TRAVEL INSURANCE
Insurance Product Information Document (IPID)
Company: Helvetia global solutions ltd

HELVETIA Global Solutions Ltd, a public limited company incorporated under the laws of Liechtenstein, having its registered office at Aeulestrasse 60, 9490 Vaduz, Principality of Liechtenstein, registered with the Commercial Register of the Principality of Liechtenstein under number FL-0002.191.766-9, and authorised as an insurance undertaking by the Financial Market Authority of the Principality of Liechtenstein (FMA Liechtenstein).

Helvetia is authorised to conduct insurance business in France under the freedom to provide services, duly notified to the ACPR (Refassu ID: 224324). Helvetia is subject to the supervision of the FMA Liechtenstein, Landstrasse 109, P.O. Box 279, 9490 Vaduz, Principality of Liechtenstein.

Product – ASSISTANCE & BAGGAGE COVER - No. 283882

Full information on the product is provided in the pre-contractual and contractual documentation.

What type of insurance is this?

This insurance policy covers the Insured prior to departure and during the trip.

What is insured?

✓ Baggage / Personal Effects

✓ Main Repatriation Assistance Benefits:

1. Travel advice and medical information;
2. Repatriation or medical transport, including in case of epidemic;
3. Repatriation of accompanying persons and minor children;
4. Visit of a relative;
5. Extended stay and continuation of travel;
6. Medical expenses outside the country of residence, including in case of epidemic;
7. Advance on medical expenses outside the country of residence;
8. Repatriation of the body;
9. Funeral expenses;
10. Death formalities;
11. Early return;
12. Legal assistance abroad;
13. Search expenses;

14. Slope rescue fees;
15. Advance payment of expenses abroad;
16. Additional assistance following repatriation organized by the assistance provider (nursing, childcare, housekeeping, hospital comfort, etc.).

The Insurer's intervention is limited to the amounts indicated in the schedule of benefits.

What is not insured?

- ✖ Trip cancellation by the carrier at any time;
- ✖ Inability to travel due to border closures, logistical organization, accommodation or security conditions at destination;
- ✖ Forgetting, loss (except by a transport company), exchange.

Are there any restrictions on cover?

General Exclusions

- ! Damage intentionally caused by the Insured and those resulting from participation in a crime, offence, or brawl, except in cases of self-defense;
- ! Fines, penalties and their consequences;
- ! Participation as a competitor in a sporting competition or rally entitling to a national or international ranking organized by a sports federation for which a license is issued, as well as training for such competitions;
- ! Practicing any sport professionally;
- ! Epidemics, unless otherwise stated in the cover, pollution, natural disasters;
- ! Suicide and attempted suicide;
- ! Trips to destinations that are advised against by the French Ministry of Foreign Affairs
- ! Nuclear disintegration or any irradiation from an energy source presenting a radioactive character.

Main Restrictions on Cover

- ! The contract may be taken out up to the day before departure.
- ! An excess may apply.

Where am I covered?

The coverage applies worldwide.

What are my obligations?

Upon signing the contract

- The Insured is required to pay the premium.
- The Insured must answer truthfully to the questions asked by the Insurer, in particular in the declaration form enabling the assessment of the risks covered.

In the event of a claim

- For insurance cover, the Insured must declare the claim within 5 working days after becoming aware of it, except in cases of fortuitous event or force majeure.
- For assistance services, the Insured must contact the assistance platform and obtain prior approval before taking any initiative or incurring any expense.

In all cases, the Insured must provide the Insurer with all supporting documents necessary for the implementation of the insurance cover and assistance services provided for in the contract.

When and how should payments be made?

The fee is payable upon signing the contract, using any payment method accepted by the travel agency.

When does coverage begin and when does it end?

Coverage begins on the day the policy is taken out. Coverage expires on the last day of the trip, with a maximum duration of 90 consecutive days.

How can I terminate the contract?

Right of withdrawal
In accordance with Article L112-10 of the French Insurance Code, the Insured who takes out a contract for non-professional purposes may, if they prove prior cover for one of the risks covered by this new contract, withdraw from the new contract without costs or penalties, provided it has not been fully executed and no cover has been invoked, within fourteen (14) calendar days of conclusion.

Termination of contract
You may terminate the contract by sending a registered letter with acknowledgement of receipt to the Insurer in case of a change in your personal situation directly affecting the insured risks, revision of premiums, or modification of the contract, subject to the notice period set out in the contract.