

TRAVEL INSURANCE

Insurance Product Information Document

Company: **EUROP ASSISTANCE SA**

Product: **CAP ASSISTANCE**



Ryana EUROP ASSISTANCE S.A. is a French stock corporation, regulated by the French Insurance Code, having its registered office at 2 rue Pillet-Will, 75009 Paris, France, registered in the Register of Commerce and Companies of Paris under number 451 366 405. This Collective Insurance acts through its division EUROP ASSISTANCE S.A., IRISH BRANCH whose principal establishment is located at Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, registered in the Irish Companies Registration Office under number 907089.

This product information document provides a summary of the general conditions of insurance and assistance. It does not take into account your specific needs and requests. The complete information on the product is provided in the pre-contractual and contractual documents.

What kind of insurance is this?

This Insurance policy covers the insured in case of travels made in France and abroad for no more than 90 consecutive days.



What is insured?

ASSISTANCE:

- **Assistance to persons in the event of a disease or injury during the holiday:** 1/ Transport/repatriation, 2/ Return of insured family members or an insured travelling companion and pets, 3/ Hospitalisation escorting, 4/ Escort accompanying your children's, 5/ Continuation of travel, 6/ Replacement driver, 7/ Coverage in case of extended stay, 8/ early return in the event of the hospitalisation of a member of your family, of the person filling in for you in your job, or of the person in charge of minding your minor and/or adult handicapped child or children who stayed at home, 9/ Reimbursement of medical expenses and coverage of hospitalization costs (abroad), 10/Advance of hospitalisation expenses (abroad only).
- **Assistance in the case of death:** 1/ Transport of remains and cost of coffin, 2/ return of insured family members or of one insured person travelling with the insured, 3/ Early return following death of a family member, a substitute employee or the person watching over children left at home.
- **Travel assistance :** 1/ Travel information, 2/ Paediatric counselling, 3/ Babysitter on site in case of hospitalization, 4/ Advance of bail and bearing of the cost of legal fees (abroad only); 5/ Assistance in case of damage at the insured's home during the trip: early return, provisional measures (only in France), accommodation (only in France), 6/ Early return in case of attack and/or natural disaster, 7/ Replacement vehicle, 8/ Sending medicines abroad, 9/ Assistance in case of theft, loss or destruction of identity papers or means of payment, 10/ Search and rescue costs at sea, mountains and ski trails, 11/ Psychological support (in France only), 12/ Assistance at home after repatriation: a) domestic help, b) hospital comfort, c) child care expenses, d) pets care expenses, e) learning support.

INSURANCE:

- ✓ **Luggage and personal effects,**
- ✓ **Personal civil liability abroad,**
- ✓ **Personal travel accident insurance,**
- ✓ **Missed flight,**
- ✓ **Coverage of expenses in case of interruption of stay,**
- ✓ **Late flight,**
- ✓ **Impossible return,**
- ✓ **Replacement vehicle,**
- ✓ **Trip cancellation (optional):** in case of: 1/ serious sickness, serious accidents, hospitalisation and death, 2/ cancellation for all justified reasons

The liability of the Insurer is limited to the amount stated in the Table of Amounts Covered.



What is not insured?

- ✗ The cover «Substitute driver » does not include travelling expenses,
- ✗ All expenses other than those specifically insured and mentioned in the cover "Transport of remains and cost of coffin in the event of the death of an insured person" are not insured,
- ✗ The cover "Payment of attorney fees" does not cover any legal proceeding in the home country resulting from a traffic accident,
- ✗ The organisation or the performance of search and rescue operations for the cover "Search and rescue costs at sea and in the desert" is not insured,
- ✗ The cover « Coverage of expenses in case of interruption of stay » does not include transportation costs, application fees, visa and insurance fees and tips.



Are there any restrictions on cover?

Main exclusions:

- ! The general exclusions of the policy are those common to all heads of cover and the assistance services set out in these General Conditions. The following are excluded:
- ! Civil or foreign wars, riots, popular unrest,
- ! Voluntary participation by an insured person in riots, strikes, fights or acts of violence,
- ! The consequences of nuclear fission or any radiation emitted by a radioactive energy source, unless otherwise agreed, an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm, except in the context of the provisions of French Act no. 82-600 of 13 July 1982 concerning the compensation of victims of natural catastrophes (as concerns insurance claims),
- ! The consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription, and of alcohol abuse over the rates envisaged by the legislation of the country in which you are located,
- ! Claims connected with the use of a motor vehicle with engine sizes in excess of 125 cubic centimetres, as the driver thereof or as a passenger;
- ! Claims connected with the use of motorcycles when the Insured does not have a licence in compliance with the legislation of the country in which he is located,
- ! Claims connected with the use of motorcycles when the Insured was not wearing a helmet, in breach of the legislation of the country in which he is located, any voluntary act by you which could give rise to a claim under the policy.
- ! The consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of Your Home Country or any country planned to be visited or crossed during the Trip. This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a Family Member, the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian or the professional substitute.
- ! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Trip companion before or during his Trip.

Particular exclusions:

- ! Each and every cover mentioned in « What is insured? » is subject to restrictions and exclusions which are specifically listed in the General Provisions.



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the Travel booked except the following countries and territories: Afghanistan, Belarus, Burma/Myanmar, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk regions, Iran, North Korea, Russia, Syria, and Venezuela.



What are my obligations?

Under penalty of cancellation of the insurance policy or non-application of a cover:

- Supply the insurer with all documents relevant to the policy,
- Pay the premium.



When and how do I pay?

- The premium is disclosed to the insured prior to the agreement and it includes taxes and fees. It is paid to the insurer at the date and following the terms of payment mentioned in the Specific Provisions.



When does the cover start and end?

- The cover starts on the departure date and ends on the date of return from the trip,
- In all cases, the cover ceases automatically 90 days after the departure date of the insured,
- The cover "Trip cancellation" starts the day the contract is signed and ends on the departure date.



How do I cancel the contract?

The Member is entitled to withdraw from the Membership if the period of cover is more than a month and if the Membership has been taken out remotely, with immediate effect from the notification of withdrawal.

In this case, you can withdraw within a period of 14 days from the start date of the Membership by sending an email to: info@chapka.fr

Or by post to the following address: CHAPKA ASSURANCES (AON France) – customer service, 31-35, rue de la Fédération - 75717 Paris cedex 15 – France