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.

Product: Tourist Travel Insurance COMFORT Coverage – Bank Card Complementary Option

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 – additional Credit Card Guarantees is a travel insurance contract whose purpose is to cover the Insured on the occasion and during his/her trip, to complete the guarantees offered by the Insurance of his Credit Card.

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
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 - *Up to €8,000 per person and €35,000 per event / Deductible of 30% of cancellation fees in case of an epidemic or pandemic*
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 trip departure date;**
- ! **Rehabilitation, physiotherapy, chiropractic care and the resulting costs.**

The contract also contains certain restrictions:

- ! **The Multi-risk Comfort Coverage additional Credit Card Guarantees cannot be subscribed after departure on a trip;**
- ! **Our coverage is only effective after your claim or your assistance request has be instructed by the Insurer of your Credit Card.**
- ! **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?

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