

# Travel Insurance

## Informational document on the insurance product

Company: Mutuaide Assistance, Accreditation No. 4021137- Insurance company approved in France and governed by the French Insurance Code

Mutuaide

### Product: INSIGHT OUTSIDE CANCELLATION

This document is a summary of the main features 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 type of insurance is it?

INSIGHT OUTSIDE CANCELLATION is an insurance contract whose purpose is to cover the Insured in case of cancellation of his or her travel.

"Travel" means all services such as : congress registration, transport and accommodation.

The term "travel operator" refers to the different providers providing all services constituting the travel.



#### What is insured?

##### ✓ CANCELLATION OF THE TRAVEL

Up to € 2,300 per person and € 11,500 per event

##### - Cancellation for medical reasons

=> *Without deductible*

##### - Cancellation for covered reasons

Serious damage in private or professional premises  
Theft in private or professional premises  
Summons as a witness or for a jury trial  
Summoned for the adoption of a child  
Convocation for a remedial university examination  
Obtaining a paid position or paid placement  
Lay-off  
Job transfer  
Withdrawal or change to paid leave  
Serious damage caused to the vehicle within 48 hours before departure  
Theft of identity papers  
Contra-indications of vaccination  
Cancellation of the of the person accompanying (maximum 4)  
Strike  
Riots, popular movements, attacks or acts of terrorism

=> *Deductible of 30 € per person.*

*Or €100 per person for the coverage "Job transfer, cancellation and modification of paid leave, theft of identity papers"*

##### - Cancellation Guarantee All Justified Causes

=> *Congress registration + transport/accommodation services : Deductible of 10% of the amount of the cancellation fee with a minimum of € 50 per person and € 150 per case.*

=> *Congress registration only : Deductible of 30 € per person for cases of cancellation of registrations only.*



#### What is not insured?

- ✗ **The default of any kind, including financial (except strike), of the carrier rendering impossible the performance of its contractual obligations,**
- ✗ **Civil or foreign war**
- ✗ **The decay of the atomic nucleus or any radiation from an energy source having a radioactive character,**
- ✗ **Epidemics, pollution, natural disasters.**



#### Are there any exclusions to coverage?

The main exclusions of the contract are:

- ! **An event, illness or accident that has been the subject of a first observation, a relapse, an aggravation or a hospitalisation between the date of purchase of the travel and the date of subscription of the insurance contract,**
- ! **Any circumstance detrimental only to the simple approval,**
- ! **The consequences of the use of drugs, narcotics not medically prescribed, and the abuse of alcohol,**
- ! **Any intentional act of the Insured that may give rise to a claim under the contract.**



## Where am I covered?

The guarantees apply worldwide.



## What are my obligations?

### - Upon contract accession

The Insured is required to pay the contribution.

The Insured is required to answer exactly the questions asked by the Insurer in particular in the declaration form allowing the Insurer to assess the risks taken in charge.

### - In case of claim

The Insured must declare his or her claim within 5 working days from the moment he or she becomes aware of the loss.

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



## When and how to make payments?

The contribution is payable upon subscription of the contract, by any means of payment accepted by the operator.



## When does the cover begin and when does it end?

### Start of coverage

The "Travel Cancellation" guarantee takes effect on the day of the subscription of this contract.

### Right of withdrawal

In accordance with Article L112-10 of the Insurance Code, the Insured who subscribes to a non-professional insurance contract, if he or she justifies a previous coverage for one of the risks covered by this new contract, may withdraw from this new contract, without costs or penalties, as long as it has not been fully performed or the Insured has not made any warranty, and within a period of fourteen calendar days from the conclusion of the new contract.

### End of coverage

The "Travel Cancellation" guarantee expires on the day of departure on the travel.



## How can I terminate the contract?

Termination of the contract is not allowed.