



## HEAD ADMISSIONS OFFICE

19, cours des Arts et Métiers  
13100 Aix en Provence  
Tel: (33) 442.38.42.38  
Fax: (33) 442.38.95.66  
E-mail: info@aucp.fr  
www.aucp.fr

# Health Insurance for AUCP Students

- [Who is covered?](#)
- [What does it cover?](#)
- [Is it free for students?](#)
- [Who is ISICassur?](#)
- [Does it replace domestic plans?](#)
- [How does it work?](#)

### Who is covered?

The ISICassur health plan is designed for and open to non-French-nationals enrolled at the AUCP, and is valid during the length of their study abroad.

### What does it cover?

The ISICassur health plan covers AUCP students from the moment of their home departure. Not limited to France, the insurance coverage extends to student vacation destinations and all foreign travel and stays organized or coordinated by the AUCP (ISHA internship, study in Morocco, etc.). War zones are excluded from coverage.

Medical expenses are covered for AUCP students from the first euro (dihram, dollar, pound, etc.) incurred. Limits to coverage are detailed on the attached [Covered Expenses](#) chart. All expenses incurred as a result of the same or related cause (including any complications) shall be considered one **Medical Incident** (Sickness or Injury). The amount payable for any one Medical Incident will not exceed the maximum benefit limit listed on the chart.

### Is it free for students?

Yes, the cost of the plan is entirely covered by AUCP tuition.

### Does it replace students' domestic health plan?

The ISICassur health plan is not designed to replace any domestic health policy. Rather, it is meant to serve as a complementary plan, as it only provides coverage for a student when he or she is actively enrolled in the AUCP.

### Who is ISICassur?

ISICassur was created in 1963 by ISIC France (International Student Card) in order to provide international students with insurance coverage during their study and travels abroad.

### How does it work?

**In case of a major health incident**, hospitalization or medical evacuation, students must notify the on-line support center. A "Confirmation of Coverage" certificate (*prise en charge*) will be delivered, allowing students to be covered directly by the insurance, without having to pay expenses in advance.

**In case of a minor health incident** (flu, throat infection...) AUCP students advance the related expenses and sends the original bills to ISICassur France. The company will then reimburse expenses incurred directly to the student's address in France.

**For all other expenses covered** (personal liability, luggage...) written notice of any event that may lead to a claim under the policy must be given to ISICassur within 48 hours of the incident. ISICassur will acknowledge receipt and request the necessary documents depending on the type of incident.

<b>EXPENSES COVERED</b>	<b>INDEMNITY LIMITS</b>
<b>MEDICAL EXPENSES</b>	
<ul style="list-style-type: none"> <li>Medical and hospital costs (Visits to physicians, prescription drugs, X-rays, tests and analysis, etc.)</li> </ul>	152 500 € per Medical Incident
<ul style="list-style-type: none"> <li>Emergency dental costs</li> </ul>	190 € for the duration of coverage
<ul style="list-style-type: none"> <li>Accidental dental costs</li> </ul>	420 € for the duration of coverage
<b>PERSONAL LIABILITY</b>	
<ul style="list-style-type: none"> <li>Damages to people</li> </ul>	305 000 € for the duration of coverage
<ul style="list-style-type: none"> <li>Damages to goods</li> </ul>	15 250 € for the duration of coverage
<ul style="list-style-type: none"> <li>Deductible</li> </ul>	46 € per incident
<b>LEGAL AID</b>	3 050 € for the duration of coverage
<b>MEDICAL EVACUATION BY AMBULANCE PLANE</b>	Actual charges (no imposed limitation)
<b>REPATRIATION IN CASE OF DEATH</b>	Actual charges (no imposed limitation)
<b>PERMANENT DISABILITY IN CASE OF ACCIDENT</b>	30 500 € for the duration of coverage
<b>ACCIDENTAL DEATH</b>	7 620 €
<b>DEATH CAUSED BY MOTORCYCLE/SCOOTER ACCIDENT</b>	2 285 €
<b>ADDITIONAL TRAVEL EXPENSES</b>	
Unexpected extended stay expenses / Early return	12 200 € for the duration of coverage
Search and rescue expenses	12 200 € for the duration of coverage
<b>LUGGAGE</b>	
Luggage (suitcase/contents)	1 525 € for the duration of coverage
Goods purchased on site	230 € for the duration of coverage
Delayed delivery	230 € for the duration of coverage
Deductible (only on luggage)	46 €