

# TRAVEL INSURANCE

Information document on the insurance product

Company: **EUROP ASSISTANCE SA**

Product: **ODALYS - Esprit Libre Multirisik**



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 “Esprit Libre Multirisik” policy is to protect the Insured through insurance cover and assistance services solely in connection 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?

#### INSURANCE COVER:

- ✓ **Cancellation of trip:** a refund of deposits or any sum retained by Odalys Evasion in the event of full cancellation of the rental due to:
  - Illness, accident or death,
  - Job relocation, change to or refusal of paid leave dates by employer,
  - Theft of identity card, passport,
  - Other cancellation clauses.
- ✓ **Trip interruption costs taken out with Odalys Evasion:** a refund of unused ground services in the event of medical repatriation or early return.
- ✓ **Refund of rental costs following theft or breakage of sports equipment**
- ✓ **Personal items left behind at the holiday let:** Refund of the cost of sending a personal item left behind at the holiday let.

#### ASSISTANCE SERVICES:

- ✓ **Assistance to persons in the event of illness or injury during a trip:**
  - Transport/repatriation to the home or to a nearby hospital,
  - Return of members of the insured's family or two accompanying persons,
  - Hospitalisation support
  - Support for children under 18 or disabled adults,
  - Replacement driver (zones 1 and 2 only),
  - Prolongation of trip
  - Early return in the event of hospitalisation of a family member,
  - Additional reimbursement of medical expenses (abroad only),
  - Advance on hospital expenses (abroad only),
- ✓ **Assistance in the event of death:**
  - Transport of bodies and coffin or urn costs,
  - Return of insured members of the family or an accompanying person,
  - Early return in the event of the death of a family member,
  - Organisation and payment of the costs of a relative travelling in order to identify the body and to accomplish death formalities.
- ✓ **Travel assistance before and during a trip**
  - Travel information,
  - Payment of bail bond and payment of legal fees abroad,
  - Early return in the event of a loss at your home during a trip,
  - Forwarding of urgent messages (from abroad only),
  - Sending medicines abroad,
  - Assistance in the event of the theft, loss or destruction of your identity documents or your means of payment,
  - Search and rescue costs.

**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 travel due to the practical organisation of the trip by the organiser, including flight-only bookings and/or its insolvency, or due to accommodation or security conditions at the destination. Nor does this insurance cover the reimbursement of application charges, visa expenses, insurance premiums or airport taxes.
- ✗ “Trip interruption expenses” insurance does not cover transport expenses or administrative, visa, insurance and tax expenses.
- ✗ The “Assistance for children under 18 or disabled adults” benefit does not cover children's tickets.
- ✗ The “Replacement driver” benefit does not cover road expenses (fuel, tolls (if any), boat crossings, hotel and restaurant expenses for any passengers).
- ✗ The “Additional reimbursement of medical expenses abroad” benefit does not cover persons not covered by a primary health insurance scheme or any provident organisation.
- ✗ The “Transport of body and coffin expenses” benefit does not cover expenses other than those relating to the transport of the body and a coffin or urn.
- ✗ The “Advance of criminal bail and payment of legal fees abroad” benefit does not cover legal action taken in the insured's country of residence following a road accident occurring abroad.
- ✗ The “Forwarding of urgent messages” benefit does not cover the use of reverse charge calls.
- ✗ The “Assistance in the event of theft, loss or destruction of identity documents or means of payment” benefit does not cover legal consultations.
- ✗ The “Search and rescue expenses” benefit does not cover the organisation of rescue operations.



## Are there any exclusions from cover?

### General exclusions applicable to the policy:

- ! Civil or foreign wars, riots, popular uprisings,
- ! The voluntary participation of an Insured in riots or strikes, brawls or assault,
- ! the consequences of radioactive decay or any irradiation from a radioactive energy source,
- ! Unless exempted, earthquake, volcanic eruption, tidal wave, flood or natural cataclysm except pursuant to the provisions resulting from Law No. 82--600 of 13 July 1982 relating to compensation of the victims of natural disasters (for insurance cover),
- ! The consequences of taking medicines, drugs, narcotics and similar products not prescribed by a doctor and of the abuse of alcohol,
- ! Any deliberate act by you that may be covered by the 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,
- ! Trips to a country, region or area to which trips are 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.

### Exclusions specific to each cover or benefit:

- ! Each cover is subject to exclusions as indicated in the general provisions.



## Where am I covered?

- ✓ Insurance cover and/or assistance cover 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:

- When taking out the policy
  - Paying the premium (or portion of the premium) indicated in the policy.
- In the event of a loss
  - Sending the necessary documents when making a claim.



## When and how do I make payments?

- Premiums are payable according to the procedures specified when taking out the policy and in the General and Special Provisions.



## 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?

- 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.
- The policy ends on its expiry date without tacit renewal and does not require any particular steps to be terminated when it expires.