



Important changes to your Indigo Expat policy

Valid from April 1st, 2022

Effective from the 1st April 2022, a number of changes will apply to our range of Indigo Expat plans. These changes, where applicable to your plan(s), will apply from the renewal date indicated on your Insurance Certificate.

Our Table of Benefits and Insurance Information Leaflets have been updated to reflect these changes. Your Insurance Information Leaflets can be downloaded at any time on your Member's Area online.

Change to exclusions for risky sports and sports practiced professionally

The following exclusions are added in the Insurance Information Leaflet of your Indigo Expat plan (Indigo Expat WeCare, Indigo Expat OnePack, Indigo Expat WelCome):

- The consequences of all sports practiced professionally,
- The consequences of the following sports or leisure activities: ski jumping, mountaineering, water skiing, diving or underwater fishing beyond 20 meters, hunting, combat sports or non-practical martial arts in a club, canyoning and rafting.
- The consequences of aviation risks relating to:
 - Competitions organized in an official or private framework, demonstrations, acrobatics, record attempts, raids,
 - Test flights, flights on prototype,
 - Flights performed with a hang glide or an ultra-light motorized device (ULM),
 - Jumps performed with an elastic, a parachute, a paraglider or a wingsuit,
 - Flights or jumps performed with any other equipment if the equipment or the flight or the jump are not approved,
 - Flights on device not equipped with a certificate of airworthiness or for which the pilot does not have a valid patent or licence.
- The consequences of risks arising from the use of motor vehicles, incurred during competitions organized in an official or private framework, speed races, demonstrations or acrobatics. »

Annual premium rate review

As a Member of an Indigo Expat Plan, you benefit from specific premiums which are mutualized with other Indigo Expat Members. Technical results of the whole group are considered every year to review premiums as well as other factors, such as the cost of healthcare and medical inflation, including healthcare staff wages, the geographical region in which the treatment takes place, as well as new medical technologies, treatments, drugs and diagnostic procedures.

We want our members to have access to high quality medical care and so, these factors will be taken into consideration when we calculate your renewal premium. More information: <https://indigo-expat.com/en/informations/what-to-know-before-leaving-information/renewal-conditions-of-your-international-healthcare-insurance-and-medical-inflation/>

When your renewal premium is calculated, we also take into account any changes to the premium rates of your Healthcare Plan(s), your country of residence and the age of each member. Your renewal premium is shown in your new insurance certificate.

As of April 1st 2022, premiums for medical benefits are reviewed as following:

- **Indigo Expat WeCare - Indigo Expat WelCome** (1st Euro)
 - o Zones 1 & 2: +2,0%
 - o Zones 3 & 4: +4,0%

- **Indigo Expat OnePack** (Top Up CFE)
 - o Zones 1 & 2: +3,0%
 - o Zones 3 & 4: +5,0%

Practically speaking, this means that:

- international medical inflation applies, i.e. 8,16% (2021), and
- a discount corresponding to the difference between this rate and the used index applies due to good technical results.
For example, 8,16% - 2% = 6,16% discount for Indigo Expat WeCare in zone 2.

Nevertheless, your renewal premium will follow and take into account the age of each Member.

Regarding assistance, personal liability and individual accident benefits, premiums remain the same.

ACME fees (ASSOCIATION COOPERATION, MOBILITY & EXPATRIATION)

Annual fees to the Association are unchanged: 24 Euro per year.

If you have any queries, please do not hesitate to contact us:

Assurances INDIGO EXPAT

63, rue de Provence 75009 Paris, France

Helpline: +33 (0)1 53 16 42 61

E-mail: backoffice@moncey-assurances.com

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