



PRIVILEGE

MEDICAL EXPENSES CORE PLAN (USD/EUR/GBP)

		PRIVILEGE up to 2 000 000 / year / member
Hospitalization	Accommodation costs	100 %
	Intensive care (including operating room)	100 %
	Medical imaging	100 %
	Diagnostic and laboratory tests	100 %
	Medicines and drugs	100 %
	Blood and plasma	100 %
	Surgical appliances	100 %
	Rental of medical aids	100 %
	Physician fees	100 %
	Nursing care	100 %
Deductible or co-payment		0
Hospital cash benefit		50 / night
Outpatient Surgery	Day care treatment	100 %
Cancer treatment		100 %
AIDS/HIV		100 %
Organ transplant		100 % up to 200 000 / illness
Mental and behavioral disorders per insured person and per policy period	Inpatient treatment (after 10 months waiting period) per insured person / once during policy period	100 % up to 100 000
Local ambulance benefit		100 %
Labour and maternity (after 10 months waiting period, except for insured person previously insured without interruption)	Pregnancy	
	Prenatal and post-natal treatment	100 %
	Childbirth	up to 12 500
	Complications of Pregnancy	
	Congenital conditions	100 % up to 100 000

MEDICAL EXPENSES OUT-PATIENT
(USD/EUR/GBP)

		PRIVILEGE up to 2 000 000 / year / member
Outpatient benefit	Physician and specialist consultations	100 %
	Prescribed Medicines and Drugs	100 %
	Medical imaging	100 %
	Diagnostic and laboratory tests	100 %
	Prescribed medical aids and surgical appliances	100 %
	Mandatory vaccination	100 %
	Check up with medical reasons and prescriptions	100 %
	Preventive care and examinations	100 % up to 1 500 / year
	Hearing Prosthesis	100 % linked to an accident or illness
Home Nursing	Complementary / Alternative Medicine	100 % up to 5 000 / year
	Outpatient care	100 %
	Palliative care	100 % up to 5 000 / year
Mental and behavioral disorders per insured person and per policy period	Outpatient treatment (after 18 months waiting period) per insured person / once during policy period	100 % up to 20 sessions
Cancer treatment		100 %
Leisure sports		Covered except air sports, motor sports, competition
Professional water sports linked to the job (license)		Covered

DENTAL CARE
(USD/EUR/GBP)

	PRIVILEGE
Routine dental treatment: dental examinations, tooth extractions, tooth cleaning, normal compound filling, root canal treatment, paradental treatment, paradontosis treatment, gum treatment, and X-ray examination.	100 % up to 2500
Major restorative dental treatment: removal of impacted, buried or unerupted teeth, removal of solid odontomes, and apicectomy.	100 % up to 2500
Dental prosthesis: crowns, inlays, onlays, adhesive reconstructions/ restorations, bridges, dentures and implants as well as all necessary and ancillary treatment and repairs required.	100 % of charges up to 600 per tooth / prosthesis, increased by 600 per tooth/implant The aggregate benefit is limited to 3,000
Orthodontic treatment in case of accident.	100 % of charges up to 2,000 per person per calendar year (3 years maximum during the policy lifetime)
Accidental dental treatment	100 %

VISON CARE
(USD/EUR/GBP)

	PRIVILEGE
Vision treatment: ophthalmic examinations and treatments, excluding any eye surgery.	100 %
Ophthalmic surgery: laser eye surgery, cataract surgery, glaucoma surgery, canaloplasty, refractive surgery, corneal surgery, vitreo-retinal surgery, eye muscle surgery and oculoplastic surgery.	100 % of charges up to 700/eye and on surgery/eye will be covered during the policy lifetime
Optical devices: medically necessary glasses, frames and contact lenses prescribed by an ophthalmic physician.	100 % and max. 500/person/calendar year
Accidental dental treatment	100 %

ASSISTANCE
REAL EXPENSES UP TO (USD/EUR/GBP)

	PRIVILEGE
Home repatriation	FULLY COVERED
Medical évacuation from the ship to the coast	FULLY COVERED
Medical evacuation	FULLY COVERED
Visit to an ill or hospitalised insured person abroad	FULLY COVERED
Repatriation of the mortal remains	FULLY COVERED
Emergency return (granted only once for the same relative) Amount per 12 consecutive months	FULLY COVERED
Ticket for the return of the insured person or for a colleague	FULLY COVERED
Personal belongings - deductible of 75 per event	Up to 5 000
Valuable	Up to 1 500
Baggages	Up to 7 500
Temporary unavailability baggages	Up to 1 500
Travel documents: passeport, visa, tickets or other essential travel documents	Up to 2 500
Medical advice over the phone	INCLUDED
Second opinion benefits	INCLUDED
Country guides	INCLUDED

ADDITIONAL BENEFITS
REAL EXPENSES UP TO (USD/EUR/GBP)

	PRIVILEGE
Legal assistance (deductible of 10% with a minimum of 250)	100 % up to 15 000
Bail bond	100 % up to 50 000
Third party liability : bodily injury	Up to 3 049 000 each and every loss
Third party liability : property damage	Up to 1 525 000 each and every loss
Third party liability : loss of rent/use	Equivalent to one year's rent
Death and permanent disability (option) (after accident or illness or natural death)	% annual salary or lump sum up to 1 000 000
Temporary total disability (after accident or illness)	up to 100 % annual salary

For a CREW quotation
contact your local/broker manager

or

email: info@wycc-insurance.com
phone: +352 274 454

For an INDIVIDUAL quotation

email: info@wycc-insurance.com
phone: +352 274 454

The healthcare plan can be extended after the insured's 65th birthday and at the latest until the last day of his/her 75th birthday insured person.

Unless otherwise described, these limits are applicable per insured person and per year.

Insured persons are: employees, spouses, dependents (children, adults after 18 years)

These benefits are available whatever the period (on duty, on leave, vacation...)

The assistance coverage is extended with:

- Provision of a ticket to return to the host country of the insured person, after his recovery - providing not be combined with the dispatch of a replacement employee. This means a max of 2 tickets (1 return for the insured person who has been repatriated and 1 ticket for replacement employee)
- Provision of a round trip ticket to the insured or a family member to attend the funeral of a family member (father, mother or children or brothers, sisters) who died at the outside the host country of the insured.

This plan has been designed by WYCC and the insurance company for the memberships of WCA. The general terms and conditions are defined on the AIG General Conditions.

Our brochures are the subject of the greatest attention. Nevertheless, there might be printing, date or price errors, etc. Should this eventuality happen, the final rates and amounts of cover applicable would be those confirmed at the subscription in the insurance certificate and appendices.



Protect you everywhere all along your life