

AVAILABLE COVERAGE

	CRUISER	HIGHSEA
1- Employment and "on leave"		
Accidental death	50,000 €	100,000 €
Permanent disablement after accident	50,000 €	100,000 €
Medical expenses after illness or accident, Including dental expenses Excess, per person and per year : 250 €	50,000 € 5,000 €	100,000 € 5,000 €
Daily benefits in case of hospitalisation	-	35 €
Alternative care :		
chiropractor, homeopath, osteopath, acupuncturist	80% max € 1,500 €	80% max € 1,500 €
Maternity	80% max € 1,500 €	80% max € 1,500 €
Vision :		
Prescription of contact lenses and eyeglasses	80% max € 1,500 €	80% max € 1,500 €
Assistance :		
Medical evacuation	10,000 €	10,000 €
Repatriation of the body in case of death	25,000 €	25,000 €
Medical evacuation from the ship to the coast	25,000 €	25,000 €
2- Unemployment (only yearly cover) :		
Accidental death	50,000 €	100,000 €
Permanent disablement	50,000 €	100,000 €
Medical expenses following an accident	15,000 €	15,000 €
Dental expenses	500 €	500 €

The premium amounts exclude any applicable insurances taxes, levies or charges (hereafter "the Taxes"). The premium is increased by the local Taxes due if the policyholder has his habitual residence or, if the policyholder is a legal person, his establishment in the European Union. The policyholder is responsible for the payment to the relevant authorities of such Taxes which may be due outside the European Union. In case the insurer is required by any relevant authority to pay Taxes in relation to this policy, the insurer reserves the right to claim such Taxes and any related costs from the policyholder.

Daily Benefits and other options



For any further enquiries or subscription, please contact your correspondent or if you need a correspondent contact us

3- Option: Daily Benefits

TTD: Temporary Total Disability in case of accident or illness

		CRUISER	HIGHSEA	
Monthly Salaries	Monthly Benefits (max)	(Monthly Premium €)* Annual Premium €	Monthly Benefits (max)	Monthly Premium €* Annual Premium €
≥ 6,000 €	2,400 €		4,800 €	
4,500 €	1,800 €		3,600 €	
3,600 €	1,440 €		2,880 €	
2,000 €	800 €		1,600 €	

* The premium is payable annually.

In case of temporary total disability after accident coverage is applicable as from the date of the examination by a medical practitioner on land.

In case of temporary total disability after illness that lasts for more than 21 days after the examination by a medical practitioner, a waiting period of 7 days applies.

Duration of the indemnity 1 year maximum.

Maximum insured amount: 80% of the salary at the beginning of the incapacity.

Access to this guarantee upon subscription of 1&2.

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4- Option (on the Internet Platform XN) :

Accidental death	100,000 €	200,000 €
Permanent disablement	100,000 €	200,000 €

5- Options by XN (on the Internet Platform XN) :

Personal effects	1,000 €	2,500 €
Personal Liability Worldwide	100,000 €	100,000 €

<ul style="list-style-type: none"> - Personal Liability and property Worldwide (add guarantees) - Family Insurance (if it allows you during stopovers) - Retirement Pension - Finance (investment, savings, life insurance, etc.); - Coverage for unoccupied dwellings, moving insurance 	<p>You can access to these guarantees directly on the Internet Platform after the subscription, If you would like to receive more information about these guarantees, please do not hesitate to contact us.</p>
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