

Travel Insurance

Insurance product information document

Product insurer: Inter Partner Assistance, a company registered in Belgium under no. 415 591 055 - Represented by its French branch registered under no. 316 139 500.



Product reference: ASSOCIATION SUEDOISE DE LA COTE D'AZUR – no. 0803956

This information document provides a summary of the main cover and exclusions of the product. It does not take into account your specific needs and requests. You will find full information on this product in the pre-contractual and contractual documentation.

What sort of insurance is this?

The product consists of travel insurance and assistance cover, the purpose of which is to cover the insured person in the event of difficulties occurring during his/her stay.



What is insured?

Key assistance cover:

- ✓ **Medical repatriation:** actual costs
- ✓ **Sending a doctor to the location Abroad:** travel and consultation expenses
- ✓ **Costs of additional stay:** €100/day and per beneficiary (max. 10 days)
- ✓ **Inability to leave the location** (if a family member has to extend his/her stay): €100/day and per beneficiary (max. 10 days)
- ✓ **Visit by a close contact in the event of hospitalisation:** €100/day and per beneficiary (max. 10 days)
- ✓ **Return home or continuation of trip after condition has stabilised:** actual costs
- ✓ **Repatriation in the event of death:** unlimited transport costs / cost of coffin: €2,500
- ✓ **Presence of a close contact in the event of death:** return ticket and accommodation expenses limited to €100/day and per beneficiary (max. 2 days)
- ✓ **Return of minor children who are beneficiaries:** return ticket for a chaperone and accommodation expenses limited to €100/day (max. 2 days)
- ✓ **Sending medicines Abroad: shipping costs**
- ✓ **Early return:** travel costs: Max. €10,000 per insured person
- ✓ **Medical assistance to minors left at home**
- ✓ **Replacement driver:** actual costs

Medical expenses abroad cover:

- ✓ **Advance for medical expenses abroad:** €150,000 per trip and per insured person
- ✓ **Direct payment of medical expenses abroad:**
 - €150,000 per trip and per insured person
 - Emergency dental expenses: €300

Key insurance cover:

- ✓ **Advance of bail:** max. €15,000 per event
- ✓ **Legal fees:** max. €5,000 per event
- ✓ **Lost, stolen or damaged baggage:** €2,000 per insured person and per trip / €8,000 per insured person per year / €4,000 per couple and per trip / €16,000 per couple per year
Of which: valuables: 50% of the sum insured / items acquired during the trip: 25% of the sum insured
- ✓ **Delayed baggage:** max. €150 per trip and per insured person
- ✓ **Search and rescue costs:** €2,500 per insured person and €15,000 per event
- ✓ **Liability** (up to the limits specified in the general terms and conditions)

Cover preceded by a ✓ is always included in the policy.



What is not insured?

- ✗ Organisation by the insured person or his/her close contacts of all or part of the policy cover without the prior approval of the insurer, confirmed by a case number, will not be reimbursed.
- ✗ Stays of more than 90 days.



Are there any exclusions to the cover?

MAIN SPECIFIC EXCLUSIONS TO THE MEDICAL ASSISTANCE COVER:

- ! Mild conditions or injuries that can be treated locally and do not prevent the Insured Person from continuing his/her journey.
- ! Convalescence, conditions being treated or not yet stabilised and/or requiring further scheduled treatment.
- ! Pre-existing diagnosed and/or treated illnesses unless an unpredictable complication or clear worsening arises.

MAIN EXCLUSIONS TO THE BAGGAGE INSURANCE COVER:

- ! Theft of or damage to baggage which occurs at the Insured Person's Home;
- ! Perfumes, perishable goods, cigarettes, cigars, wine, alcohol and spirits and all foodstuffs in general.

EXCLUSIONS COMMON TO ALL COVER:

- ! All consequences of alcohol abuse, the use or absorption of medicines, drugs or narcotics not prescribed by a doctor.

MAIN RESTRICTIONS:

- ! €45 excess for the lost, stolen or damaged baggage cover
- ! €150 excess for the personal liability cover and €500 for the tenant's liability cover



Where am I covered?

- ✓ The assistance cover applies worldwide.
- ✓ The liability insurance cover does not cover accidents in Iran, Iraq, Somalia, Afghanistan or North Korea.



What are my obligations?

You must do the following, or risk voiding the insurance policy or losing benefits:

When taking out the policy:

- Send the completed Special Terms and Conditions form.
- Pay the premium (or premium instalment) specified in the policy.

During the term of the policy:

Report any new circumstances that may increase the risks covered or create new ones.

In the event of a claim:

- Report all claims that may trigger the cover under the conditions and within the specified time frames and attach all documents which may help assess the claim.
- Report any other cover taken out for the same risks in full or in part with other insurers and any reimbursements you may be entitled to for a claim.
- Return the complete claim file and a copy of the policy and/or the supporting documents required and specific to each type of cover.



When and how do I pay?

The amount of your premium must be paid when you take out the contract and at each annual renewal.



When does the cover begin and when does it end?

The assistance cover takes effect as soon as you leave your home (up to 48 hours before the departure date entered in your trip registration form and, at the earliest, the following day at noon) and, at the latest, noon on the day after you pay the premium. It stops as soon as you have returned home and no later than 48 hours after the return date indicated on your ticket.

The other cover takes effect at 12:00 a.m. on the day of departure indicated in your trip registration form and, at the earliest, at noon on the day after you pay the premium. It stops on the day of your return indicated on your ticket.



How do I terminate the policy?

The terms and conditions for terminating your policy are set out in the General Terms and Conditions. However, if the policy has a term of more than one month and was taken out remotely (internet or telephone), the insured person has the right to cancel provided for in article L112-2-1-II-3 of the French Insurance Code for insurance by distance selling or the right to cancel provided for in article L112-10 of the same code in the event of multiple insurance policies. The insured person can cancel his/her policy within fourteen (14) calendar days of the date of taking it out.