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 – CANCELLATION - 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?

✓ Travel Cancellation: Reimbursement in the following cases:

1. Serious illness, including illness linked to an epidemic or pandemic;
2. Serious accident or death of a family member;
3. Denied boarding following a temperature check at the airport;
4. Positive PCR test, ONLY if the test is required by the carrier or the destination country authorities;
5. Lack of vaccination;
6. Strike by airline staff, riot, terrorist attack, act of terrorism, pollution, or natural disaster;
7. Any other fortuitous reason that can be justified (excluding exclusions).

✓ Baggage / Personal effects

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

What is not insured?

- ✖ Any event, illness, or accident first diagnosed, relapsing, worsening or resulting in hospitalization between the date of booking and the date of subscription of the insurance contract;
- ✖ Lack of or excessive snow;
- ✖ Trip cancellation by the carrier at any time;
- ✖ Inability to travel due to border closures, logistical organization, accommodation or security conditions at destination.

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 either at the time of booking or within seven days of booking.
- ! 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

- The Insured must declare the claim within 5 working days after becoming aware of it, except in cases of fortuitous events or force majeure.

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 the case of a distance sale, you have the right to withdraw from this contract within a period of fourteen (14) thirty calendar days from its conclusion, without fees or penalties. However, if you benefit from one or more free insurance premiums, meaning that you do not have to pay a premium for one or more months at the beginning of the contract, this period shall only begin once all or part of the first premium has been paid.

This period begins to run:

a) Either from the day the distance contract is concluded;

b) Or from the day the insured party receives the contractual terms and conditions and information, in accordance with Article L. 222-6 of the French Consumer Code, if that date is later than the one mentioned in (a).

Please note: The right of withdrawal does not apply to insurance policies with a duration of less than one month.

Contract termination

When you exercise your right of withdrawal, the Insurer via Option Way is required to reimburse you the amount of the premium paid.

However, the full premium remains due to the Insurer if you exercise your right of withdrawal after a Claim covered by the contract has occurred during the 14-day withdrawal period.

For any withdrawal request, you may contact Option Way.