

# TRAVEL INSURANCE

## Insurance Product Information Document

Companies : AREAS DOMMAGES Registration 775 670 466 – Société d'assurance mutuelle à cotisations fixes immatriculée en France et régie par le Code des Assurances.

RESSOURCES MUTUELLES ASSISTANCE – Registration 444 269 682 – Union d'assistance régie par les dispositions du livre II du Code de la Mutualité

Produit : COMPREHENSIVE – AY2022012



The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

### What is this type of insurance?

Product « Comprehensive » is intended to cover you before your trip and if you need help during your trip (less than 90 consecutive days)



#### What is insured?

✓ **CANCELLATION** up to €50,000 per person and 150,000 per event  
In case of serious illness even epidemics and pandemics related illness, Serious bodily accident or death of a relative  
Cancellation due to denied boarding following the taking of temperature at the airport

Cancellation due to a positive PCR/RADT test taken in the 72h preceding departure ONLY if the test is prescribed by a doctor to verify existing symptoms or if required by the transport company or destination health' authorities.

Cancellation for another random event with justification

Deductible from 5% to 10% of the value of the incident depending of the amount of the trip

✓ **MISSED DEPARTURE AND RETURN**

Up to €1,500 per person and €13,500 per event

✓ **LUGGAGE**

In case of loss, theft or damage

Up to €1,500 per person and €7,500 per event

✓ **CURTAILED TRIP**

Up to €5,000 per person and €45,000 per event

✓ **TRANSPORT DELAY**

In case of transport delay superior to 4 hours €150 flat-rate per person/€1,350 per event

✓ **MEDICAL ASSISTANCE (summary)**

Repatriation or Health transport including in case of epidemics and pandemics related illness

Visit of a close friend or relative up to €150 per night/10 nights maximum

Impossible return following a quarantine return ticket €1,000 maximum and hotel costs €100 per day/15 days maximum

Medical expenses outside country of residence including in case of epidemic illness up to €150,000 /excess €250 per file

Repatriation of the body

Funeral costs required for transportation up to €2,500

Early return

Legal assistance abroad up to €10,000 for a bail and €5,000 for legal fees

Search or emergency costs up to €4,500 per person

Despatch of money abroad up to €1,500



#### What is not covered?

✗ An event, a sickness or accident which has been observed for the first time, where a relapse has occurred, which has aggravated or which has led to hospitalisation between the date on which the trip was purchased and the date on which the insurance contract was signed.

✗ PCR or antigenic tests not required by the country of destination or transportation company

✗ Where it is not possible to leave for reasons relating to border closure, material organisation, or to the accommodation conditions or safety conditions of the destination.

✗ Omission, loss (except by a carrier), exchange of luggage



#### Are there any restrictions on cover?

Main exclusions :

- ! Damage intentionally caused by the Insured
- ! The amount of the convictions and their consequences;
- ! Participation as a competitor in a competitive sport or rally
- ! The practice on a professional basis, of any sport,
- ! Epidemics and Pandemics unless otherwise stipulated in the guarantees;
- ! Suicide and attempted suicide,
- ! Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage taking

The product has some restrictions:

- ! The contract must absolutely take place within 72 hours following the registration for the trip if the subscription takes place more than 8 days before departure. Less than 8 days before departure, the subscription must be simultaneous with the registration.



## Where am I covered?

The cover is provided worldwide.



## What are my obligations?

### - Before the purchase of the contract

Insured has to pay the premium.

Insured has to answer precisely to the questions of the Insurer.

### - In case of claim

- Insurance claim, the Insured has to declare the claim within 5 working days after being aware of the event, subject to an accidental case or force majeure.

- Medical Assistance claim, the Insured may contact the Assistance service and obtain approval before taking any decision or incurring any expenses. In all cases, Insured has to provide all documents required to manage his claim.



## When and how do I pay?

Premium has to be paid when you subscribe the policy. It has to be done by all means accepted by the travel agency according to the regulation.



## When does the cover start and end?

### Start of the cover

The cover starts the day of the purchase of the product.

### End of the cover

Guarantees expire the last day of the trip mentioned on the contract and less than 90 consecutive days from the departure date.



## How do I cancel the contract?

Conditions of resiliation are mentioned in the contract.