You are going to leave or have already left France or your country of origin for a foreign destination. Your company has joined PREVINTER and subscribed with us an assistance repatriation insurance program for its staff abroad.

This present guide will help you to better understand the extend of your coverage which can be used from the first day of your journey to the date of your return to your country of origin. This guide also provided some helpful advice that will enable you to receive a rapid and efficient service. Your assistance repatriation coverage is administered by International SOS that you can contact at any time (list of alarm centres hereafter).

This summary concerns the Previnter Coverage subscribed by your employer. In case of a disagreement, the contract International SOS n° INS/07/01/98/0/002-202 will prevail.
Long term missions (over 90 consecutive days)

1) Description of International SOS' services

**Medical services**

- **Emergency medical evacuation**: medically necessary expenses of transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the expatriate member when in a serious medical condition to the nearest hospital where appropriate medical care is available and not necessarily to the home country or usual country of residence.

- **Repatriation**: expenses necessarily and unavoidably incurred in returning the expatriate member to the home country following an emergency medical evacuation for subsequent in-hospital treatment in a place outside the home country.

- **Transportation of mortal remains**: all expenses reasonably and unavoidably incurred for transporting the expatriate member’s mortal remains from the place of death to the home country, along with the cost of the coffin (limited to €1,525).

- **Early return**: the cost of a return for one member to return to the country of burial, funeral, in the event one of the member's family of the first degree (being either the father, mother, child, brother or sister) dies outside the member's usual country of residence. This guarantee applies to only one person per family, except in case of a covered child, under 15, to avoid him/her to remain on his/her own in the country of expatriation; in this case, his/her return would be covered under the same conditions.

- **Compassionate visit**: the cost of a return for one of the expatriate member’s spouse or next of kind to visit the expatriate member who is hospitalised outside the home country for a period exceeding 7 consecutive days and as a result of the expatriate member being alone outside the home country.

- **Companion ticket**: the cost of a return for one of the expatriate member’s family to accompany the expatriate member during the emergency medical evacuation and repatriation, subject to International SOS’ prior approval and arrangement.

- **Return home after emergency medical repatriation**: the cost of a one-way for the expatriate member to return to the usual country of residence following the repatriation to the home country.

- **Temporary replacement**: the cost of a return to the location in which the expatriate member is stationed in order to send a replacement employee in the event the expatriate member has been evacuated as per the terms and conditions of the present guarantee, provided that the said replacement is sent within one month from the date of the expatriate member's emergency medical evacuation or repatriation.

- **Telephone medical advice**: International SOS will arrange the provision of medical advice to the expatriate member over the telephone. Such advice shall not be construed as a diagnosis and the expatriate member will be referred to a medical practitioner, when necessary.

- **Inoculation information service**: International SOS will assist the expatriate member by providing information concerning inoculation requirements for foreign countries. International SOS will also provide this information prior to the expatriate member travelling overseas.

**Other services**

- **Advance of legal fees and bail bond (up to a respectively limit of €1,220 and €11,435 for any one member any one event)**: International SOS will assist the expatriate member by advancing on behalf of subscribing company the legal fees and/or bail bond required. All such advance shall be repaid by the expatriate member or his/her company to International SOS within 30 days upon the receipt of an International SOS invoice.

- **Visa information service**: International SOS will assist the expatriate member by providing information concerning visa requirements for foreign countries.

- **Lost passport assistance**: International SOS will assist the expatriate member who has lost his/her passport while travelling overseas by providing directions for recovery.

- **Lost luggage assistance**: International SOS will assist the expatriate member who has lost his/her luggage while travelling overseas by providing directions for recovery.

- **Emergency message transmission**: in the event of an emergency or during an expatriate member's hospitalisation and at the expatriate member's request and upon his/her consent, International SOS will assist the expatriate member by transmitting urgent messages to the expatriate member's family and vice versa.
2) Definitions

**Expatriate member** : means a person insured by the subscribing company for this present guarantee, including a spouse, the dependent children and one ascendant without any source of income and living with the insured person, residing outside the home country.

**Home country** : means the country of citizenship or the usual country of residence immediately prior to expatriation for an expatriate member.

**Usual country of residence** : means the country of expatriation for an expatriate member.

**Serious medical condition** : means a condition which constitutes a serious medical emergency requiring an immediate medical surgery or an immediate impatient treatment to avoid death or serious impairment to the expatriate member's immediate or long term health prospects. The seriousness of the medical condition will be judged within the context of the expatriate member's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

3) How does the Assistance & Repatriation coverage become operative ?

In any case likely to require International SOS’ services, the request should be sent in directly by any means available (telephone, fax, email) to one of the 25 International SOS alarm centres, and mention PREVINTER’s subscription number : 202, the name of your company, your name and your address and phone number.

Only services provided or approved by International SOS will be reimbursed by International SOS.

The three International SOS headquarters for the PREVINTER assistance & repatriation

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<th></th>
<th>Address</th>
<th>Phone</th>
<th>Fax</th>
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<tr>
<td><strong>International SOS (Philadelphia)</strong></td>
<td>Eight Neshaminy Interplex, suite 207 Trevose, PA 19053-6956 - USA</td>
<td>% in USA: (1) (800) 523 4352</td>
<td>(1) (215) 244 2614</td>
</tr>
<tr>
<td><strong>International SOS Singapore</strong></td>
<td>331 North Bridge Road 17th Floor - Odeon Towers Singapore 188720</td>
<td>%: (65) 337 29 71</td>
<td>(65) 338 76 11</td>
</tr>
<tr>
<td><strong>International SOS Immeuble « Le Ravel »</strong></td>
<td>12-14, rue d’Alsace – BP 322 F - 92306 Levallois Perret Cedex</td>
<td>%: (33) (1) 55 63 31 01</td>
<td>(33) (1) 55 63 32 33</td>
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4) Exclusions

International SOS shall use its best endeavours to provide services to the expatriate members located in areas which represent war risks or political risks, or in situations of natural disaster, including but not limited to earthquake, flood, hurricane, typhoon, forest fires, plague.

However International SOS shall not be required to provide services if the conditions deemed by International SOS to represent unacceptably hazardous endangerment to the lives, health, freedom and security of the persons performing theses services.

**The following treatment, items, conditions, activities, and their related or consequential expenses are excluded from the present guarantee and International SOS shall not be required to provide for.**

**General exclusions**

1. Any expense incurred for emotional or psychological disorders unless deemed to be a mental illness or psychiatric disorder by a physician appointed by International SOS;

2. Emergency medical evacuation or repatriation or cost not approved in advance and in writing by International SOS and/or not arranged by International SOS. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas for which International SOS cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the member’s prospect;

3. Any event occurring when the expatriate member is within the territory of the home country;

4. Any expense if the expatriate member is residing outside the home country or travelling outside the usual country of residence contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment or for rest and recuperation following any repatriation to the home country;
5. Any expense if the expatriate member is not suffering from a serious medical condition or if the treatment can be reasonably delayed until the expatriate member returns to the home country or the usual country of residence;

6. Self-inflicted injury, alcohol abuse, drug addiction or abuse;

7. Any treatment performed or ordered by non-registered practitioner not in accordance with standard medical practice as defined in the country of treatment;

8. Any event resulting from participation in war, riot or civil commotion or any illegal act including resulting in imprisonment or while serving in a police or military unit;

9. The cost of burial in the home country;

10. Any treatment or expense related to childbirth, pregnancy (except abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn children).
## ALARM CENTER DIRECTORY

### AUSTRALIA
- **SYDNEY**
  - Alarm Center Tel: (61) 2 9372 2468
  - Alarm Center Fax: (61) 2 9372 2455

### CHINA
- **BEIJING**
  - Alarm Center Tel: (8610) 6462 9100
  - Alarm Center Fax: (8610) 6462 9111

### HONG KONG (SAR)
- Alarm Center Tel: (852) 2528 9933
- Alarm Center Fax: (852) 2528 9933

### SHANGHAI
- Alarm Center Tel: (86) 21 6390 1428
- Alarm Center Fax: (86) 21 6390 1428

### CZECH REPUBLIC
- **PRAGUE**
  - Alarm Center (Med) Tel: (420) 2 2211 1155
  - Alarm Center (Med) Fax: (420) 2 2211 1156
  - Alarm Center (Tech) Tel: (420) 2 2211 1180
  - Alarm Center (Tech) Fax: (420) 2 2211 1181

### FRANCE
- **PARIS**
  - Alarm Center Tel: +33 (0) 1 5563 3155
  - Alarm Center Fax: +33 (0) 1 5563 3156
  - Japanese Operations Alarm Center Tel: +33 (0) 1 5563 3107
  - Alarm Center Fax: +33 (0) 1 5563 3108

### INDONESIA
- **JAKARTA**
  - Alarm Center Tel: (62) 21 750 6001
  - Alarm Center Fax: (62) 21 750 6003
- **BALI**
  - Alarm Center Tel: (62) 361 755 768
  - Alarm Center Fax: (62) 361 764 530

### JAPAN
- **TYO**
  - Alarm Center (Jap) Tel: (81) 3 5210 1515
  - Alarm Center (Eng) Tel: (81) 3 5210 4334
  - Alarm Center Fax: (81) 3 5210 2272

### MALAYSIA
- **KUALA LUMPUR**
  - Alarm Center Tel: (603) 2711 2933
  - Alarm Center Fax: (603) 2711 1311

### MYANMAR
- **YANGON**
  - Alarm Center Tel: (95) 1 667 877
  - Alarm Center Fax: (95) 1 667 866

### NEW ZEALAND
- **AUCKLAND**
  - Alarm Center Tel: (64) 9 359 1635
  - Alarm Center Fax: (64) 9 359 1648

### PHILIPPINES
- **MANILA**
  - Alarm Center Tel: (63) 2 8637 0707
  - Alarm Center Fax: (63) 2 8637 4872

### RUSSIA
- **MOSCOW**
  - Alarm Center Tel: (7) 937 0744
  - Alarm Center Fax: (7) 937 0745

### SINGAPORE
- **(Worldwide Headquarters)**
  - Alarm Center (Eng) Tel: (65) 338 7800
  - Alarm Center (Eng) Fax: (65) 338 7611
  - Alarm Center (Jap) Tel: (65) 338 3080
  - Alarm Center (Jap) Fax: (65) 338 7622
  - Effective 1 March 2002, all 7-digit fixed-line nos. in Singapore will be prefixed with an additional digit “6”. Eg. Alarm Center (Eng) Tel: (65) 6338 7800

### SOUTH AFRICA
- **JOHANNESBURG**
  - Alarm Center Tel: (27) 11 541 3058
  - Alarm Center Fax: (27) 11 541 3058

### SOUTH KOREA
- **SEOUL**
  - Alarm Center Tel: (82) 2 790 7561
  - Alarm Center Fax: (82) 2 790 6785

### SPAIN
- **MADRID**
  - Alarm Center Tel: (34) 91 572 4363
  - Alarm Center Fax: (34) 91 345 1908

### SWITZERLAND
- **GENEVA**
  - Alarm Center Tel: (41) 22 785 6404
  - Alarm Center Fax: (41) 22 785 6424

### TAIWAN (ROC)
- **TAIPEI**
  - Alarm Center Tel: (886) 2 2523 2220
  - Alarm Center Fax: (886) 2 2523 9897

### THAILAND
- **BANGKOK**
  - Alarm Center Tel: 66 (02) 256 7146
  - Alarm Center Fax: 66 (02) 256 7191/0

### UNITED KINGDOM
- **LONDON**
  - Alarm Center Tel: +44 (0) 20 8762 8008
  - Alarm Center Fax: +44 (0) 20 8748 7744

### USA
- **PHILADELPHIA**
  - Alarm Center Tel: (1) 215 245 4707
  - Alarm Center Fax: (1) 215 244 9617

### VIETNAM
- **HO CHI MINH CITY**
  - Alarm Center Tel: (84) 8 829 8520
  - Alarm Center Fax: (84) 8 829 8551
- **HANOI**
  - Alarm Center Tel: (84) 4 934 0555
  - Alarm Center Fax: (84) 4 934 0556