



# Plan Santé Studies

Are you going abroad for an internship, to study or to learn a language? You should be aware that healthcare costs outside of France are not covered by Social Security, or they are only covered to a limited extent, and that credit card insurance does not cover stays lasting longer than 90 days.

The good news is that we offer specialised student insurance policies providing the coverage you need for a worry-free stay!

LENGTH OF STAY	PLACE OF RESIDENCE	DESTINATION
Between 1 and 12 months	EU countries	Worldwide*



\*Excluding Syria, Cuba, Iran, North Korea, Russia and the Ukrainian regions of Crimea, the Donetsk People's Republic and the Lugansk People's Republic.



**GET YOUR FREE QUOTATION NOW!**

## COVERAGE



**MEDICAL EXPENSES**



**ASSISTANCE WITH RAPATRIATION**



**LOSS / THEFT OF LUGGAGE**



**PUBLIC LIABILITY**



**TRAVEL MISHAPS**



**PERSONAL ACCIDENTS**

## OPTIONS



**MEDICAL EXPENSES IN FRANCE**



**REMUNERATED WORK**



**"FLIGHT ONLY" CANCELLATION**



**INTERRUPTION OF STUDIES**



**AVA SPORT+**



**AVA TECH+**

## PREMIUMS

Premiums per person per month using the **EDHECAVA** code

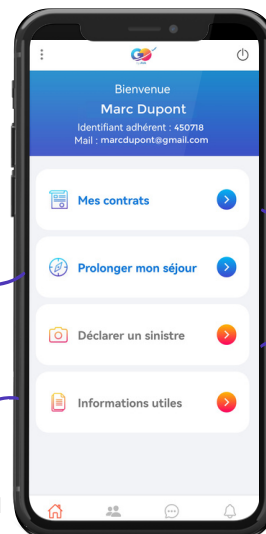
	European Union*	USA and/or Canada	Rest of the world
<b>Under 30</b>	<b>26,1 €</b>	<b>53,1 €</b>	<b>35,1 €</b>
<b>Under 40</b>	<b>32,4 €</b>	<b>59,4 €</b>	<b>41,4 €</b>

\*For persons covered by national healthcare insurance and holders of the European Health Insurance Card.

## GOBYAVA+

Our policies offer the best value for money, and we also give you an exclusive app\*, a special Whatsapp line and the best deals from the **#GObyAVA family!**

Get insurance for an **extended stay** directly from the App itself



View and **download your documents** at anytime from anywhere

Report an incident and **make a claim** in just a few clicks

Information and special deals for each country and **healthcare addresses** in many cities!

\*For a full English environment, we suggest using the App, although be aware that some parts may still remain in French (i.e.: IPID document)

**GOBYAVA.COM**

**+33 1 53 20 44 20**

**download the app!**



# Plan Santé Studies

## DETAILS OF COVERAGE



<b>MEDICAL EXPENSES</b>	<b>Unlimited</b>
<b>IN THE EVENT OF HOSPITALISATION</b> You must call to the Help Centre	Coverage with no excess up to a maximum of <b>100% of your actual expenses</b>
<b>WITHOUT HOSPITALIZATION</b>	Reimbursement of <b>100% of actual costs</b>
<b>EMERGENCY DENTAL CARE</b>	Reimbursement of <b>100% of actual costs</b> . Max. <b>€300</b>
<b>EMERGENCY EYE CARE</b>	Maximum <b>€250</b> . Excess: <b>€50</b>
<b>MEDICAL EXPENSES IN FRANCE</b> Capped at the Social Security reimbursement rate and base level	<ul style="list-style-type: none"> <li>• Maximum with hospitalization : <b>€1,000,000</b></li> <li>• Maximum without hospitalization : <b>€15,000 €</b></li> </ul>
<b>MATERNITY</b>	Reimbursement of <b>75% of actual costs</b> . Max. <b>€8,000</b>



<b>SHIPMENT OF MEDICATIONS</b> Essential and not available locally	Actual costs
<b>SENDING A DOCTOR ABROAD</b>	Actual costs
<b>TRANSPORTATION OF THE POLICYHOLDER TO A MEDICAL CENTRE</b>	Actual costs
<b>REPATRIATION OF THE POLICYHOLDER TO HIS/HER HOME</b>	Actual costs
<b>REPATRIATION OF THE POLICYHOLDER'S BODY</b> To his/her birth country in the event of death	Actual costs
<b>COVERAGE OF TICKETS</b> And living expenses for a family member	Return ticket • Max. per person per day : <b>€50</b> / Max. : <b>€500</b>
<b>COVERAGE OF THE COST OF EXTENDING THE POLICYHOLDER'S STAY</b>	Max. per person per day : <b>€50</b> / Max. : <b>€500</b>
<b>RETURN OF ACCOMPANYING PERSONS</b> And coverage of living expenses	Single return ticket • Max. per person per day : <b>€50</b> / Max. : <b>€500</b>
<b>EARLY RETURN OF THE POLICYHOLDER</b>	Return ticket
<b>LEGAL ASSISTANCE ABROAD</b>	Max. per policyholder: <b>€3,000</b>
<b>CRIMINAL BAIL ABROAD</b>	Max. per policyholder: <b>€7,500</b>
<b>SEARCH AND RESCUE EXPENSES</b>	Max. per policyholder: <b>€5,000</b>



<b>CASH ADVANCES</b>	Max. per policyholder: <b>€500</b>
<b>SENDING URGENT MESSAGES</b>	Actual costs



<b>SINGLE PAYMENT IN THE EVENT OF ACCIDENTAL DEATH</b>	Per policyholder: <b>€8,000</b>
<b>SINGLE PAYMENT IN THE EVENT OF PERMANENT DISABILITY DUE TO AN ACCIDENT</b>	Up to <b>€40,000</b> , 30% excess



<b>CIVIL LIABILITY</b>	<ul style="list-style-type: none"> <li>• Max. for bodily injury: <b>€4,500,000</b></li> <li>• Max. for damage to property: <b>€450,000</b></li> <li>• €80 excess per claim</li> </ul>
<b>RENTAL LIABILITY</b> Fire, explosion and water damage	Max. <b>€100,000</b> , €80 excess per claim
<b>INTERNSHIP PUBLIC LIABILITY</b>	<ul style="list-style-type: none"> <li>• Max. for damage property: <b>€15,000</b></li> <li>• €80 excess per claim</li> </ul>



<b>LOSS, THEFT OR DAMAGE TO LUGGAGE</b> During air travel or due to an assault	<ul style="list-style-type: none"> <li>• Max. <b>€2,000</b> per policyholder, €15 excess</li> <li>• Valuables: reimbursement limited to 50% of the coverage</li> </ul>
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**CONTACT GOBYAVA.COM**



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**#GOBYAVAFAMILY**

# Plan Santé Studies

## DETAILS OF OPTIONS



<b>MEDICAL EXPENSES IN FRANCE</b>	Extended coverage for up to 90 days in the event of a temporary and/or permanent return. Starting at <b>€210</b>
<b>REMUNERATED WORK</b>	For work and internships paying over €550/month. <b>€10/month</b>
<b>INTERRUPTION OF STUDIES</b>	Reimbursement of unattended course costs up to €15,000. Starting at <b>€180</b>
<b>FLIGHT-ONLY CANCELLATION</b>	Reimbursement of cancellation costs up to €3,000. Starting at <b>€30</b>
<b>AVA TECH+</b>  <i>Good deal!</i>	Reimbursement in the event of breakage or theft of portable devices up to €3,000. Starting at <b>€15/month</b>
<b>AVA SPORT+</b>	Search and rescue coverage raised to €25,000 and coverage for dangerous and extreme sports under assistance and medical expenses. <b>€10/month</b>

## MAIN POLICY EXCLUSIONS

We're fully transparent! You will find all exclusions and other information in our [General Terms and Conditions](#).

### Exclusions relating to assistance and medical expenses

- Relapses relating to illnesses and accidents that occurred prior to the start date of the policy, including chronic illnesses and long-term illnesses.
- Pregnancy, maternity expenses and voluntary termination of pregnancies.
- Vaccinations, comfort care, costs relating to eyewear, contact lenses, prostheses of any kind, check-ups, examinations and routine tests and treatments (e.g. for acne, allergies, back pain, contraception, etc.), preventive and follow-up treatments relating to accidents and illnesses which are not covered.

### Exclusions common to all aspects of coverage

- The taking of drugs, narcotics or similar substances and medications not prescribed by an authorised medical authority, and the consequences of doing so.
- Mishaps occurring due to the policyholder being inebriated.
- Nervous and mental illness.
- The practice sports as a professional, amateur racing requiring the use of a motorised craft or a microlight, hang glider, flying wing, paraglider or parachute.

## WHAT TO DO IF AN INCIDENT OCCURS?

Details of procedures to be followed when unforeseen events occur can be found in our [Claims Procedures](#).

### Hospitalization & assistance

Call the 24/7 Help Centre on  
+ 1 817 826 7090 (USA and Canada)  
+ 33 01 49 02 42 11 (rest of the world)

### Outpatient Medical Care

You pay the costs initially and then request reimbursement by providing your records ([medical records signed off by a doctor, invoices, proof of payment and European bank details](#)) to AVA through your customer page on AVA.FR, by e-mail to [sinistres@ava.fr](mailto:sinistres@ava.fr) or on the GObyAVA app.



**For claims of more than €800, the original invoices and care sheets will be requested, as well as proof of payment.**



YOUTH MOBILITY SPECIALIST

*Bon voyage !*

## **REMINDER** *for a successful trip !*

- **Check that your passport and visa are valid**
- **Take a look at Ariane, the website maintained by the French Ministry of Foreign Affairs**
- **Make sure you have your vaccinations and get a full check-up before you leave**
- **Find out about the habits and customs of the country**
- **Download the app which is full of useful information and healthcare addresses covering a wide range of destinations! 😊**



**Download  
the app!**



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Whatsapp**



**Get your free  
quotation**