

# Travel Insurance

## Insurance product information document

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

Mutuaide

Product : ODALYS VACANCES MULTIRISQUE

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?

ODALYS VACANCES MULTIRISQUE is an insurance contract whose purpose is to cover the Insured on the occasion of and during his/her trip.



## What is- insured?

### ✓ CANCELLATION ON MEDICAL GROUNDS

Up to €5,000 per rental / Excess €30

### ✓ CANCELLATION FOR OTHER REASONS

Up to €5,000 per rental / Excess €30

20% excess per rental period in the event of professional transfer, change or refusal of paid holiday dates by the employer, theft of identity card or passport, etc.

### ✓ INTERRUPTION OF STAY COSTS

Up to €5,000 per rental

### ✓ INTERRUPTION OF SPORTING ACTIVITIES

Up to €300 per event

### ✓ BREAKAGE OF SKI EQUIPMENT

8 days / €150 per person / claim

### ✓ FORGETTING A PERSONAL ITEM ON THE RENTAL PROPERTY

150 € / event

### ✓ LATE ARRIVAL

4,000 / rental - €25,000 / event / 1-day excess

### ✓ REPATRIATION ASSISTANCE

Medical repatriation (including in the event of an epidemic or pandemic)

Repatriation of accompanying persons

Repatriation of children under the age of 18

Visit from a relative stay up to €80 per night, maximum 7 nights

Extended stay up to €80 per night, maximum 4 nights

Medical expenses abroad (including in the event of an epidemic or pandemic) up to €30,500

Sending medicines

Repatriation of bodies

Early return

Replacement driver

Advance payment of bail abroad up to €15,300

Payment of lawyers' fees abroad up to €1,600

Search and rescue costs up to €1,600

Rescue on the slopes

Cash advance in the event of theft, loss or destruction of means of payment up to €1,500

Psychological support

Veterinary care up to €250

### ✓ CAR ASSISTANCE

Breakdown and recovery

Continuation of journey

Return home

Vehicle recovery



## What is- not insured?

✗ Default of any kind, including financial default, on the part of the carrier, making it impossible to fulfil its contractual obligations,

✗ Civil or foreign war, riots, strikes, civil commotion, acts of terrorism, hostage-taking,

✗ The disintegration of the atomic nucleus or any irradiation from a radioactive energy source,

✗ The effects of pollution and natural disasters and their consequences,

✗ Suicide and attempted suicide,

✗ The use of weapons of war, explosives and firearms.



## Y a-t- Are there any exclusions to cover ?

The main exclusions of the contract are :

! Expenses incurred after return from the trip or expiry of the guarantee,

! 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,

! Use of narcotics or drugs not prescribed by a doctor, or being under the influence of alcohol,

! Epidemics and pandemics, unless otherwise stipulated in the cover,

! Claims for reimbursement of transport tickets,

! Interruptions to the stay where the cause was known before the start of the trip,

! Requests for reimbursement of services not included on the travel registration form and therefore not guaranteed,

! spare parts and repair costs,

! the cost of fuel, insurance and tolls when a hire car is made available,

! Medical and hospitalisation expenses in the country of residence.



## Où am I covered(e) ?

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 et comment to make payments?

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



## When does coverage begin and endelle ?

### Start of cover

Cancellation 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 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 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 days from the date of departure.



## How can I cancel the contract?

Cancellation of the contract is not permitted.