Assistance & complementary mission Insurance

Cover & Functioning

Practical guide 2014

This document, aims to offer travelers and authorizing officers a practical help on the cover and the functionning of the assistance of the 'Assistance and complementary mission Insurance'.
However, the legal basis remains the staff and financial regulations as well as the internal mission rules and, in the present case, the insurance contract.

VADE-MECUM COMPLEMENTARY MISSION INSURANCE

As officer or agent of the European Parliament, you are covered by a 24- hour insurance worldwide.

The complementary mission insurance, which one **covers you from the beginning until the end of your mission, without any time or geographical limits, both at your mission place and while travelling, comes to reinforce your medical insurance cover** and is addressed to **any person, statutory or non-statutory agent, working for the European Parliament and/or authorized by it** doing any business trip outside his/her place of employment.

1. Classical general "assistance-insurance"

Sickness/Accident

- **To provide** the Mission performer **with a local doctor**; recommend a doctor so that a **first diagnosis can be established**;

- If necessary, if the circumstances do not allow direct access to a doctor on site, **to provide** the mission performer **with a doctor on the phone so that a first diagnosis can be established and/or first aid advice can be given**;

- **Hospitalization assistance**: In the event of serious illness and/or accident, transportation of the mission performer to the nearest hospital which is most suitable in view of the mission performer's geographical location and condition and can provide the appropriate treatment;

- **Repatriation:** to organize and carry out the repatriation of the mission performer, according to the mission performer's condition, to his/her place of employment by the most appropriate means of transport;

- **Coverage of hospital fees and medical care services:**

    - **Advance of the money required** to cover such costs on the basis of costs actually incurred **up to a maximum of €165 000**. This advance will be reimbursed in full or in part through the healthcare, invalidity or death insurance of the insured person subject to the specific conditions of cover;

    - **Reimbursement of the balance of medical/hospitalisation costs** to be met by the mission performer **up to** a ceiling of **€12 500**.

- **Coverage for extended stays** if the sick/injured mission performer cannot be repatriated immediately:
    - reimbursement of the extra subsistence expenses incurred on the basis of actual costs up to the corresponding maximum limits published on the intranet of the Missions Unit.

- **Visit of a relative or friend from the country of origin or the place of employment:**

    - Payment of subsistence expenses, organization of and payment for the return travel for a member of the family or friend visiting the sick/injured mission performer,

    - **Cover up to the corresponding maximum limits** published on the intranet of the Missions Unit.

- **Medication and accessories:**

    - Sending any essential medication which cannot be procured on the spot or other such items, e.g. spectacles, contact lenses, prostheses, etc;

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- **Doctor:**
    - If no appropriate medical facilities are available, dispatch of a doctor to the mission performer.
    - **Coverage of the travel and subsistence expenses incurred on the basis of actual costs up to the corresponding maximum limits** published on the intranet of the Missions Unit.
- **Assistance in the event of death of the mission performer:**
    - **Preparation of the body or cremation** at a local crematorium and transport to a place of the family's choosing;
    - **Advance of the money required to cover the necessary costs**, with subsequent repayment through the healthcare, invalidity or death cover of the insured person on the basis of costs actually incurred, subject to the specific conditions of cover;
    - **Reimbursement of the balance of the costs** to be met by the mission performer on the basis of costs actually incurred.
- **Cost of the receptacle (coffin, urn, etc.):**
    - Cover of **up to €2 500 on the basis of costs actually incurred**;
    - In the event of the requirement to formally **identify the body, arranging return travel and subsistence expenses for a member of the family up to the corresponding maximum limits** published on the intranet of the Missions Unit. During the journey the person concerned will be covered by the contract under the same terms and conditions as the insured person.
- **Search and rescue costs:** if the mission performer is reported missing, irrespective of the circumstances and of the place where they went missing
    - **Coverage of any search and rescue costs on the basis of actual costs up to a maximum of €125 000.**

Early Return

- Coverage of the necessary costs for the organization of early return (travel arrangements and the costs related to the transport by the most appropriate means) **on the basis of the costs actually incurred in the event of:**
    - **Death of a family member** (spouse, partner, father, mother, brother, sister, child, grandchild, grandparent of the insured person and/or of the spouse/partner) or close colleague;
    - **Serious illness or accident of a family member** (spouse, partner, father, mother, brother, sister, child, grandchild, grandparent of the insured person and/or of the spouse/partner);

- **Hospitalisation of a child under eighteen, a spouse or a parent**;
- **Serious incident** (involving substantial material damage) at the home or office;
- **Riots, terrorism, natural disasters**, etc.
  If the institution considers that the circumstances at the place of mission could endanger the physical integrity or the health of the mission performer, assist in the organization of the return of the latter or, if necessary (severe disruption of the public transport services, impossibility of accessing these services, etc.), organize the early return of the Mission performer. In those circumstances, coverage will be on the basis of costs actually incurred.

Logistical and Administrative Assistance

- **Assistance with administrative procedures** and arrangements **for sending replacement passports, identity papers and credit cards** in the event of loss or theft:
  - **Cover of up to €1 100 on the basis of costs actually incurred**.
- **Assistance with administrative procedures and arrangements for transferring funds** in the event of the loss or theft of a wallet, purse or credit cards:
  - **Cover on the basis of costs actually incurred up to €5 500.**
- **Compensation in case of theft, damage and loss of luggage:**
  - compensation in the event of theft by breaking and entering, theft with assault, damage and/or loss while the baggage is being handled by a public transport company, damage resulting from a natural and/or manmade disaster, including acts of war, rioting and terrorism;
  - Compensation in case of theft of material prepared for the mission 24 hours before the start of business travel up to 12 hours after the end of the latter; without geographical limits;
  - **Compensation will be paid on the basis of actual costs (purchase price or cost of repair) up to a maximum of €11 000.** The mission performer will be responsible for obtaining a statement from the relevant authorities, notifying the insurer and submitting the necessary supporting original documents;
- **Compensation in the event of the late return of baggage (eight hours or more) by a transport company or equivalent:**
  - **Reimbursement of cost of purchasing basic necessities**;
  - **Cover of up to €5 500 on the basis of costs actually incurred.**

- **Legal Assistance**

Judicial/legal assistance covers the advance of costs incurred as a result of civil or administrative judicial proceedings, i.e.:

- **Advance to cover bail:**
    - **Up to €30 000**;
- **Advance to cover lawyers' fees:**
    - **Up to €15.000**;
- **Legal assistance where the mission performer is detained or threatened with detention following a road traffic accident:**
    - **Cover of lawyer's fees up to €1 700**.

2. Mission Life / Invalidity Insurance

<u>Outstanding balance insurance</u>:

In the event of the death or total or partial permanent invalidity of the mission performer following an accident occurring in the course of work-related travel, **the insurer will be responsible for the repayment of outstanding debts on property normally covered by a valid policy** taken out by the mission performer where, by virtue of the circumstances of an accident occurring during the mission, the personal insurance cover of mission performer is excluded or limited, and the insurance company exercises that exclusion or limitation.

This refers for instance to exclusion clauses that apply in the following situations:

- **Accidents arising in** the following circumstances:
  - **War**, including civil war, whether or not declared;
  - **Nuclear explosion or direct or indirect effects of exposure to radioactivity, or to chemical or biological contaminants**,
  - **Ongoing armed conflict or an outbreak of armed conflict** during the work-related travel;
- **Accidents occurring when the mission performer**:
  - **Is accidentally caught up in riots, civil commotion, acts of terrorism or sabotage, strikes, scuffles, physical attacks, etc.,**
  - **Uses a military or other such aircraft as a passenger and/or crew member;**
  - **Uses an aircraft on a non-scheduled service.**
- Any exclusion clause, relating to the legal domicile or usual residence of the mission performer.

This includes, for example, outstanding balance, life and permanent or partial invalidity insurance policies covering the mission performer and his/her dependants. The beneficiaries are the designated beneficiaries of insurance policies taken out by the mission performer for which the contractor in this contract will assume liability if the cover provided by any such policies taken out by the person on mission is limited in whole or in part for the abovementioned reasons.

This cover applies to all insurance policies taken out by the mission performer for which they have regularly paid the premiums due, excluding any impediment to the payment of premiums arising directly or indirectly because of the mission itself during which the accident that caused the death or invalidity of the person on mission occurred.

  - **The amount concerned corresponds to the full outstanding balance of the debt to be repaid up to a maximum of €330 000 on the basis of costs actually incurred.**

3. Whom to contact and how?

ASSISTANCE

Any need of assistance while on a mission? In case of emergency, you should contact the assistance centre at the following phone number:

Phone number: +32 3 253 69 16

You will have to identify yourself with:

- Your first and last name;
- The Institution you belong to: the European Parliament;
- The Contract Number: 2004760 Chartis;
- A brief description of the situation.

It will belong to the assistance centre to perform all procedures and take all the necessary measures to support your assistance needs regarding the problem faced.

LUGGAGE

In case of loss, delay and/or damage of luggage during the period of processing of the luggage by a public transport company, here is the procedure to follow:

- Report the claim to the airline company/transport carrier concerned by filling the Property Irregularity Report form (P.I.R.), available at the airport or to be asked to the transport carrier

- Fill in the Chartis claim declaration form (see link here after)**:**

  http://www.epintranet.ep.parl.union.eu/intranet/webdav/site/refin/shared/missions/form_declaration_claim-sinistre/form_declaration_claim-sinistre_fr.pdf

  - The tables "A", "B" and "C" must always be completed whereas the following ones (D, E and F) are only to be completed according to the nature of the claim.
  - For your good information:
    - The "Policy Holder" is: the European Parliament,
    - The contact person : Mrs. Nadia Christis (tel.: +352 4300 22861)

- You will have to return the claim declaration form, duly completed and signed, with all the supported documents detailed below to Vanbreda International to the following address:

Cigna

OPS - GP (O4)

B.P. 69

2140 ANVERS

Belgique

Email: Clientservice2@cigna.com

- supported documents **to be joined to the claim declaration form in case of loss or theft of luggage:**

  1. A copy of your mission order
  2. Declaration made to the police, the travel company or to any other relevant authority;
  3. Confirmation of final loss of luggage from the transport carrier
  4. Detail of the indemnity received;
  5. Exhaustive list of lost or stolen items with purchase invoices;
  6. In case of damage: estimate / invoice for repairs.

- In case of theft or damage as defined in this Vade-mecum, having no connection with a transport company, the procedure remains the same, except for the requested documents mentioned in points 3 and 4 which ones are not relevant.

MEDICAL COSTS

Some medical expenses incurred while on a mission, how to proceed with the complementary mission insurance?

In so far that **the mission policy acts as a complement on your sickness insurance scheme**, **invoices of medical expenses** (doctors' visits, hospitalization and prescribed medication) **first have to be submitted to your personal sickness insurance** (i.e. JSIS or any other personal sickness scheme) upon their reimbursement the settlement notes should be submitted to Vanbreda so that they can reimburse the amount remaining at your charge.

IMPORTANT!

In case of **an accident** during your mission, your accident must be reported to the **Parliament's Accidents Section**:

Pensions and Social Insurance Unit - Section Accident
Building GEO 03B038
Plateau du Kirchberg
L-2929 Luxembourg
Tél.: (352) 43 00 22528 / 23428 / 25273 / 24760
Fax: (352) 43 49 69
E-mail: SecteurAccidents@ep.europa.eu

within 10 working days of the date upon which the accident occurred. All accident declarations must be accompanied by a medical certificate.

- Accident declaration form
  http://www.epintranet.ep.parl.union.eu/intranet/webdav/site/refin/shared/forms/accident_declaration/declaration/accident_declaration_en.pdf

- Full text of the rules relating to accidents
- http://www.epintranet.ep.parl.union.eu/intranet/webdav/site/refin/shared/forms/accident_common_rules_insurance/accident_common_rules_insurance_en.pdf
-
- Further details http://www.epintranet.ep.parl.union.eu/intranet/ep/lang/en/content/administrative_life/personnel/health_social_entitlements/jsis/accident

It will belong to you to declare your medical expenses by filling the Chartis claim declaration form (see link here after)**:**

http://www.epintranet.ep.parl.union.eu/intranet/webdav/site/refin/shared/missions/form_declaration_claim-sinistre/form_declaration_claim-sinistre_fr.pdf

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B.P. 69

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Belgique

- supported documents **to be joined to the claim declaration form in case of medical costs:**

1. Copy of your mission order
2. Settlement note of the JSIS/ personal sickness scheme mentioning the reimbursement received.

The reimbursement of the balance of medical/hospitalisation will be done by Vanbreda, according to the ceilings mentioned in this practical guide.

The Missions Unit

remains at your disposal
for any question regarding the complementary mission assurance.

Do not hesitate to contact us!

Contact person: Nadia Christis (tel.: +352 4300 22861)