

Contract : Cap Student
Contract no. : CHAPKA - 1783877 / AUO
Policy no. : QUATREM - 0027922 10000 001
Policy no. : EUROP ASSISTANCE IB - IB1900383FRCA3

Booking : 06/09/2022 - 12:52:24
Agency : CHAPKA DIRECT

Contract information :

Departure date :	07/04/2022
Return date :	01/04/2023
Country of residence :	Finland
Your destination :	Luxembourg
European Health Insurance Card holder :	Yes
J1 or Q1 visa holder (USA only) :	No
Purpose of your trip :	Internship
Name of the school, university or company abroad :	LFPE Sàrl
Option "interruption of studies" :	No

Subscriber :

Name :	Mr Oula FORSSTROM
Date of birth :	15/07/1993
Address :	Revontulentie 2 G77 02100 Espoo Finland
Phone :	+358404177124
Email :	oula.forsstrom@gmail.com

Premium : (all tax and fees included)
Premium paid : 175,00 EUR

This document proves your membership in the contract on which appears the policy number which will be asked in case of disaster. Keep this document with you during your stay.

The premium includes taxes and dues (€0.80) to the Chapka association. Chapka is the underwriter of this contract.

Under the french data protection act of January 6th 1978, you have a right to access and to correct the data related to you, and to make an opposition to its transmission. To exercise this right, email to cil@chapka.fr.

The participant agrees to have read the terms and conditions of the contract and to have received a copy or printed. By paying the premium, he accepts the terms, limitations and exclusions.

In case of disaster: refer to terms and conditions.



Aon France trading under the trademark Chapka Assurances. - Head office 31-35 rue de la Fédération, 75717 Paris Cedex 15, France. - ORIAS No. 07 001 560, Simplified joint-stock company with a capital of 46 027 140 euros, Paris Trade and Companies Register No. 414 572 248. - Financial guarantee and civil liability insurance in accordance with sections L.512-7 and L.512-6 of the French Insurance Code.



Quatrem (société du Groupe Malakoff Médéric) - Entreprise régie par le Code des assurances - S.A. au capital de 380 426 249 €- RCS Paris B 412 367 724 - Siège social : 21 rue Laffitte - 75317 PARIS CEDEX 09 - N° TVA : FR07412367724



Asso. Chapka - Siège social : 31-35 rue de la Fédération, 75717 Paris Cedex 15 - Date de publication au J.O. : 13/12/2014 - RNA n°W751227155



EUROP ASSISTANCE - Société d'assurances de droit français - SA au capital de 35 402 785 €- RCS Nanterre 451 366 405 - Siège social : 1 promenade de la Bonnette, 92230 Gennevilliers - Agissant pour son compte et pour sa succursale irlandaise, EUROP ASSISTANCE SA IRISH BRANCH - Principal établissement : 13-17 Dawson Street, Dublin 2, Irlande - Enregistré en Irlande sous le n° 907 089



ATTESTATION D'ASSURANCE

Nous certifions par la présente que l'assuré, dont le nom figure ci-dessous, bénéficie des garanties reprises dans le tableau, conformément aux polices "Cap Student", souscrite par l'association Chapka auprès de la compagnie **QUATREM** (n° 0027922 10000 001) et **EUROP ASSISTANCE IB** (n° IB1900383FRCA3). **EUROP ASSISTANCE IB** détient la notation AM BEST "A".

Cette couverture est applicable dans la limite de la durée de validité du contrat et pour la destination indiquée.

Prénom et nom de l'assuré :	Mr Oula FORSSTROM
Validité de la garantie (jj/mm/aaaa) :	du 04/07/2022 au 04/01/2023
N° d'adhésion (CHAPKA ASSURANCES) :	n°1783877
N° de police (QUATREM) :	n°0027922 10000 001
N° de police (EUROP ASSISTANCE IB) :	n°IB1900383FRCA3
Destination :	Luxembourg
Motif du séjour :	Stage professionnel

Tableau des principales garanties (**y compris Covid-19**) :

FRAIS MEDICAUX ET HOSPITALISATION (QUATREM)	PLAFONDS
- FRAIS D'HOSPITALISATION Frais de séjour, honoraires, autres frais médicaux, ambulance	Prise en charge au 1er euro, 100% des frais réels, sans franchise
- MEDECINE DE VILLE (hors hospitalisation) Consultations, analyses, actes techniques, imagerie	Prise en charge au 1er euro, 100% des frais réels, sans franchise
- FRAIS DENTAIRES D'URGENCE	100% des frais réel, max. 500 €/par an
ASSISTANCE 7j/7 - 24h/24 (EUROP ASSISTANCE)	PLAFONDS
- ASSISTANCE EN CAS DE MALADIE OU BLESSURE Transport, rapatriement	Frais réels
- ASSISTANCE EN CAS DE DECES Transport du corps Frais de cercueil ou d'urne	Frais réel max. 2000 €
GARANTIES D'ASSURANCE (EUROP ASSISTANCE)	PLAFONDS
- INDIVIDUELLE ACCIDENT DE VOYAGE Capital décès Capital invalidité permanente ou totale	10 000 € 50 000 €
- RESPONSABILITE CIVILE VIE PRIVEE A L'ETRANGER dont dommages corporels et immatériels consécutifs dont dommages matériel et immatériels consécutifs dont dommages au matériel confié dans le cadre d'un stage	4 000 000 €/événement, franchise 80 € 450 000 €/événement, franchise 80 € 12 000 €/événement, franchise 80 €
- RESPONSABILITE CIVILE LOCATIVE A L'ETRANGER	100 000 €/événement, franchise 80 €

La présente attestation ne peut engager l'assureur en dehors des limites précisées par les clauses et conditions du contrat auquel elle se réfère. Pour la mise en oeuvre des garanties, l'assuré doit obligatoirement et préalablement à toute intervention, contacter le plateau d'assistance au **+33 1 41 85 93 16**.

Fait à Paris, pour servir et valoir ce que de droit, le 09/06/2022.



Chapka Assurances
31-35, rue de la Fédération
75015 PARIS
Tél. : +33 1 74 85 50 50



INSURANCE CERTIFICATE

We hereby certify that the below named person has obtained the coverage described in the table, in accordance with the policy **Cap Student**, taken out by Chapka association, from the companies **QUATREM** (no. 0027922 10000 001) and **EUROP ASSISTANCE IB** (no. IB1900383FRCA3). **EUROP ASSISTANCE IB** holds an AM BEST "A" rating.

This cover is valid only for the indicated period of time and destination.

Firstname and lastname :	Mr Oula FORSSTROM
Validity period (mm/dd/yyyy) :	from 07/04/2022 to 01/04/2023
Subscription number (CHAPKA ASSURANCES) :	no.1783877
Policy number (QUATREM) :	no.0027922 10000 001
Policy number (EUROP ASSISTANCE IB) :	no.IB1900383FRCA3
Destination :	Luxembourg

Main covers (**including Covid-19**):

MEDICAL & HOSPITALIZATION EXPENSES (QUATREM)	LIMITS
- HOSPITAL EXPENSES Room, other medical expenses, ambulance	From 1st \$, 100% actual costs without deductible and limits
- MEDICAL EXPENSES (other than hospital) Consultations, analysis, technical procedures, imaging	From 1st \$; 100% actual costs without deductible and limits
- URGENT DENTAL CARE	100% actual costs, max. \$ 500 per year
ASSISTANCE 24h-7d (EUROP ASSISTANCE)	LIMITS
- ASSISTANCE IN CASE OF ILLNESS OR INJURY Transport, repatriation	Actual Costs (without limits)
- ASSISTANCE IN CASE OF DEATH Transport of the body Expenses for coffin	Actual costs (without limits) max. \$ 2,000
INSURANCE BENEFITS(EUROP ASSISTANCE)	LIMITS
- INDIVIDUAL INSURANCE FOR ACCIDENTS Death benefits Permanent or total accidental disability benefits	\$ 10,000 \$ 50,000
- CIVIL LIABILITY ABROAD Incl. injury and immaterial consequential losses Property damage and consequential losses Property damage during your internship	\$ 4,000,000 / event, deductible \$ 80 \$ 450,000/ event, deductible \$ 80 \$ 12,000/ event, deductible \$ 80
- TENANT CIVIL LIABILITY ABROAD	\$ 100,000 / event, deductible \$ 80

The present certificate cannot commit the insurer beyond the limits specified by the clauses and conditions of the policy to which it refers. For assistance benefits, hospitalization, medical fees, the insured must, before any intervention, contact Europ Assistance at **+33 1 41 85 93 16**.

Drawn up in Paris, for such purposes as may be required, 06/09/2022.



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CERTIFICADO DE SEGURO

Certificamos por la presente que el asegurado, citado a continuación, disfruta de las garantías que se describen en esta tabla, conforme a las pólizas **Cap Student**, y suscritas por Asociación Chapka ante las compañías **QUATREM** (n° 0027922 10000 001) y **EUROP ASSISTANCE IB** (n° IB1900383FRCA3). **EUROP ASSISTANCE IB** tiene la nota AM BEST "A".

Esta cobertura es aplicable dentro de los límites del período de validez del contrato y en el mundo entero.

Nombre y apellidos :	Mr Oula FORSSTROM
Validez de la garantía (d/m/a) :	desde 04/07/2022 hasta 04/01/2023
N° de contratación (CHAPKA ASSURANCES) :	no. 1783877
N° de póliza (QUATREM) :	no. 0027922 10000 001
N° de póliza (EUROP ASSISTANCE IB) :	no. IB1900383FRCA3
Destino :	Luxemburgo

Tabla de garantías (**incluido Covid-19**) :

GASTOS MÉDICOS Y HOSPITALIZACION (QUATREM)	LÍMITES
- GASTOS DE HOSPITALIZACIÓN Gastos de estancia, honorarios, gastos médicos, ambulancia	Cobertura desde el primer Euro, 100% de gastos reales, sin franquicia
- MEDICINA GENERAL (fuera de la hospitalización) Consultas, análisis, técnicas de diagnóstico por imagen	Cobertura desde el primer Euro, 100% de gastos reales, sin franquicia
- GASTOS DE EMBARAZO	75% de gastos reales, máximo 10.000 €
- GASTOS DENTALES DE URGENCIA	100% de gastos reales, máximo 500 € por año
ASISTENCIA 7/7 - 24/24 (EUROP ASSISTANCE)	LÍMITES
- ASISTENCIA EN CASO DE ENFERMEDAD O LESIÓN Transporte, repatriación	Gastos reales
- ASISTENCIA EN CASOS DE FALLECIMIENTO Transporte de restos mortales Gastos de féretro o urna	Gastos reales máximo 2.000 €
GARANTÍAS DEL SEGURO (EUROP ASSISTANCE)	LÍMITES
- ACCIDENTE PERSONAL DE VIAJE Capital en caso de fallecimiento Capital en caso de incapacidad permanente parcial o total	10.000 € 50.000 €
- RESPONSABILIDAD CIVIL VIDA PRIVADA Daños corporales e inmateriales emergentes Daños materiales e inmateriales emergentes Daños materiales producidos durante las prácticas	4.000.000 €/suceso, franquicia 80 € 450.000 €/suceso, franquicia 80 € 12.000 €/suceso, franquicia 80
- RESPONSABILIDAD CIVIL PARA EL ALQUILER	€100.000/suceso, franquicia 80 €

El presente certificado no puede comprometer a la aseguradora fuera de los límites establecidos por los términos y condiciones del contrato al que hace referencia.

Hecho en París, para que conste y surta los efectos oportunos donde proceda, el 09/06/2022.



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ATTESTATO DI ASSICURAZIONE

Con la presente certifichiamo che l'assicurato, il cui nome è riportato di seguito, usufruisce delle garanzie incluse nella tabella, in conformità con le polizze "Cap Student", sottoscritte dall'associazione Chapka con la società **QUATREM** (n° 0027922 10000 001) ed **EUROP ASSISTANCE IB** (n° IB1900383FRCA3). **EUROP ASSISTANCE IB** detiene il rating AM BEST "A".

Questa copertura è applicabile entro il limite di durata della validità della polizza e per la destinazione indicata,

Cognome e nome dell'assicurato:	Mr Oula FORSSTROM
Validità della garanzia (gg/mm/aaaa) :	dal 04/07/2022 al 04/01/2023
N° di adesione (CHAPKA ASSURANCES) :	n°1783877
N° di polizza (QUATREM) :	n°0027922 10000 001
N° di polizza (EUROP ASSISTANCE IB) :	n°IB1900383FRCA3
Destinazione :	Lussemburgo

Tabella delle garanzie principali (**incluso il Covid-19**):

SPESE MEDICHE E OSPEDALIERE (QUATREM)	MASSIMALE DI COPERTURA
- SPESE OSPEDALIERE Spese di soggiorno, onorari, altre spese mediche, ambulanza	Presa in carico a partire dal 1° euro, 100% visite, analisi, esami tecnici e diagnostici
- SERVIZIO MEDICO (ECCEP TO RICOVERO) Visite, analisi, esami tecnici e diagnostici	Presa in carico a partire dal 1° euro, 100% delle spese effettive, senza franchigia
- SPESE DENTARIE DI EMERGENZA	100% delle spese effettive, massimo 500 € per anno
ASSISTENZA 7/7 - 24/24 (EUROP ASSISTANCE)	MASSIMALE DI COPERTURA
- ASSISTENZA IN CASO DI MALATTIA O INFORTUNIO Trasporto, rimpatrio	Spese effettive
- ASSISTENZA IN CASO DI DECESSO Trasporto della salma Costo della bara o dell'urna	Spese effettive massimo 2.000 €
GARANZIA DI ASSICURAZIONE (EUROP ASSISTANCE)	MASSIMALE DI COPERTURA
- INFORTUNIO DI VIAGGIO INDIVIDUALE Capitale in caso di morte Capitale in caso di invalidità permanente o totale	10.000 € 50.000 €
- RESPONSABILITÀ CIVILE VITA PRIVATA ALL'ESTERO di cui lesioni personali e danni immateriali conseguenti di cui danni materiali e immateriali conseguenti	4.000.000 €/evento, franchigia 80 € 450.000 €/evento, franchigia 80 €
RESPONSABILITÀ CIVILE LOCATIVA ALL'ESTERO	100.000 €/evento, franchigia 80 €

Il presente attestato non può impegnare l'assicuratore al di fuori dei limiti specificati dalle clausole e dalle condizioni della polizza a cui si riferisce. Per l'attivazione delle garanzie, l'assicurato deve, prima di qualsiasi intervento, contattare il centro di assistenza al numero **+33 1 41 85 93 16**.

Fatto a Parigi, valido per gli usi consentiti dalla legge, il 09/06/2022.



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YOUR ASSISTANCE CARD

(Cut, fold and keep with you during your stay)



Cap Student



Firstname / Nombre : **Oula**
Lastname / Apellidos : **FORSSTROM**
Policy # / N° póliza : **IB1900383FRCA3**
Subscr. / Contratacion : **1783877-AUO**
Coverage from-to (mm/dd/yy) / Cobertura (mm/dd/aa):
07/04/2022 - 01/04/2023

A medical insurance and assistance program has been issued to the above person. Contact assistance to verify coverages and arrange claim payment.
Esta persona dispone de un seguro que incluye asistencia. Contacte con el proveedor de asistencia para confirmar las coberturas y agilizar la toma a cargo.

If assistance or hospitalization is needed, call the Assistance Center to one of following phone numbers, specifying your insurance policy N° :
Si se requiere asistencia u hospitalización, contacte con el centro de asistencia en el número indicado a continuación. No olvide indicar su n° de póliza:

7 days a week and 24 hours a day
Las 24 horas del día los 7 días de la semana

Tel. : +33 1 41 85 93 16

