

TRAVEL INSURANCE

Information document on the insurance product

Company: **EUROP ASSISTANCE SA**

Product: **ODALYS Trip Cancellation or Interruption**



A public limited company with its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, with share capital of €46,926,941, registered in the Nanterre Trade and Companies Register under number 451 366 405 and approved by the French Supervisory Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France) under number 4021295.

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

What type of insurance is it?

The purpose of the ODALYS "Trip Cancellation or Interruption" insurance policy is to protect the Insured through insurance cover in connection solely with their seasonal leisure rentals whose dates, destination and cost are shown on the invoice issued to the policyholder by ODALYS EVASION for a period not exceeding 90 consecutive days.



What is insured?

- ✓ **Cancellation of trip:** refund of deposits or any sum retained by ODALYS EVASION, and in accordance with the general terms and conditions of sale of the rental, in the event of full cancellation of the rental due to:
 - Serious illness, serious accident or death,
 - Dismissal on economic grounds if the decision or the invitation to a preliminary interview was not known about at the time of booking your rental or taking out this policy,
 - Summons to appear before a court,
 - Call to resit an exam following an exam failure not known about when booking the trip,
 - Destruction of professional and/or private premises occurring after the date on which this policy was taken out, as a result of fire, explosion or water damage, provided that said premises have been destroyed by more than 50%,
 - Theft from professional or private premises where the gravity of such theft requires the presence of the insured and the theft occurs during the 48 hours preceding the departure of the insured,
 - The insured gets a job or an internship starting before or during their trip and was registered with their Jobcenter (Pôle Emploi) as unemployed,
 - Work-related relocation, change or refusal of the dates of paid leave by the employer where leave was granted by the employer before you booked the trip,
 - Refusal of a tourist visa by the authorities of the country where no application has been made in advance and has been refused by these authorities for the same country,
 - Theft of identity card or passport during the 48 hours preceding departure, if these documents are essential for the insured's trip,
 - Serious damage to the insured's vehicle occurring during the 48 hours preceding departure that cannot be repaired in time for travelling to the trip destination,
 - Terrorist attack occurring within a radius of 100 kilometres from the resort during the 48 hours preceding the date of the beginning of the trip,
 - Natural disaster occurring on the resort during the 48 hours preceding the beginning of the Trip, resulting in a ban on staying at the resort by local or government authorities during the scheduled period of the trip,
 - Ban on accessing the resort ordered by local or government authorities within a radius of 5km as a result of marine pollution.
- ✓ **Reimbursement of the charges on the trip interruption policy taken out with ODALYS EVASION** in the event of transport/repatriation organised by us, the death or unforeseen hospitalisation of a close relative or a loss occurring at home that requires the presence of the insured.

The Insurer's contribution is limited to the amounts indicated in the Table of Cover Amounts provided in the General Provisions.



What is not insured?

- ✗ "Trip Cancellation" cover does not cover being unable to leave due to the practical organisation of the trip by the organiser (tour operator, airline company) including in the event of flight-only booking and/or its failure (strike, cancellation, postponement or delay) or due to accommodation or security conditions at the destination. The reimbursement of handling and visa fees, insurance premiums and airport taxes (which are reimbursed to the insured by the carrier) is not covered,
- ✗ "Trip cancellation" insurance does not cover the following socio-professional categories: business leaders, managers, liberal professions, craftsmen, merchants and entertainment workers in the event of "Job relocation, change to or refusal of paid leave dates by employer",
- ✗ "Trip interruption expenses" insurance does not cover transport expenses or handling, visa, insurance and tax expenses.



Are there any exclusions from cover?

- ! Cancellation as a result of a person being hospitalised at the time of booking your Trip or taking out this policy,
 - ! Illness requiring psychic medication and/or psychotherapy (including for nervous depression) except where it has resulted in hospitalisation of more than 4 consecutive days when your Trip was cancelled,
 - ! Forgetting vaccinations,
 - ! Accidents resulting from the following sports: bobsleigh, rock climbing, skeleton, mountaineering, competitive luge, any airborne sport, as well as those resulting from participating in or training for games or competitions,
 - ! Failure to present, for any reason whatsoever, documents essential to the trip such as passport, visa, travel tickets, vaccination cards, except in the event of a theft on the day of departure of the passport or identity card duly declared to the competent authorities,
 - ! Illnesses, accidents that have been the subject of an initial observation, a relapse, an aggravation or hospitalisation between the date on which you booked your trip and the date on which you took out this policy,
- ! The consequences of quarantine measures and restrictions on movement decided by a competent authority that could affect the Insured and/or his/her Companion before or during their Trip,
- ! Travel to a country, region or area to which travel is formally advised against by the government authorities of the Insured's country of Residence on the date of departure.
This exclusion shall not apply to Trip Cancellation cover.

Exclusions relating to Trip Cancellation and Interruption cover:

- ! The consequences of an epidemic or pandemic of any infectious disease, including the appearance of a new strain, recognized by the World Health Organisation (WHO) or any competent authority in your country of Residence or of any foreign country which you planned to visit or cross during the trip. This exclusion shall not apply in the event of Serious Illness or Death covered by the General Provisions.



Where am I covered?

- ✓ The insurance covers the countries included in the trip booked, with the exception of the following countries and territories: **North Korea, Syria, Crimea, Venezuela and Iran.**



What are my obligations?

Under penalty of nullity of the insurance policy or withdrawal of cover:

- Paying the premium (or portion of the premium) indicated in the policy,
- Sending the necessary documents when making a claim.



When and how do I make payments?

- The Policyholder is notified of the premium before taking out the policy. It includes the applicable taxes and fees. It is paid to the Insurer by the accepted means of payment at the time of taking out the Policy.



When does cover start and when does it end?

- The validity period of all cover corresponds to the travel dates indicated on the invoice issued by Odalys Evasion, with a maximum duration of 90 consecutive days,
- "Trip cancellation" cover takes effect on the day you take out the policy and ends on the day you travel,
- Other insurance cover and assistance take effect on the day of departure and end on the day you return from the trip.



How can I cancel the policy?

- **Cooling-off period:**
- Policyholders can cancel their policies if they were purchased more than 30 days before the departure date and if the cover period is longer than one month, with immediate effect from notification of cancellation. In this case, you can cancel within 14 days of the policy start date.
- **Cancellation procedures:**
- The policy ends on its expiry date and does not require any particular steps to be terminated when it expires.