



# The practical guide to your contract





# Welcome

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Thank you for choosing to subscribe to the expatriate contract Assur Travel.

To give you access to the best possible treatment, we have chosen to fully delegate the management to GAPI (Management of Insurance of Persons Abroad), which will be your sole representative for managing any information or reimbursement request.

Keep this guide: it will be valuable for you and will answer all the questions that you may ask about your health cover during your expatriation!

**Do not hesitate to note your MEMBERSHIP MEMBER:**



**It will be useful for any contact with Gapi!**

(This guide will give you certain information relating to your contract and will help you in going through your processes. In any case, this document has no legal value, the information notice and the membership certificate will prevail between the parties)

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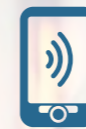
# 1/ My contract & me

## MY KEY CONTACTS



- Do you have a question about your contract or about a reimbursement?
- Do you need hospitalisation?
- Do you have an emergency?

Do not hesitate to contact the multilingual teams of our management centre, wherever you are!



### BY TELEPHONE

Monday to Friday  
from 9:00 to 12:30 and from 1:30 to 6:00  
On +33 (0)3 28 54 03 20



### BY EMAIL

Contact us directly by e-mail at the address:  
service-medical@gapigestion.com

In the event of an emergency, if you are abroad, your assistance company's medical support from your contract is available 24/7 on the telephone number shown on your membership card.



### BY FAX

+33 (0)3 20 25 64 40



### BY POST

GAPI  
Zone d'activité Actiburo  
99 rue Parmentier  
59650 Villeneuve d'Ascq

- Do you have to make a request for prior agreement?



Contact us directly by email at: [Service-medical@gapigestion.com](mailto:Service-medical@gapigestion.com)

- Do you need assistance?



In the event of an emergency, if you are abroad, your assistance company's medical support from your contract is available 24/7 on the telephone number shown on your membership card.

- Would you like access to a network of doctors, clinics or hospitals worldwide?



In your contract, you benefit from remote consultation. Thanks to this service, you can consult a French general practitioner or specialist doctor in writing, by telephone or by video 24h/7.

Log onto the site: <https://www.medecindirect.fr>, or download the mobile application "Medecindirect" via the App Store or Google Play.

- Do you wish to access your customer area online?



You can log onto your personal area accessible 24/7, equipped with your membership number (you will find it on your policyholder card) & also on the application Gapi Members, to download via the App Store or Google Play.

## MY MEMBERSHIP FILE



### ■ It consists of:

- Your membership certificate which certifies the cover that you have taken out.
- The call for contributions for the payment of the first instalment (This reminder is to be settled by the date indicated on the latter).
- Contractual information documentation of insurance companies specifying the cover that you have chosen.
- A membership card with the contact details of the organisation to contact for advance hospitalisation for more than 24 hours costs requests and the contact details of the insurance company if you have taken this option.
- Blank treatment forms (valid only outside of France), if you have chosen a 1st € product these forms must be filled in by practitioners to enable us to compensate you.
- Blank prior agreement forms that you can use if needed, for treatment needing prior agreement.
- From this practical guide.

## ACCESS TO MY SERVICE



- To facilitate your expatriation, we offer you different services which will enable you to simplify all the steps you must take and take full advantage of your cover.

From your computer, tablet or smartphone, you can for example manage your reimbursements, consult your guarantees, contact your management centre in a few clicks... all via your personal area, 100% secure.



For access to your personal account via the website or the application, you must imperatively have your membership number, which will be sent to you for any connection.

### ■ The website

Log on to the site [www.gapigestion.com](http://www.gapigestion.com)

To create your account, you will need:

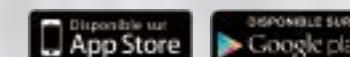
- your ID, which corresponds to your member no., given in the confirmation email when you subscribed;
- your password, which will be sent to you by email for activation of the account, to be personalised from the 1st connection.



#### From this area you can:

- Update your personal informations.
- Monitor your reimbursements in real time.
- Access to teleconsultation.
- Download your benefit slips.
- Access all of the contractual documents (information notices, treatment sheets, prior agreement forms...).
- Pay your contributions online.
- Contact your Management Centre.

### ■ The application Gapi Members



Our application enables you, via your smartphone, to access all the functionalities of the website, more rapidly and wherever you are in the world.

#### From this application, you can:

- Access to all the information on your contract and modify your personal information.
- Pay your contributions online in a completely secure area and monitor your reimbursements in real time.
- Access to teleconsultation.
- Access to all the emergency numbers: repatriation assistance, if option subscribed, third-party payment.
- By a simple photograph and one click, send your treatment invoices to the management centre.
- Access to treatment in your area and find the nearest hospital, thanks to geolocalisation.

# TELECONSULTATION



- **By taking out our contract, you benefit for free from teleconsultation via MedecinDirect.**

**Do you have a health question? Consult a French general practitioner or specialist doctor in writing, by telephone or by video 24h/7.**

**The teleconsultation MedecinDirect is paid 100% by your insurer.**

## HOW DOES IT WORK?

To receive the teleconsultation MedecinDirect:

1



Log onto the site [www.medicindirect.fr](http://www.medicindirect.fr) or via the free application MedecinDirect (available on IOS and Android).

2



Complete the enrolment form and give your GAPI membership number. Your enrolment will be automatically acknowledge and free.

3



Log on with your email address (your ID) and the password that you chose during your enrolment.

4

Complete the validation code, (not to be confused with your password), which you will be asked for at each login, to ensure complete security of your personal data. You can choose to receive it by email or SMS.

5



Once your account is created, validate your identity. This step is mandatory if you want to be able to receive a prescription.

6



Click on «new consultation» to be in put into contact with a doctor.

An available service:



24/7



In writing



By telephone



By video

MedecinDirect is not an emergency service. In a case of doubt or emergency, please contact your general practitioner or call 112. MedecinDirect supports the doctor in the field, respecting the treatment pathway.

## 2/ My Health cover

- **As the health of all the family is primordial, we put everything in place to facilitate access to treatment for you, everywhere in the world.**

### The geographical zone of access to treatment

The geographical zone of guarantee is determined by your country of expatriation.

Your guarantees apply to the reimbursement of the costs which were set out in the geographical zone of guarantee which is applicable to you. Your geographical zone of guarantees is indicated in your certificate of membership.

### Good to know

In a case of emergency hospitalisation following an accident or an unexpected illness, the health costs set out in countries located outside of the geographical zone of guarantee applicable will be guaranteed if they are set out by you or by your beneficiaries during a private or business trip of 60 days maximum, and if they were foreseeable before the trip. The travel expenses remain payable exclusively by you.

### What is an excess?

Certain formulas and guarantees may be subject to excesses. Depending on the formula chosen, the amount of the excess will be indicated in your table of guarantees.

### Good to know

An excess is a fixed amount for which the insured person must pay for a period of cover (over the calendar year) before we can start to reimburse the medical costs.

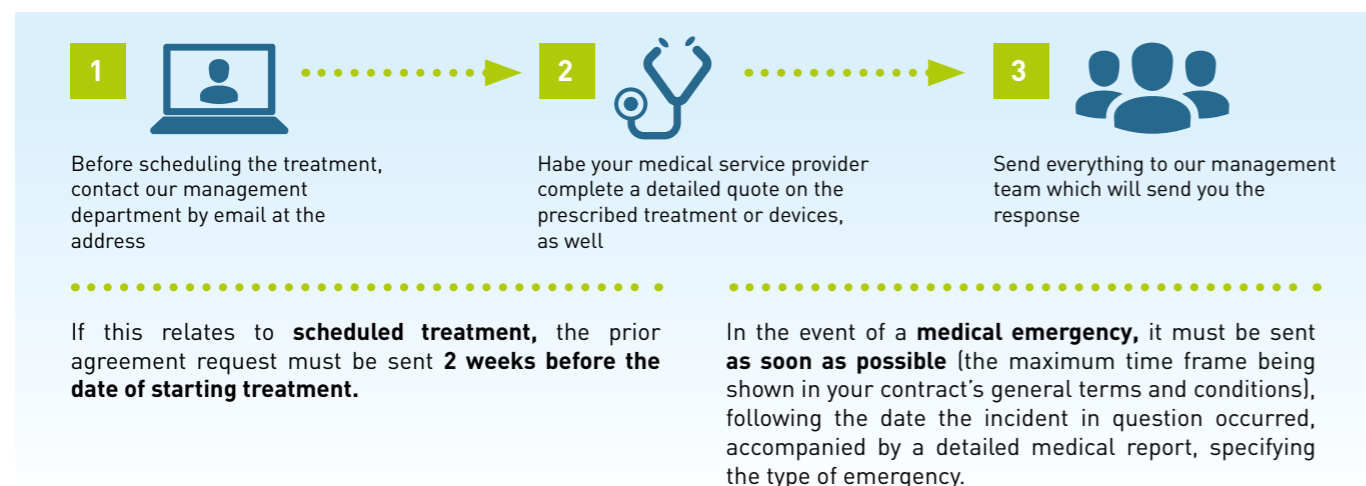
# PRIOR AGREEMENT



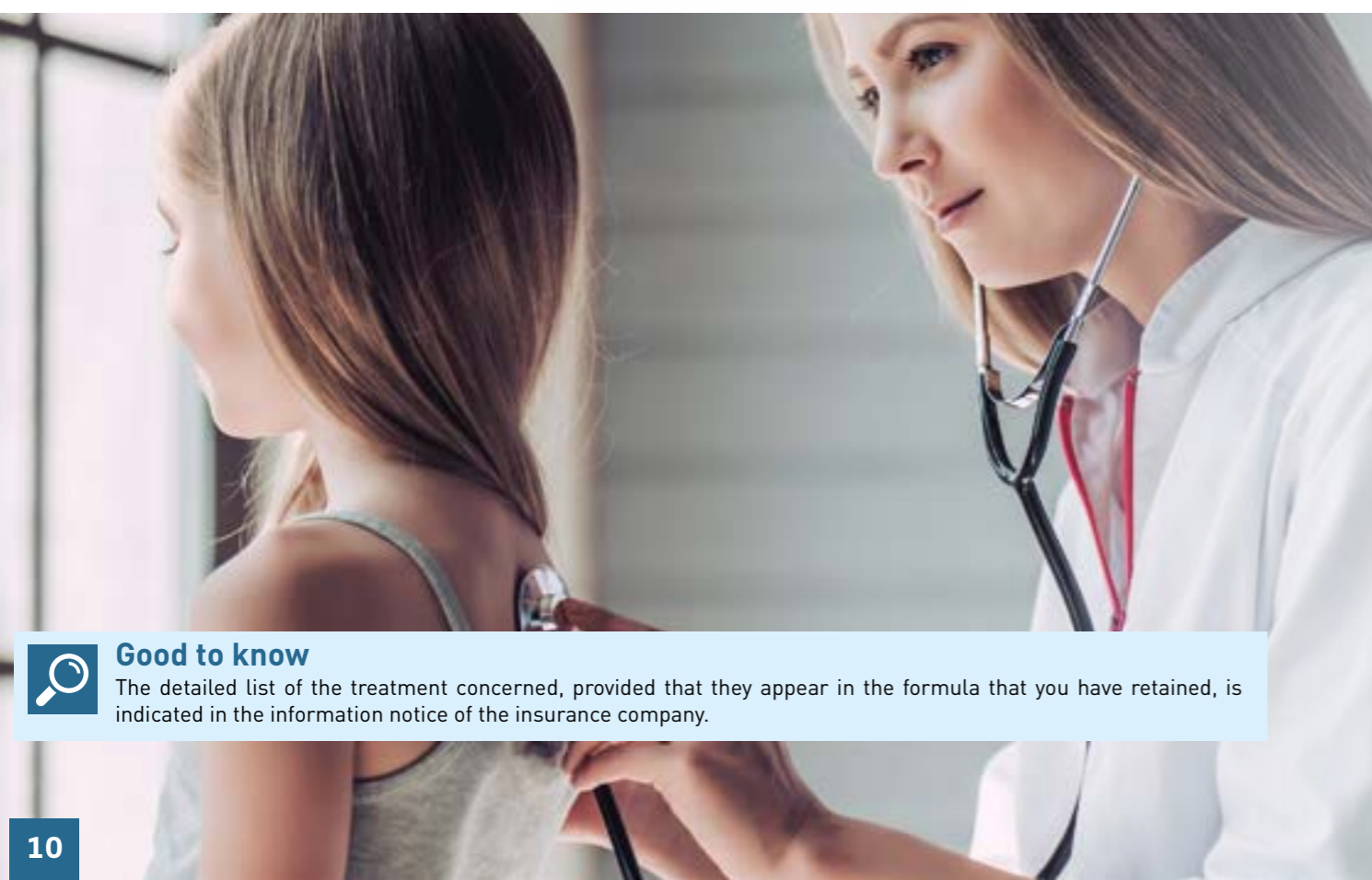
- Some treatments require a prior agreement on the part of our medical examiner.

This is a process carried out by you, prior to having treatment carried out, requesting the agreement of the insurance company to cover certain medical expenses.

This procedure is very important; in fact, without receipt of this prior agreement, certain payments of treatment may be refused.



This request for prior agreement must be sent, either in an envelope marked confidential for the attention of the medical examiner of GAPI - ZONE D'ACTIVITE ACTIBURO - 99 Rue Parmentier - 59650 Villeneuve d'Ascq, or by secure email bearing the mention "Confidential" to: service-medical@gapigestion.com.



**Good to know**  
The detailed list of the treatment concerned, provided that they appear in the formula that you have retained, is indicated in the information notice of the insurance company.

# HOSPITALIZATION



- Hospitalization needs a request for prior agreement.
- They are several types of hospitalization:
  - in the case of illness or accident,
  - for an out-patient stay necessitating spending a night on site, requiring a general anaesthetic or on medical prescription.

(A visit to the A & E department without any substantial medical interventions is not hospitalization).

Your contract enables you to benefit from direct cover of hospitalisation costs, if this hospitalisation exceeds 24 hours and subject to the establishment accepting:

- either through the assistance company, if the hospitalisation takes place outside of France
- or through GAPI's intermediary if your hospitalisation takes place in France: if the establishment is authorised by Social Security, GAPI's medical department will be responsible, on a simple telephone call from you, for sending to the clinic, the management costs within the limit of your contract's cover. If the establishment is not authorised, you must pay the costs in advance.

To do this, all you need to do is call the assistance company or GAPI, whose contact details are shown on your policyholder's card.

**In the case of a prior agreement, here are the documents to send to the medical examiner of GAPI:**

- A medical report, outlining:
  - The diagnosis and/or symptoms (and date they started)
  - The circumstances surrounding the accident, if necessary
  - The treatment to come
- A detailed quote indicating:
  - The costs of stay / the medical costs / possible amounts charged over the standards fees / the specific room
- The hospitalization notice, as well as a hospitalisation report, outlining the entry and exit dates

Prior agreement from the company will not exceed 10 days of consecutive hospitalization. If your hospitalization had to be extended or that you needed to change department during your hospitalization, a new prior agreement request must be made.

**Good to know**  
In the context of hospitalization abroad, we draw your attention to the fact that if you are attached to a CPAM, this advance is not possible (the CPAM refusing the direct reimbursement to GAPI of the part payment by the compulsory regime). In the case of hospitalization in France, if you have opted for a complementary contract, don't forget to inform the establishment which primary health insurance provider you are attached to.

# MEDICAL PROCEDURES



## Here is the list of the different medical procedures which necessitate a prior agreement.

For rapid and complete processing of your application, it is important to send to our medical examiner the documents mentioned, depending on the medical procedures to undertake.

Forms are available on request.

### Standard medical procedures (biology, imaging, technical procedures)

- A medical report indicating the symptoms and their start date
- The type of examinations scheduled
- The copy of the reports of the previous examinations
- A detailed quote
- The full contact details of the medical practice or of the practitioner
- The provisional treatment dates

### Serial medical procedures (physiotherapist, nurse, speech therapist, orthoptist...)

- The medical description indicating the diagnosis (as well as the date of the 1st diagnosis or the 1st observation)
- The number of sessions
- The copy of the reports of the previous examinations
- A detailed quote (which mentions the price per session)
- The full contact details of the medical practice or of the practitioner
- The provisional treatment dates
- The report after treatment has been carried out must accompany your request to be reimbursed for these

### Medical prostheses using equipment

- A full medical report, outlining: the diagnosis, the date of the 1st diagnosis and possible prior treatment
- The circumstances surrounding the accident, if necessary
- A detailed quote indicating: the costs of the equipment and of installing the equipment
- The full contact details of the medical practice or of the practitioner
- The provisional treatment dates

### Dental treatment

#### Routine treatment and dental prostheses

- The copy of the panoramic x-ray and/or its report
- The detailed treatment plan from your practitioner, outlining the number of teeth to be treated
- A detailed quote
- The full contact details of the medical practice or of the practitioner
- The provisional treatment dates

#### Orthodontics for children

- The same documents as above with the detailed quote mentioning the provisional duration of the treatment



#### Good to know

Reimbursement for orthodontics invoices are made half-yearly, in arrears, after treatment is carried out. It is compulsory to attach a treatment certificate to your reimbursement request, produced by your practitioner, outlining the start and end date of the half-year in question, as well as their number.

### In the event of optical costs (refractive eye surgery)

- A complete medical report detailing the nature of the procedure and the degree of correction
- A detailed quote
- The full contact details of the medical practice or of the practitioner
- The provisional treatment dates

### In the event of infertility treatment

- A report with the nature of the infertility and the scheduled implementation of the treatment (protocol)
- A detailed quote
- The full contact details of the medical practice or of the practitioner
- The provisional treatment dates

### In the event of maternity

#### Are you pregnant? Congratulations!

- Send to GAPI your declaration of pregnancy. This is a medical certificate produced by your doctor which indicates the presumed date of childbirth and/or the estimated date of conception. Gapi has produced a practical booklet which will guide you in the steps to take throughout your pregnancy, which will also outline for you



# MY REIMBURSEMENTS HEALTH COSTS



To process your file as soon as possible, it is important to send us all the documents requested. From receipt of the documents, the treatment will be done within 72h00.

- ▶ For all your invoices lower than €500, you can send us your documents by email (service-medical@gapigestion.com). For even more rapid processing, you can submit via the application "GAPI adhérents" a scan or a photograph of your prescriptions and treatment invoices.
- ▶ For all your invoices higher than €500, you can send to us directly by post, the original invoices accompanied by the supporting documents to the following address: GAPI Zone d'activité Actiburo - 99 rue Parmentier - 59650 Villeneuve d'Ascq.

## If you have taken out additional insurance:

To process your file as soon as possible, it is important to send us all the documents requested. From receipt of the documents, the treatment will be done within 72h00

### Your benefit from the CFE (Caisse Française pour les étrangers)

If you benefit from the CFE, you must ask practitioners to fill in the CFE's treatment forms and have them sent to the following address: Caisse des Français à l'Étranger. For the attention of the GAPI management department  
Centre d'activité St Nicolas 160 rue des Meuniers - CS 70238 Rubelles 77052 Melun Cedex -France Or via the application CFE&Moi accompanied by any document which would be useful for processing your request (original paid invoices, prescriptions...)

### You are attached to a French CPAM

If you are attached to another compulsory regime, make copies of your treatment forms, send the originals to your local office for reimbursement of the basic share. When you receive the reimbursement breakdowns, send them to GAPI, accompanied with copies of treatment forms.

### You have taken out additional insurance from the 1st euro

You must ask practitioners to fill in the CFE's treatment forms and have them sent to GAPI, accompanied by any documents which would be useful for processing your request.



#### Good to know

Please keep a copy of your treatment forms, these can be useful in the event of post being lost or a claim.

# HOW DOES MY HEALTH CONTRACT'S OPTIONAL COVER WORK?



## ■ You are free to select the additional guarantees in your contract.

Our teams are at your disposal to define your requirements with you, and to therefore orientate you to the cover that you need.

## ■ Repatriation assistance

Repatriation assistance is a guarantee of medical assistance which insures you on your place of expatriation or during your trips abroad.

This is a service of intervention of emergency evacuation of the policyholder, in case of accident or of severe illness occurring in the country of destination

**In the event of an emergency situation, you must contact, before you start any process, the assistance company on the telephone number which is shown on your policyholder card.**



### Good to know

Gapi doesn't get involved in the application of contractual cover. However, in the event of a problem with the assistance company you can of course contact us. For any information about this cover, please refer to the information notice.

## ■ Private civil liability

The civil liability guarantee covers damage caused to a third party, whatever the type. This damage can be bodily, material, accidental or intangible.

In the event of a claim, subject to any reservations of payment and to enable the company to best process your claim file, we request that you send it the following documents, within a deadline of 48h maximum to the following address: [indemnisations@tokiomarinekiln.com](mailto:indemnisations@tokiomarinekiln.com)

- A sworn declaration detailing the full circumstances of the damage
- The contract details of the third party who suffered the damage
- The type of damage

(if it relates to material damages, attach the following to your declaration; the initial purchase invoice of the damaged property, the quote for repair or replacement or a certification of irreparability from the insurer, MRH Multirisques Habitation (Comprehensive Home Insurance), indicating the compensation paid following the damage caused by the policyholders or their refusal for compensation).

## ■ Provident fund

The provident fund is a cover which ensures a certain security and enables to protect the policyholder against certain risks. It covers several things: loss of income in case of problems, death, occupational disability...

# FREQUENTLY ASKED QUESTIONS



## ■ How can I paid my contributions?

Several options are available to you:

- by bank transfer (the account details to be credited are shown on your request for contributions)
- by bank card from your personal area at [www.gapigestion.com](http://www.gapigestion.com) or via the application Gapi Adherents [Members]
- by bank transfer at the tariff of a domestic transfer via Western Union from your personal area on [www.gapigestion.com](http://www.gapigestion.com) in the event of eligibility of your country by this establishment (the list of countries is available on request as well as an explanatory document of the procedure to follow).
- by standing order on your account located in SEPA zone (consider completing, dating and signing the SEPA mandate included in your request for enrolment and send us the mandate accompanied by the bank details of the account to withdraw).
- by french cheque made out to GAPI to send to: GAPI - ZONE D'ACTIVITE ACTIBURO - 99 Rue Parmentier - 59650 Villeneuve d'Ascq (write your membership number on the back of the cheque).

## ■ Into which account and in which currency can I be reimbursed?

You can be reimbursed for your health service provisions into an account registered in France or abroad, and in the currency of your choice (reception costs at your exclusive charge).

## ■ How do I make a complaint?

If you wish to express discontent about our company on a clearly identified subject (a request for service, provision, information, clarification or request for opinion which is not a complaint), do not hesitate to contact your usual representative (commercial intermediary or customer service): they are best placed to listen to you and will put the necessary into place to answer your concern.

If a dissatisfaction continues, you can contact our complaints department. The complaint must compulsorily be made in writing. To help you, you have a "model form" available on request.

Your letter must be sent, electronically, to the following address [reclamation@gapigestion.com](mailto:reclamation@gapigestion.com) or by post to: GAPI - Service de traitement des réclamations (Claims Department) - ZONE D'ACTIVITE ACTIBURO - 99 Rue Parmentier - 59650 Villeneuve-d'Ascq.

## ■ How to cancel my contract?

You can send us a recommended letter (postal or electronic) specifying the reasons for your cancellation request to:

GAPI  
ZONE D'ACTIVITE ACTIBURO  
99 Rue Parmentier  
59650 Villeneuve d'Ascq

The procedure can also be performed by a single email ([contact@gapigestion.com](mailto:contact@gapigestion.com)) by attaching imperatively a scanned letter (signed by you).

We remind you that only the recommended letter guarantees proper receipt.

In the event of you returning definitively to France, please attach any document clarifying your return to your request.

(You must adhere to a minimum prior notice in sending your letter, please refer to your contract's general terms and conditions to see the modalities).

## ■ How to modify my contract, in the event of change of family situation?

As different events may occur in your life, here are the modalities to follow in the event of change of family situation:

**Marriage, civil solidarity pact or cohabitation**

You have 30 days to send us the request for full membership of the new beneficiary.

If you have taken out death cover, consider updating the designation of beneficiary/beneficiaries.

**Divorce**

All you need to do is send us a copy of the judgement.

**Maternity**

All you need to do is send the certificate of pregnancy mentioning the presumed date of conception or the anticipated date of delivery. Consider sending the request for prior agreement for the costs of giving birth for payment of your hospitalisation.

**Birth or adoption**

Your child can be added to your cover. To do so, you must send us the certificate of birth or adoption, as well as the request for membership as soon as possible.

For any other request, do not hesitate to contact us on 03 20 34 67 48.





GAPI - Courtier gestionnaire en Assurances - N° ORIAS 10056960 - [www.oriass.fr](http://www.oriass.fr)  
Adresse postale : ZONE D'ACTIVITE ACTIBURO : 99 Rue Parmentier – 59650 Villeneuve d'Ascq - Siège social : 16 rue de la Fontaine au Roi 75011 Paris - France  
Tél. (33) 03 28 54 03 20 - Fax. (33) 03 20 25 65 40 - [contact@gapigestion.com](mailto:contact@gapigestion.com)  
SARL au capital de 55.000 € - RCS PARIS 490 676 228

Entreprise régie par le Code des assurances sous l'Autorité de Contrôle Prudentiel et de Résolution  
4 place de Budapest CS 92459 75436 Paris cedex 09 et Souscripteur d'une assurance Responsabilité Civile et Garantie financière ALLIANZ N°53271725-29  
Service Réclamation : GAPI - Service Réclamation – Zone d'activité ACTIBURO - 99 Rue Parmentier 59650 Villeneuve d'Ascq

Si notre service réclamation ne vous donne pas satisfaction, vous pouvez saisir le Médiateur de l'Assurance :  
par courrier simple à : LA MEDIATION de L'ASSURANCE - POLE PLANETE CSCA - TSA 50110 - 75441 PARIS cedex 09  
ou par email à [le-mediateur@mediation-assurance.org](mailto:le-mediateur@mediation-assurance.org) ou à partir du site : <https://www.mediation-assurance.org/>  
[www.assur-travel.fr](http://www.assur-travel.fr)



ASSUR-TRAVEL - Courtier Grossiste en Assurances - N°ORIAS 07030650 – [www.oriass.fr](http://www.oriass.fr)  
Siège social : Parc ACTIBURO 99 rue Parmentier 59650 Villeneuve d'Ascq - Tél. 03 20 34 67 48 - Fax 03 20 64 29 17  
SAS au capital de 100 000 Euros - RCS LILLE 451 947 378

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par courrier simple à : LA MEDIATION de L'ASSURANCE - POLE PLANETE CSCA - TSA 50110 - 75441 PARIS cedex 09  
ou par email à [le-mediateur@mediation-assurance.org](mailto:le-mediateur@mediation-assurance.org) ou à partir du site : <https://www.mediation-assurance.org/>  
[www.assur-travel.fr](http://www.assur-travel.fr)