

## Travel Insurance

Information document on the insurance product

Company: AREAS Damage Siren No.: 775 670 466

Mutual insurance company with fixed contributions, registered in France and governed by the Insurance Code

Product: "Assurance Multirisques locations saisonnières"



This information document summarizes the main guarantees and exclusions 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?

The purpose of the "Multirisque locations saisonnières" (Multi-risk insurance for seasonal rentals) contract is to cover the Insured person with insurance guarantees for his or her seasonal rentals only, for which the dates, destination and cost appear on the invoice issued to the subscriber by the service provider and for which the duration does not exceed 90 consecutive days.



#### What is insured?

- ✓ Cancellation of stay: refund of partial payments or any amount retained by the service provider in case of complete cancellation of the rental due to:
  - Illness, accident or death,
  - Other cancellation clauses.
  
- ✓ Costs for interruption of stay: reimbursement of unused land services due to early return.
  
- ✓ Late arrival of more than 24 hours
  
- ✓ Civil liability of the tenant including civil liability of the movable property entrusted to him
  
  
- ✓ Sports equipment: rental of equipment in case of breakage or theft of personal equipment



#### What is not insured?

- ✗ illness requiring mental or psychotherapeutic treatment including nervous breakdowns not having required hospitalization of at least 3 days at the time of cancellation of the trip;
- ✗ Complications due to the condition of pregnancy occurring after the 6th month of pregnancy and, in all cases, pregnancy, abortion, childbirth, in vitro fertilization and their consequences
- ✗ illness or accident that has already been observed, relapse, aggravation or hospitalization between the date of purchase of the trip and the date of subscription of the insurance contract;
- ✗ strikes and actions by the agents of the travel organizer and/or the subscriber, and/or having started before the effective date of the contract or for which prior notice, made public, had been filed before that date;
- ✗ default, of any kind, including financial, of the travel organizer or carrier rendering it impossible to fulfil its contractual obligations.



#### Are there any exclusions to coverage?

- The main exclusions from the contract
- ! Epidemics, natural disasters and pollution;
  - ! Consequences and/or events resulting from: civil or foreign war, riots, demonstrations, a strike, an attack or an act of terrorism,
  - ! Consequences of voluntary participation of the Member in a crime, an offence, a riot or a strike except in the case of self-defence
  - ! Abuse of medication, use of narcotics not prescribed medically, or damage resulting from the consumption of alcohol by the Insured
  - ! Accidents/damage and their consequences caused or provoked intentionally by the Insured or the people travelling with the Insured
  - ! The practice of sport on a professional basis;
  - ! The absence of hazard; Civil or foreign wars, riots, civil unrest,

The contract also contains certain restrictions. An amount indicated in the contract may remain the responsibility of the insured (excess).



## Where am I covered?

The insurance guarantees apply worldwide.



## What are my obligations?

Under penalty of invalidity of the insurance contract or of denial of guarantee:

- Upon subscription of the contract
  - Pay the contribution indicated in the contract.
- In case of a claim
  - To provide the documents necessary in case of a claim for compensation.



## When and how to make payments?

- Premiums are payable according to the terms and conditions specified at the time of enrolment and in the General and Special Provisions.



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

- The duration of validity of all the guarantees corresponds to the dates of travel indicated on the invoice issued by the service provider with a maximum duration of 90 consecutive days,
- The "Cancellation of stay" guarantee takes effect on the day of subscription to the contract and expires on the day of departure for the trip,
- The other insurance and assistance benefits take effect on the day of departure and expire on the day of return from the trip.



## How can I cancel the contract?

- The subscriber has the right to retract his enrolment if the subscription was purchased more than 30 days before the departure date and if the coverage period is more than one month, with immediate effect upon notification of the retraction. In this case, you can retract within 14 days from the start date of the enrolment.
- The contract ends on its date of expiration without tacit renewal and does not require any special action to be terminated on the term date.