

# Travel Insurance

## Insurance Product Information Document

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: BUSINESS TRIP MULTI-RISK INSURANCE

This document is a summary of the main features of the product. It does not take into account your specific needs and requests. Full information about this product can be found in the pre-contractual and contractual documentation.

### What type of insurance is it?

This Business Trip Multi-Risk Insurance product is an insurance and assistance policy that covers you on business trips for unforeseen events that may occur during your trip. It also covers your family if they travel with you (max. 9 persons). You are covered for trips of up to one year.



### What is covered?

#### 1. ASSISTANCE

- ✓ Information relating to visas and vaccinations
- ✓ Medical repatriation/transport (including in the event of a proven illness linked to an epidemic or pandemic) or continuation of the trip
  
- ✓ Reimbursement or advance of medical expenses abroad up to €150,000 for zone 1 and €300,000 for zone 2
- ✓ Support for accompanying travellers
- ✓ Search and rescue costs up to €10,000 per person
- ✓ Ski slope rescue costs to €10,000 per person
- ✓ Psychological support if required to quarantine
- ✓ Emergency supplies
- ✓ Home help
- ✓ Shopping delivery
- ✓ Repatriation of a body
- ✓ Transport for completion of death formalities
- ✓ Legal assistance abroad
- ✓ Advance of criminal bail up to €16,000
- ✓ Advance of legal fees up to €8,000
- ✓ Early return home

#### 2. INSURANCE

- ✓ **Missed departure:** up to €4,000 per person
- ✓ **Travel delay:** up to €70 per person (Europe) and €150 per person (global)
- ✓ **Missed connection:** up to €75 per person
- ✓ **Luggage:** In the event of theft, destruction, damage or loss of luggage (including professional equipment)  
- Compensation of up to €3,000 per person
- ✓ **Personal liability while abroad (only for continental France and DOM residents)**

#### ✓ Cancellation (optional benefit)

- Cancellation due to serious illness declared in the month prior to departure, including in the event of an epidemic or pandemic

*Up to €8,000 per person and €35,000 per event / Deductible of 30% of cancellation fees in case of an epidemic or pandemic*



### What is not covered?

- ✗ Trips lasting longer than 365 days
- ✗ Countries in a state of war
- ✗ Attacks, natural disasters, epidemics
- ✗ Medical expenses in the country of residence
- ✗ Persons domiciled outside metropolitan France, the Principalities of Andorra and Monaco, or the French Overseas Departments and Collectivities (DOM-ROM, COM and single local authorities)
- ✗ The practice of any sport in a professional capacity
- ✗ The practice of sports known to be dangerous



### Are there any exclusions?

The main exclusions of the policy are:

- ! Events occurring between the date of taking out the policy and the trip departure date, and the consequences thereof
- ! Damage caused intentionally by the Insured Party to a third party, except in the event of self-defence
- ! The use of narcotics or drugs not prescribed medically and the state of intoxication
- ! Costs incurred without the prior approval of the Assistance Department,
- ! Non-compliance with the regulations of the country visited or the practice of activities not authorised by the local authorities
- ! Official bans, arising from enforcement of the law
- ! Travel undertaken for the purpose of diagnosis and/or treatment
- ! Pre-existing illnesses which have been the subject of hospitalisation in the six months preceding the date of departure on the trip
- ! Epidemics and pandemics; unless otherwise stipulated in the policy
- ! Rehabilitation, physiotherapy, chiropractic treatment and the costs arising therefrom.

The contract also contains certain restrictions:

- ! To benefit from the optional "Cancellation" guarantee, you must take out this contract on the day of purchase of the trip, or at the latest 15 days before departure.



## Where am I covered?

The cover is applicable worldwide, in the countries of the area indicated on your Special Terms and Conditions.



## What are my obligations?

### - On taking out the policy

The Policyholder is required to pay the insurance premium.

The Policyholder is required to provide accurate and specific answers to questions asked by the Insurer, particularly on the subscription form.

- For “Insurance” cover, the Policyholder must report the claim within 5 working days of becoming aware of the claim event, **except in the case of force majeure**.

- For assistance services, the Policyholder must contact the assistance centre and obtain prior agreement before taking any action or incurring any expenses.

In all cases, the Policyholder is required to provide the Insurer with all the supporting documents necessary for the implementation of the insurance cover and the assistance services provided for in the policy.



## When and how should payments be made?

Premiums must be paid by bank card on taking out the policy, directly via our website.



## When does the cover begin and end?

### Effective date

The Cancellation optional benefit shall take effect on the day of taking out the policy.

The other benefits shall take effect on the first day of your trip, on the date indicated in your Special Terms and Conditions.

### Right to opt out

For policies lasting more than one month, you have the right to opt out within 14 calendar days from the date of taking out the Policy, without charge or penalty.

You must exercise your right to opt out in writing by post or any other durable medium to MUTUAIDE – Service Commercial – 126 rue de la Piazza, CS 20010 – 93196 Noisy le Grand CEDEX.

A sample opting out letter is provided in the policy information notice available on our website.

This right shall not apply if you report a covered claim to the Insurer during this 14-day period.

Exercising the right to opt out within the period defined above shall result in the cancellation of the Policy with effect from the date of receipt of the opt out request.

### Term

The Cancellation optional benefit shall expire on the day you leave on your trip, on the date indicated in your Special Terms and Conditions.

The other benefits shall expire at the end of your trip, on the date indicated in your Special Terms and Conditions.

The term of the Policy shall be limited to 12 consecutive months. Renewal of a current Policy will only be accepted if it is effective straight after the previous Policy taken out, without interruption. However, the term of the Policy on renewal may not exceed 12 consecutive months.



## How do I cancel the policy?

### If you have not subscribed to the optional Cancellation cover:

In the event of cancellation of your stay before the start date of the cover, and only in this case, the premium may be reimbursed to you on request sent to MUTUAIDE ASSISTANCE by e-mail to the following address:

[information.voyage@mutuaide.fr](mailto:information.voyage@mutuaide.fr)

The request must be received before the effective date shown on your insurance certificate, the date on which the email is sent being taken as proof.

### If you have subscribed to the optional Cancellation cover:

If you cancel your holiday before the start date of the cover, the premium will not be refunded unless the OPT-OUT conditions are met.