

EGIDE SOCIAL PROTECTION PLAN

Special Terms and Conditions " Abroad" applicable to

It should from the outset be borne in mind that the Egide social protection plan is free-of-charge insurance cover accompanying an aid to international mobility given by a private or public legal entity to a beneficiary in order to enable the latter to stay for a specified period in mainland France or exceptionally in another country, for the purpose of undertaking a course of training or education leading to the conferment of a Degree or Diploma, or of carrying out research, acquiring know-how or of making it easier to participate in visits, exchanges, seminars, conferences and symposia.

Article 1 - Date of coming into effect and length of cover

Subject to the exclusions specified in Articles 10, 17 and 18 of the General Terms and Conditions, the social protection provided for by EGIDE covers the beneficiary from .../.../.... to...../.../....., except in the event of suspension of the aid to international mobility granted to said person or departure from France before due date.

Entitlement to benefits is dependent upon the return of a duly completed and signed copy hereof by the insured.

Article 2. Insured persons

Only the person covered by the EGIDE social protection plan is entitled to the benefit thereof, to the exclusion of all and any family members.

Article 3 – INSURANCE : BENEFITS, PROCEDURE, AMOUNTS AND APPLICABLE RATES

3.1.1 Health care expenditure

Subject to the obtaining of prior approval as required by Articles 3.2, 4.2, 5.2 and 10.2 of the General Terms and Conditions, the insured person will be entitled, for amounts over 350 euros per ailment or accident and a deductible of 10 euros per ailment or accident, to

- reimbursement on the basis of actual expenditure of hospital expenses not including overnight stays, medical expenses, consultations, pharmacy expenses, x-rays, laboratory analyses and all care prescribed by a physician legally empowered to make such prescriptions in the country of destination, upon presentation of proof of expenditure to a limit of 150 000 euros,

- reimbursement of dental and optical treatment upon proof of expenditure to a limit of 250 euros and solely in cases of a declared accident duly recognised as such by the Managing body.

No expenditure incurred in connection with maternity shall be borne by the insurer.

3.1.2 Civil liability

The insured personal will have personal liability cover for the following amounts : bodily injury: unlimited; material damage: to a limit of 762 245.09 euros ; exceptional damage : to a limit of 4 573 470.50 euros per claim. For the USA and Canada this cover excludes punitive damages awarded by courts under the laws of certain States and is subject to a deductible of 381.12 euros together with any legal fees.

3.1.3 Invalidity and death

- The insured person is covered by a permanent disability guarantee calculated on the basis of 18,500 euros for permanent 100% disability
- by death cover, including the payment of a capital amount of 6 500 euros, inclusive of all compensation, to the beneficiary designated on the enclosed form

3.1.4 BODY MANAGING THE INSURANCE

The body in charged of managing the insurance cover described hereinabove is : **EGIDE, Centre français pour l'accueil et les échanges internationaux – service Protection Sociale – 28 rue de la Grande aux Belles BP 7310 75462 Paris Cedex 10**

Tel : 01 40 40 57 17 or 01 40 40 59 15 Fax : 01 40 40 59 09

e-mail : social@egide.asso.fr

3.2 ASSISTANCE : BENEFITS, PROCEDURE, AMOUNTS AND APPLICABLE RATES

In order to avail himself of benefits under this cover, the insured person must always contact EUROP ASSISTANCE before any intervention. No monies will be advanced or expenditure borne without prior contact with the address given below. The insured person shall comply with the recommendations made by EUROP ASSISTANCE and send all document required by the latter.

When the insured person has had the benefit of assistance during his stay abroad, he shall be required to take all necessary steps to recover such expenditure from the Social Security system or from his own insurer for the reimbursement of those amounts borne by such bodies, EUROP ASSISTANCE being an additional provider. He shall also be required to forward to the provider

of assistance all documents, copies of care notes, original invoices of health bodies justifying expenditure incurred and showing reimbursements made. Failing this, EUROP ASSISTANCE shall be unable to reimburse expenditure.

3.2.1 Hospitalisation outside the home country

EUROP ASSISTANCE shall bear the additional cost of hospitalisation to a limit of 150 000 euros subject to compliance with the following cumulative requirements :

- treatment has been provided to the insured person outside his home country following an unexpected illness or a physical injury occurring outside his home country
- treatment has been prescribed in agreement with the physicians of EUROP ASSISTANCE, in view of the fact that the injured party is deemed by the physicians of EUROP ASSISTANCE, after due consultation with treating physicians on the spot, to be untransportable
- treatment is provided to the insured person in a hospital and necessitating a stay of at least one night.

When the insured person is hospitalised in the place where the illness was diagnosed or the accident occurred and physicians do not recommend any repatriation for a period of at least 7 days, EUROP ASSISTANCE shall organise and bear the cost of a return 1st class train journey or a return flight in economy class by a person chosen by the insured person and residing in his home country or his country of residence in order to enable send person to be at his bedside. EUROP ASSISTANCE shall bear the cost of the stay of said person in a hotel together with incurred expenditure to a maximum of 76 euros per day to an overall ceiling of 532 euros.

3.2.2 Transporting the ill or injured person

EUROP ASSISTANCE shall organise and bear the cost of transporting the insured person either directly or in stages according to the decisions taken, by a hospital plane or regular flight, by train (wagon lit or 1st class couchettes) by ambulance or by motor vehicle and if need be shall reserve a place in the chosen hospital. Transportation shall only be organised with the agreement of the physicians of EUROP ASSISTANCE and after any necessary consultation with the attending physician. The decision to transport the insured person and the methods of transport shall be decided in the best interests of the insured person, taking into account health regulations at such time in force and the lack of a suitable health care center in the country in which the illness or accident occurred.

The insured person shall reserve for EUROP ASSISTANCE the right to use the ticket made out in his own name.

3.2.3 Assistance in the event of death.

In the event of the death of the insured person and as soon as it is informed of this death, EUROP ASSISTANCE shall organise and bear the cost of transporting the mortal remains of the deceased to the place of burial in the deceased's country of origin. EUROP ASSISTANCE shall also bear all expenditure incurred in the preparing of the body for transport and any special transport arrangements and shall participate in the cost of the coffin to a limit of 2 278 euros inclusive of tax.

Other expenditure, in particular that incurred in connection with the funeral ceremony, local transport, burial, cremation shall be borne by the family of the deceased.

3.2.4 Assistance in the event of loss or theft of personal belongings

EUROPE ASSISTANCE may advance money to a limit of 3 050 euros inclusive of tax in the event of loss or theft of personal belongings in return for a bank draft equivalent to the amount of the advance payable to the provider of said assistance.

3.2.5 Assistance in the event of legal proceedings

EUROPE ASSISTANCE will advance criminal bail to a limit of 15 000 euros and bear the cost of Attorney's fees to a limit of 3 050 euros. The insured person shall be required to reimburse the amount of said bail within 3 months of the date of the advance thereof or upon restitution of said bail by the Authorities if this occurs before the expiry of the allotted period.

3.2.6 Assistance with providing medication

EUROP ASSISTANCE shall seek either locally or in France to obtain indispensable medication prescribed by a physician and despatch the same by the swiftest possible means. The provider of assistance shall bear the cost of despatch but shall invoice the insured person the cost of purchase of and customs and excise duty levied on said medication.

The insured person authorises the Consultant Physician of EGIDE to obtain all information deemed necessary from those physicians who normally treat the insured person, and duly authorises the latter to provide the Consultant Physician of EGIDE with all requested information in a sealed envelope marked confidential.

3.2.7 BODY MANAGING THE INSURANCE

The body in charge of managing the providing of assistance and repatriation is :

EUROP ASSISTANCE FRANCE

Tel : 33(0) 1.41.85.86.56 Fax : 33 (0) 1 41 85 85 71 Telex 616 710 EAPARI

Article 4. Authorisation to obtain information

The insured person authorises the Consultant Physicians of the Managing bodies to obtain all information deemed necessary from those physicians who normally treat the beneficiary, and duly authorises the latter to provide the Consultant Physicians of said Managing bodies with all requested information in a sealed envelope marked confidential.

Article 5. Copies

A copy of the "General Terms and Conditions" and two copies of the "Special Terms and Conditions" are handed to the insured person. The latter shall to return to EGIDE a copy of the "Special Terms and Conditions" duly completed and signed, compliance with this requirement being a condition precedent to the entitlement to benefits.

Signed in _____ on _____ Received in _____ on _____

For the Director of EGIDE
By delegation

Signature of the insured person
preceded by the words :
"read and approved"
("lu et approuvé) and

"I hereby accept the General Terms and Conditions and the Special Terms and Conditions of the Egide social protection plan "
("bon pour accord sur les conditions générales et les conditions particulières du régime de protection sociale d'EGIDE")

translation only,
not to be signed

non-confidential
translation