

# Travel insurance

## Information document on insurance product

Mutuaide  
Assistance

Companies: Mutuaide Assistance, Approval no. 4021137 - Insurance company approved in France and governed by the French Insurance Code

### Product: MULTI-RISK INSURANCE TOURISM RESIDENCE

This document is a summary of the main product features and does not take into account your specific needs and demands. You will find complete information on this product in the pre-contractual and contractual documentation.

### What type of insurance is it?

The product is an insurance contract covering the insured person before departure on a trip and during the trip



#### What is Insured?

- ✓ CANCELLATION for named causes  
*up to 10 000 euros per reservation*  
*Covid extension*
- ✓ REPATRIATION ASSISTANCE  
*Covid Extension*
- ✓ LATE ARRIVAL
- ✓ INTERRUPTION COSTS
- ✓ SPORTS EQUIPMENT
- ✓ REPLACEMENT VEHICLE
- ✓ FORGOTTEN OBJECT



#### What is not insured?

- ✗ Failure of the tour operator or airline,
- ✗ An act of negligence on your part,
- ✗ Anticipated hospitalizations,
- ✗ Transportation ticket refund requests
- ✗ Accidental damage caused by liquids, fats, colorants or corrosives contained in your luggage
- ✗ Forgotten vaccination.



#### Are there exclusions to cover?

##### Key contract exclusions:

- ! Damage intentionally caused by the Insured and that resulting from his or her participation in a crime, offense or brawl, except in the case of self-defence;
- ! The amount of convictions and their consequences;
- ! Participation as a competitor in a competition sport or rally entitling the participant to a national or international ranking which is organized by a sports Federation by which a license is issued as well as training for such competitions;
- ! Customs fees;
- ! Professional practice of any sport;
- ! Epidemic, pollution, natural disaster;
- ! Suicide and attempted suicide;
- ! Disintegration of the atomic nucleus or any irradiation from a source of radioactive energy.

##### The contract also has certain restrictions:

- ! The cancellation fee will only be refunded from the date of contraindication recognized by a competent authority in accordance with the cancellation schedule stated in the travel agency's special conditions of sale if you cancel the trip at a later date with the travel agency.



## Where am I covered?

The guarantees apply worldwide.



## What are my obligations?

### - Upon subscription of the contract

The insured is required to pay the premium.

The insured is required to accurately answer the questions asked by the insurer, notably in the declaration form allowing the insured to assess the risks taken.

### - In case of a claim

The insured must report the loss within 5 business days after having become aware of the event, **except in cases of unforeseen circumstances or force majeure.**

In all cases, the Insured shall provide the Insurer with all documents and items necessary for the implementation of the insurance guarantees and the assistance benefits provided for in the contract.



## When and how to make payments?

The premium shall be payable upon subscription of the contract, by any means of payment accepted by the travel agency.



## When does the cover start and when does it end?

### Start of cover

Guarantees shall take effect on the day of subscription subject to payment of the corresponding premium.

### End of cover

Guarantees end on the day of departure for the trip.



## How do I terminate the contract?

### Right of Waiver

In accordance with Article L112-10 of the Insurance Code, an insured who has a non-professional insurance contract, if he or she has a prior guarantee for any of the risks covered by the new contract, may waive the new contract without charge or penalty, as long as it has not been fully executed or the Insured has not sought application of any guarantee, and within fourteen calendar days of establishment of the new contract.

### Contractual Termination

You can terminate the contract by sending a registered letter with acknowledgment of receipt to the Insurer in the event of a change in your personal situation that has a direct influence on the insured risks, revision of the premiums or amendment of the contract within the notice period provided for in the contract.