

Travel Insurance

Information document on insurance product

Companies: **Mutuaide Assistance**, Approval No. 4021137 - Insurance company approved in France and governed by the French Insurance Code and **TOKIO MARINE HCC**, company under Luxembourg law represented by its branch in France governed by the French Insurance Code.

Mutuaide



Product: Tourist Travel Insurance Comfort Coverage

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

What kind of insurance is it?

The Tourist Travel Insurance Comfort Coverage is a travel insurance contract whose purpose is to cover the Insured on the occasion and during his/her trip.



What's insured?

✓ REPATRIATION ASSISTANCE

Repatriation or medical transport including serious illness following an epidemic or pandemic declared in the 30 days prior to departure

Repatriation of persons and children under 15 years of age

Visit from a relative

Extension of stay up to € 80 per night and 5 nights maximum

Early return

Return impossible

Medical expenses outside the country of residence up to €300,000 including serious illness following an epidemic or pandemic declared in the 30 days prior to departure *depending on the zone*

Repatriation of remains

Sending of medicines abroad

Sending of medicines abroad

Search and rescue costs up to €10 000 per person and €20 000 max per event

Transmission of urgent messages

Cash advance abroad up to €2,000

Legal assistance abroad

Pre-departure teleconsultation

Hotel expenses following quarantine up to € 80 / night - 14 nights

Psychological support following repatriation up to 6 interviews per event

First aid kit up to € 100 per person and € 350 per family

✓ INSURANCE

Cancellation including serious illness following an epidemic or pandemic declared in the 30 days prior to departure *actual cancellation fees / 30% deductible in case of COVID 19*

Missed departure up to €4,000 per person and €30,000 per event

Departure impossible up to 80 € per night and 4 nights maximum

Transportation delay of more than 4 hours up to €150 per person

Missed connection up to 75 € per person

Luggage up to €2,500 per person

Luggage delay up to €200 per person if delay > 24 hours

Interruption of Stay up to €5,000 per person and €25,000 per event

Damage Waiver on Leased Vehicle

Return impossible up to €80 per night and 4 nights maximum

Civil Liability for Private Life Abroad up to €4,500,000 per claim (only for continental France and DOM residents)



What's not insured?

- ✗ Countries in a state of war;
- ✗ Attack, natural disaster, epidemic;
- ✗ Medical expenses in the country of residence;
- ✗ Persons domiciled outside continental France, the DOM-ROM COM and sui generis communities or Europe;
- ✗ Epidemics unless otherwise stipulated in the guarantee, pollution, natural disaster,
- ✗ The practice of any sport in a professional capacity
- ✗ The practice of sports known to be dangerous



Are there any exclusions to coverage?

The main exclusions of the contract:

- ⚠ Events occurring between the date of enrolment in the contract and the date of departure on the trip and their consequences;
- ⚠ Damage caused intentionally by the Insured to a third party, except in case of self-defence;
- ⚠ The use of narcotics or drugs not medically prescribed and intoxication;
- ⚠ Expenses incurred without prior approval from the Assistance Service,
- ⚠ Non-compliance with the regulations of the country visited or the practice of activities not authorized by the local authorities;
- ⚠ Official prohibitions, coming from law enforcement,
- ⚠ Travel taken for the purpose of diagnosis and/or treatment;
- ⚠ Previously diagnosed illnesses for which hospitalisation was required within 6 months prior to the date of departure on the trip;
- ⚠ Rehabilitation, physiotherapy, chiropractic care and the resulting costs.

The contract also contains certain restrictions:

- ⚠ The Multi-risk Comfort Coverage cannot be subscribed after departure on a trip;
- ⚠ The "Cancellation" guarantee is only valid if this contract is taken out on the day of purchase of the trip, or at the latest 15 days before departure.



Where am I covered?

The guarantees apply worldwide, in the countries of the zone indicated in your Special Conditions.



What are my obligations?

- At the time of enrolment in the contract

The Insured is required to pay the premium.

The Insured is required to provide accurate answers to the questions asked by the Insurer, particularly in the application form.

- In the event of a claim

- For the "Insurance" cover, the Insured must declare the claim within 5 working days of becoming aware of the incident, **except in the case of unforeseen circumstances or force majeure.**

- For assistance services, the Insured must contact the assistance platform and obtain its prior approval before taking any initiative or incurring any expenditure.

In all cases, the Insured is required to provide the Insurer with all documents and supporting items necessary for the implementation of the insurance cover and assistance benefits provided for in the contract.



When and how to make payments?

Enrolment fees are only payable by credit card when signing up for the contract directly on our website.



When does the cover start and when does it end?

The cancellation and missed departure guarantees take effect on the day the contract is subscribed and expire on the day of departure on the trip.

The other benefits take effect on the day of departure on the trip and expire on the date of the end of the trip.



How can I cancel the contract?

Disclaimer

For contracts longer than one month, you have a right of retraction for 14 calendar days following the date of enrolment in the Contract, without fees or penalties.

The letter of retraction must be sent by letter or in any other durable format to MUTUAIDE - Service Commercial - 126 rue de la Piazza, CS 20010 - 93196 Noisy le Grand CEDEX.

A model renunciation letter is proposed in the contract information notice available on our website.

This right does not apply if you report a Covered Loss to the Insurer within this 14-day period.

Exercise of the right of retraction within the period defined above shall result in termination of the Contract as of the date of receipt of the request for retraction. You will then be refunded the premium you paid within 30 days from the date of exercising the right of retraction.

Cancellation

In the event of your holiday is cancelled before the start date of the cover, the premium will not be refunded unless the retraction conditions are met.