

Travel Insurance

Insurance product information document

Company : Mutuaide Assistance, Approval N°4021137 - Insurance company authorised in France and governed by the French Insurance Code

Product : POPLIDAYS MULTI-RISQUE CONFORT

Mutuaide

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

What type of insurance is it?

POPLIDAYS Multirisque Confort is an insurance contract designed to cover the Insured on the occasion of and during his/her trip.



What is insured?

✓ CANCELLATION

- Cancellation for medical reasons: up to €5,000 per person and €15,000 per event / Deductible €30
- All-cause cancellation: up to €15,000 per event / Deductible €30

✓ INTERRUPTION OF STAY

Up to €4,000 per person / Excess 1 day

✓ TENANT'S CIVIL LIABILITY

- Bodily injury, property damage and consequential loss or damage caused to third parties as a result of occupying the premises
Up to €500,000 per claim
- Property damage and consequential loss caused to the owner
Up to €500,000 per claim

✓ SNOW OPTION

- Runway rescue: up to €5,000
- Fixed price reimbursement: Pro rata temporis / Maximum 250 € per Insured and per event
- Loss and theft of equipment: up to €250



What is not insured?

- ✗ Civil or foreign wars, riots, strikes, civil commotion, acts of terrorism, hostage taking,
- ✗ The consequences of the disintegration of the atomic nucleus or any irradiation from a radioactive energy source,
- The effects of pollution and natural disasters and their consequences,



Are there any exclusions to cover?

The main exclusions of the contract are :

- ! Services which have not been requested during the journey or which have not been organised by us or in agreement with us do not give entitlement to a refund or compensation after the event,
- ! Damage caused intentionally by the Insured and damage resulting from his/her participation in a crime, misdemeanour or brawl, except in cases of legitimate self-defence,
- The consequences of the use of narcotics or drugs not prescribed by a doctor, or of being under the influence of alcohol,
- ! Any intentional act by the Insured which may result in the policy being covered,
- Epidemics and pandemics, unless otherwise stipulated in the cover,



Where am I covered?

Cover applies worldwide.

As a general rule, countries in a state of civil or foreign war, notorious political instability, popular unrest, riots, acts of terrorism, reprisals, restrictions on the free movement of people and goods (for whatever reason, including health, safety, weather, etc.) are excluded.



What are my obligations?

- When the contract is taken out

The Insured must pay the premium.

The Insured must answer all the questions asked by the Insurer, in particular on the declaration form, to enable the Insurer to assess the risks covered.

- In the event of a claim

- Under the terms of the insurance cover, the Insured must report the claim within 5 working days of becoming aware of the loss.

- For assistance services, the Insured must contact the assistance centre and obtain its prior agreement before taking any initiative or incurring any expense.

In all cases, the Insured must provide the Insurer with all supporting documents necessary for the implementation of the insurance cover and assistance services provided for in the contract.



When and how do I make payments?

The premium is payable when the contract is taken out, by any means of payment accepted by the travel agency.



When does the cover begin and when does it end?

Start of cover

"Cancellation for medical reasons" and "Cancellation in the event of unforeseen circumstances" cover takes effect on the day the present contract is taken out.

All other cover takes effect on the day of departure for the trip (place of meeting with the organiser on the outward journey).

Right of renunciation

In accordance with article L112-10 of the Code des Assurances, the Insured who takes out an insurance contract for non-professional purposes, if he/she can prove that he/she has previous cover for one of the risks covered by this new contract, may cancel this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not called in any cover, and within a maximum period of fourteen calendar days from the conclusion of the new contract.

End of cover

"Cancellation for medical reasons" and "Cancellation in the event of unforeseen circumstances" cover expires on the day of departure for the trip (place of meeting with the organiser on the outward journey).

All other cover expires on the last day of the trip (place of dispersal of the group), with a maximum duration of 90 consecutive days.



How can I cancel the contract?

Cancellation of the contract is not permitted.