

Insurance policy document for students at the Paris Institute of Political Studies

2019/2020 academic year - policyholder no. 4 089 550 K

What to do in the event of an accident

REPORTING THE ACCIDENT

All accidents occurring during an insured activity must be reported by the FNSP or one of its members within five days to MAIF at the following address : MAIF – déclaration sinistre – 200 Avenue Salvador allende – CS 90000 – 79038 Niort cedex 9 FRANCE.

The report must specify the contact details of the FNSP (27 rue Saint-Guillaume – 75337 Paris cedex 07 FRANCE) on a separate, plain piece of paper, along with the corresponding policyholder no. (4 089 550 K).

In addition, it must be completed correctly and in full :

- causes and circumstances of the accident, any witnesses, etc.
- medical certificate attached to the report, filled in by the local practitioner, in the event of physical injury.

ASSISTANCE

To be able to assist, it is imperative that MAIF be informed as soon as possible of the type of problem. If necessary, you can call MAIF Assistance, 24 hours a day, 7 days a week, on 0 800 875 875 (call is free from a French landline) if you are in France, or on 0033 5 49 77 47 78 if you are abroad. Ima GIE is responsible for bearing the cost of any assistance it decides to provide to implement the cover. However, it does not reimburse any personal expenses that the policyholder might have incurred after the accident.

Prepare your call so that you can immediately supply the FNSP's policyholder no. (4 089 550 K), and the address or telephone number where MAIF Assistance can reach you.

Specify the reason for your call : first and last names and dates of birth of the people concerned, where applicable the types of injury or illness and the address and telephone number of the hospital and attending physician.

MEDICAL ADVICE AND INFORMATION ABROAD AND USEFUL INFORMATION

Medical advice and information abroad may be provided by MAIF Assistance physicians outside the framework of a medical appointment :

- when preparing for the trip (preventive behaviour, compulsory and advised vaccinations),
- during the trip (choice of hospital),
- on returning from the trip (any medical event arising immediately afterwards).

PASSING ON URGENT MESSAGES

MAIF Assistance is responsible for passing on urgent messages to do with a serious event.

LANGUAGE ASSISTANCE

If encountering serious communication difficulties in the language of the country you are travelling in, beneficiaries may contact MAIF Assistance for help from its linguists' service.

TELECOMMUNICATION COSTS ABROAD

Any telecommunication costs incurred by beneficiaries to reach MAIF Assistance for assistance or information are reimbursed by MAIF Assistance.

Any travelling beneficiaries encountering serious problems not addressed herein may contact MAIF Assistance who will try to help them.

Provisions applicable to all cover

EXCLUSIONS

In addition to the specific exclusions indicated in the Appendix to the Form of Tender " Civil Liability Lot ", the following are also excluded:

A - Any claims :

- a) caused by civil or foreign war,
- b) resulting from earthquakes, volcano eruptions, tidal waves and other cataclysms, with the exception of events covered by French Act no. 82.600 of 13 July 1982 on compensation for victims of natural disasters,
- c) due to the direct or indirect effects of explosion, heat release, irradiation from nuclear transmutation, as well as claims due to the events of radiation triggered by the artificial acceleration of particles.

B - Damage caused intentionally or fraudulently by any beneficiary covered by the policy.

C - Accidents occurring during activities that are not covered by this insurance policy.

D - Fines that may or may not be considered as civil damages.

E - Damage caused to property or animals belonging or made available to the FNSP.

F - Any damage caused by asbestos.

PLEASE NOTE

All actions under this policy must cease to be carried out two years after the event which gave rise thereto (articles L. 114-1 and L. 114-2 of the French Insurance Code).

MAIF

Mutual insurance company with variable contributions
Company governed by the French Insurance Code
CS 90000 - 79038 Niort cedex 9 FRANCE

Paris Institute of Political Studies

27 rue Saint-Guillaume
75337 Paris cedex 07 FRANCE

BENEFICIARIES OF THE COVER

- The policyholder : The Fondation nationale des sciences politiques (FNSP)
- Students at the Paris Institute of Political Studies

INSURED ACTIVITIES

Any accidental event occurring as follows shall be covered by this insurance policy :

- during the FNSP's activities at events, one-off activities and during travel,
- during the students' placements or trips in France or abroad and during journeys getting to and returning from the activity site.

Content of the cover

CIVIL LIABILITY

The ceilings are understood per claim, with the exception of the ceiling relating to environmental damage, granted per year of insurance

MAIF covers the financial consequences of :

• the civil liability that any beneficiary of the cover may incur due to damage s/he causes to a third party as a result of an accident (the beneficiaries are considered as third parties between themselves) :	
– physical injury	€ 30 000 000
– consequential tangible and intangible damage	€ 15 000 000
<i>the cover is nonetheless limited, for all types of damage, to</i>	€ 30 000 000
– non-consequential intangible damage.....	€ 1 500 000
• civil liability related to environmental damage	€ 1 500 000
– including ecological damage	€ 50 000

LEGAL REPRESENTATION

Assistance for the beneficiary taken to court following an event involving civil liability cover

No payment cap

ASSISTANCE

All beneficiaries taking part in activities organised by the FNSP (students on placement or study trip or training in France or abroad) avail of an assistance cover implemented by Inter mutuelles assistance GIE (IMA GIE).

The following is reimbursed in particular :

Repatriation of seriously ill and injured beneficiaries, medical and hospitalisation costs incurred on-site up to € 80 000 (abroad) or € 4000 (in France), the cost of transporting the body to the burial place in France in the event of a beneficiary's death and the travel costs for attending the funeral in the event of a relative's death (spouse or partner, parent, offspring or sibling).