insurance that will be there for you in case of a problem, anywhere in the world! With Globe Traveller, you benefit from top-of-the-range protection to cover the consequences of incidents that may occur during your stay abroad. Coverage includes, among other benefits: medical expenses, hospitalisation direct-pay, repatriation assistance and civil liability coverage. Furthermore, you can customise your travel insurance according to your needs: three different levels of coverage, optional high-risk sports coverage, as well as extra luggage protection for sports equipment. With Globe Traveller, you adapt your insurance to your protection needs for each one of your trips!

WHO CAN SUBSCRIBE ?

Travellers of all nationalities aged under 66 years old, travelling outside their home country, for trips up to 12 months long.

ADVANTAGES

- ✔ Numerous benefits : medical expenses, assistance, accidental death and disability, civil liability, luggage insurance, delayed transport...
- ✔ Direct payment for stays in a hospital of more than 24 hours, no need to advance fees.
- ✔ Free choice of doctors and hospitals.
- ✔ Different levels of coverage
- ✔ Customise your coverage with our optional benefits : risky sports and sports equipment.
- ✔ Emergency service available by phone and e-mail 24/7/365 in all main languages.
- ✔ Secure online payment and subscription, immediate insurance certificate delivery.
- ✔ Travel with your family and obtain a 10% discount as from 3 people.
- ✔ Healthcare expenses under € 500 can be submitted directly through our secure online platform.

BENEFITS

MEDICAL EXPENSES¹ MAXIMUM LIMITS FOR 12 MONTHS OF GUARANTEES IN ONE OR MORE CONTRACTS

- Maximum medical expenses per person per year
- Surgery and hospitalisation, possibility of direct payment for stays in a hospital of more than 24 hours
- Consultations, pharmacy, analyses, x-rays, paramedical procedures
- Emergency dental treatment
- Dental treatment following an accident

ACCIDENTAL DEATH AND DISABILITY

- Death lump sum benefit
- Accidental death lump sum benefit
- Permanent disability following and accident lump sum benefit

ASSISTANCE BENEFITS

- Medical transport
- Repatriation for medical reasons
- Accompaniment during the transport of the insured
- Visit from a relative in case of hospitalisation longer than 6 days
- Early return following the death of a member of the immediate family
- Extension of the stay for medical reasons
- Evacuation in case of unstable political situation (acts of terrorism)
- Dispatch of essential medicines which cannot be found on site
- Transmission of urgent messages
- Search costs
- Cash advance in case of theft or loss
- Legal representative fees
- Advance of bail
- Repatriation of the body in case of death

CIVIL LIABILITY DAMAGE THAT HAS BEEN CAUSED TO SOMEONE ELSE DURING THE TRIP (TRAVEL INCL.) IS GUARANTEED :

- Personal injury
- Damage to property and consequential losses therefore
- Deductible

LUGGAGE INSURANCE

- In case of theft, total or partial destruction, or loss during the transportation by a transport company
- Late delivery of more than 24 hours

DELAY IN TRANSPORT

- Charter flights and regular flights, delay exceeding 4 hours

TRIP CANCELLATION (OPTIONAL)

- Maximum € 9,000 per person and € 30 000 per event
- Deductible per person

RISK SPORTS (OPTIONAL)

- Coverage of accidents or illnesses occurring or contracted during the practice of risk sports

SPORTS EQUIPMENT (OPTIONAL)

- Luggage insurance for sports equipment

MAXIMUM REIMBURSEMENT

€ 150 000, € 300 000 ou € 500 000 as indicated on the certificate of insurance
100% of actual costs

100% of actual costs
100% up to € 300
100% up to € 600

€ 1 000
€ 10 000
€ 50 000

100% of actual costs
100% of actual costs
Return ticket
Return ticket + € 80 per night (max. 8 nights)
Inbound ticket – actual costs
Return ticket + € 80 per night (max. 15 nights)
Inbound ticket
100% of actual costs
100% of actual costs
100% up to € 5 000
Up to € 700
Up to € 3 000
Up to € 7 000
Actual expenses (funeral expenses limited to € 1 500)

€ 4 500 000
€ 450 000
€ 100 per case and per claim

€ 2 000 per contract (deductible of € 30)
Basic necessities up to € 150

Costs of meals, transfer and first night,
Up to € 150 per person

Please check the information booklet for details
€ 30

Removal of exclusions related to practising risk sports

Removal of exclusions related to sports equipment in the Luggage insurance benefit

¹If the member benefits from social security or any other supplementary body, our reimbursements are made for amounts in excess of theirs.

OUR RATES

Globe Traveller fares start at € 20.80.

To offer you the best benefits with the best quality-price ratio, Globe Traveller is priced according to your destination zone(s), the duration of your trip and the options added to your coverage. From 3 people of the same family enjoy a 10% discount.

Some pricing examples*:

A tourist in Japan in a two-week trip	€ 31.20
World traveller in a three-month trip across Latin America	€ 124.80
Four member family travelling for a month in South-East Asia	€ 149.76
Couple visiting The United States and Canada for three weeks**	€ 114.40
A tourist in Tunisia for a month	€ 41.60

To obtain an online no-obligation personalised quote, please visit our website online:

<https://www.expatinsurances.org/travel-insurance/acs-globe-traveller-insurance/>

* Rates for a departure from France with a coverage level of € 150 000 and no extra options

** 500 000€ limits of medical expenses





COMPREHENSIVE AND CUSTOMISABLE TRAVEL INSURANCE

**CHOOSE YOUR LEVEL OF
COVERAGE**

**HIGH-RISK SPORTS OPTIONAL
COVERAGE**

**OPTIONAL PROTECTION FOR
YOUR SPORTS EQUIPMENT**

**SUBSCRIBE ALSO AFTER
DEPARTURE**

*This brochure is an overview of benefits
and coverage and has no contractual
value. P*

WHAT TO DO IN CASE OF AN INCIDENT?

If during your stay abroad, you face an unforeseen incident, a health problem or an accident, ACS is at your side wherever you are in the world. For any assistance inquiry or direct payment for hospitalisation of more than 24 hours, please contact our support platform available **24/7/365**.

Reimbursement claims for medical expenses under €500 can be submitted through our online secure platform.

WHO IS ACS?

Specialized in international mobility for more than 40 years, ACS accompanies travellers and expatriates all over the world, regardless of the type of travel. We offer adapted health insurance and assistance solutions while keeping excellent value for money; so that everyone can travel throughout the globe in complete security and peace of mind. Each year, more than 100,000 people trust ACS for their insurance needs when abroad.

Discover all our offers on our website : www.expatisurances.org



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