

ERCIM derogatory and special terms and conditions

I- Derogatory conditions

1) **Prior agreement / Reimbursement ceilings** : the amount from which the request for an agreement stated in Article 3 of the « Metropolitan France 100% » and « Assistance Abroad Schemes» is compulsory is set at 1000€ per affection.

2) **Travel information:** the beneficiaries from the « universal coverage » scheme do not have to inform Campus France of their temporary travels to France or to their homeland. However, the information is mandatory for journeys between two foreign countries.

II - Specific schemes

Regime 100% universal : this scheme with single contribution is applicable to the beneficiaries of the Universal Call program in France, abroad and in their home country. It allows them to be covered by the « 100% France Metropolitan » scheme when they are in France or in their home country (derogatory clauses included) and by the « Assistance Abroad » scheme when they are abroad.

III - Reminder regarding maternity cover

1) The conventional conditions of the universal scheme applicable are:

Pregnancy fees (doctors, ultrasounds, tests ...) are covered in France and in the country of origin from the first day of affiliation.

Cover (only after a minimum of 61 days of affiliation) of childbirth in France and in the country of origin (in case of childbirth in the country of origin, in the frame of a reimbursement process).

The maternity warranty does not cover the expenses related to the child: the newborn must be insured by the mother from birth (no family coverage).

2) The conventional condition of the « Assistance Abroad » scheme:

Only pregnancy fees are reimbursed.

All expenses related to childbirth and the newborn are excluded from the warranty.

The derogatory terms and conditions are strictly applicable to insurance subscriber and in no case to the rightholders.