

Press release

## **La Médicale launches *La Médicale Immo*, a comprehensive homeowner insurance policy for non-occupants**

Paris, 18 November 2010 — La Médicale, a Crédit Agricole Assurances subsidiary and long-standing partner to the healthcare sector, has extended its project range with the launch of *La Médicale Immo*. The new policy insures property owned or co-owned by non-occupant healthcare professionals.

*La Médicale Immo* is designed to help healthcare professionals cover the risks inherent in owning or co-owning property they do not live in. In the event of damage, the policy covers the reinstatement value of the property, proportionate to the damage sustained, with no deductible. It also includes liability coverage for the owner and third parties in the event of fire or water damage. Coverage is automatically extended to kitchen and bathroom appliances to a total value of 2,000 euros. Additionally, if a rented property suffers damage that makes it unfit for habitation, the policyholder will be covered for unpaid rent for one year.

Depending on their requirements, policyholders may also take out special options designed for flats and houses (including for furniture, swimming pools, outdoor facilities, and renewable energies), as well as for buildings (shared machinery and equipment).

### **Revamp of *La Médicale's* home insurance policy**

La Médicale's comprehensive home insurance policy has been recently overhauled. It now offers two possibilities depending on the policyholder's home and personal situation:

- *Essentielle*: coverage for housing with up to 5 rooms,
- *Confort*: for all types of housing.

Policyholders benefit from a range of advantages:

- Coverage of valuable objects in both policies,
- Furniture insured for their cost value,
- A possibility of insuring outdoor equipment,
- Access to an helpline 24/7,
- If the home becomes uninhabitable, an expert will be dispatched within 24 hours and an advance of funds will be made available within 72 hours.

The new policy also offers exclusive *La Médicale* assistance services:

- Referral to selected service providers to carry out mandatory checks prior to selling or renting a property (e.g. useable surface area, thermal audit, lead paint, termites, gas and electricity)
- Assistance with re-housing tenants if property is rendered unfit for short-term habitation.

### **About La Médicale**

La Médicale is a major player in its market, with 377 million euros in revenue and more than 450,000 policies in its portfolio at year-end 2009. For the past 60 years La Médicale has been a partner to some 215,000 healthcare professionals, i.e. one in every three self-employed practitioners in France. With its specialised network of 100 general agents operating from 42 regional branches, La Médicale is a unique player with a flexible product range, capable of accompanying each practitioner in his/her professional and personal life, ensuring the best possible protection.

### **About Crédit Agricole Assurances**

Crédit Agricole Assurances is now the French and European leader in bancassurance and handles all the Crédit Agricole Group's French and foreign insurance activities. Crédit Agricole Assurances was set up in January 2009, and comprises Predica, a personal insurer, Pacifica, specialised in non-life insurance, Caci for creditor insurance, the international insurance activity, and Crédit Agricole Assurances Gestion, Informatique et Services (Caagis), formed on 1 January 2010.

- Key figures for Crédit Agricole Assurances (at 31 December 2009)
- €25.9 billion in premiums
- €203 billion in underwriting reserves
- €951 million in net income, Group share
- 2,700 employees

[www.ca-assurances.com](http://www.ca-assurances.com)

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