

# Travel Insurance

## Insurance Product Information Document

Companies: Mutuaide Assistance, Approval No. 4021137 – Insurance comp any approved in France and governed by the French Insurance Code.

Mutuaide

### Product: GROUP 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 Group Trip Multi-Risk Insurance product is an insurance and assistance policy that covers you on non-business group trips (groups of 9 people or more) for unforeseen events that may occur during your trip.



### What is covered?

#### 1. INSURANCE

##### ✓ Luggage

In the event of theft, destruction, damage or loss of luggage: Compensation up to €750 per person, and maximum €3,000 per event (including a deductible of 30€)

##### ✓ 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*

#### 2. ASSISTANCE

- ✓ Practical information
- ✓ Pre-departure telephone consultation
- ✓ 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

- ✓ Repatriation of a body
- ✓ Transport for completion of death formalities
- ✓ Support for accompanying travellers
- ✓ Early return in the event of hospitalisation or death of a relative or a serious incident at home
- ✓ Extension of trip
- ✓ Continuation of trip
- ✓ Impossibility of return home
- ✓ Search and rescue costs up to €5,000 per person and €15,000 per event
- ✓ Ski slope rescue costs: up to €1,500 per person and per event
- ✓ Advance of funds up to €1,500

- ✓ Legal assistance abroad
  - Advance of bail up to €8,000
  - Advance of legal fees up to €1,500

- ✓ Psychological support following repatriation
- ✓ Emergency supplies: up to €100 per person/€350 per family
- ✓ Home help 15 hours over max. 4 weeks
- ✓ Shopping delivery: 1 delivery/week (max. 15 days)



### What is not covered?

- ✗ Trips lasting longer than 90 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
- ! 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 or bank transfer 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. You will then be reimbursed for the premium you paid, within 30 days from the date of exercising the right to opt out.

### 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 90 consecutive days. 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 90 consecutive days.



## How do I cancel the policy?

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

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 benefit:

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.