

# TRAVEL INSURANCE

Insurance Product Information Document

Company: EUROP ASSISTANCE SA

Product: CAP WORLD COVER



EUROP ASSISTANCE S.A. is a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, Promenade de la Bonnette, 92230, Gennevilliers, France, with a share capital of EUR 46,926,941, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405 and approved by the French Supervision Authority (ACPR – 4 place de Budapest, CS 92459, 75436 Paris Cedex 09, France). This Insurance acts through its division EUROP ASSISTANCE S.A., IRISH BRANCH whose principal establishment is located at 4th floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

This information document summarizes the main benefits and exclusions of this insurance product. Specific needs or requests are not considered in this document. Full information regarding this product can be found in the pre-contractual and contractual documentation.

## What is this type of insurance?

The « CAP WORLD COVER » contract aims to cover the insured during professional or private trips worldwide. The coverage period will be equivalent to the duration of the travel services sold by the operator.



### What is insured?

#### ASSISTANCE:

##### ✓ Repatriation assistance:

- **Repatriation or sanitary transport.**
- **Accompaniment during repatriation or sanitary transport:** organisation and coverage of the additional transport fees of the insured family members or of one insured person.
- **Presence in case of hospitalisation:** organisation and coverage of the costs of transport and hotel fees of a person appointed by the insured who stayed in the country of residence, to enable him/her to go to the insured bedside's in case of hospitalisation of the latter, and when his health condition does not allow him to be repatriated before 7 days.
- **Extension of the hotel stay:** coverage of the costs of extending the hotel stay as well as transport fees of the insured and his insured family members or of one insured person who stayed by his/her side.
- **Hotel fees:** refund of the hotel fees of the person accompanying the insured in case of hospitalisation or death of the latter.
- **Complementary refund of medical, surgical, pharmaceutical and hospitalisation fees abroad** and financial coverage of minor dental care.
- **Return of the body in case of death:** coverage of the necessary ancillary costs to transport to the place of inhumation, including the cost of coffin allowing transport. Organisation and coverage of additional costs of transport of family members or of one insured person.
- **Early return:** coverage of the early return fees in case of serious illness or accident of a family member and/or serious material damages requiring the insured presence.
- **Search and rescue fees** at sea or in the mountains.
- **Return of children under 15.**
- **Medicines shipment abroad.**
- **Cash advance abroad** in case of theft or loss of means of payment and/or travel tickets.
- **Forwarding messages abroad.**
- **Continuation of the mission:** cover of the additional transport fees necessary to carry on the mission.

##### ✓ Legal assistance:

- Coverage of legal fees.
- Advanced payment of the bail.

##### ✓ Civil liability:

- Bodily injury, property damage and consequential losses.
- Only material and consequential losses.
- Proceedings and recourses.

All insurance and assistance benefits as well as exclusions are detailed in the General and Specific Terms and Conditions of the contract.

The liability of the Insurer is limited to the amounts stated in the table of benefits and specified in the General and Specific Terms and Conditions of the contract.



### What is not insured?

- \* The "Return of the body in case of death" benefit does not cover funeral service, accessories, burial or cremation fees in the insured living country;
- \* convalescence and illness or accidents that are being treated and that are not consolidated at the date of, the start of the trip;
- \* pre-existing illnesses diagnosed and/or treated and that have required hospitalisation within the six months prior to the request for assistance;
- \* trips taken for diagnosis and/or treatment purposes;
- \* pregnancies except when unforeseeable complications occur, and in any event pregnancies as from the 32nd week of pregnancy;
- \* conditions resulting from absorbing alcohol, using drugs, narcotics and similar products not medically prescribed;
- \* the consequences of attempted suicide;
- \* For the cover for medical, surgical, pharmaceutical, and hospitalisation expenses abroad:
  - costs further to an accident or medically corroborated illness before the cover takes effect, unless an established and unforeseeable complication occurs,
  - the costs of treating a medically corroborated pathological, physiological, or physical condition before the cover takes effect, unless an established and unforeseeable complication occurs,
  - the costs of internal prostheses or aids, be they optical, dental, acoustic, functional, aesthetic or of other types, the costs incurred in Metropolitan;
- \* France and in French Overseas Departments and Territories, regardless of whether or not they result from an accident or illness occurring in France or abroad,
- \* spa and rest home expenses, and physiotherapy expenses,
- \* expenses incurred without our prior approval
- \* the consequences of willfully breaching the regulations of the countries visited, or of engaging in activities prohibited by the authorities of those countries.



## Are there any restrictions on cover?

- ! Damages caused willfully; damages resulting from any professional activity; damages resulting from the use of motor vehicles, of sail and motorboats, aircrafts, weapons;
- ! Consequences of any damage to property and/or bodily injury affecting you personally and your family members or any other person having the capacity of subscriber under the present contract;
- ! Indirect losses except when they are directly consequent to covered accidental property damage and/or bodily injury;
- ! Damages, injuries or losses resulting from practicing air sports or hunting/shooting;
- ! Damages caused by buildings or parts of buildings owned, leased or occupied by the insured;
- ! Damages consequential to fire, explosions, im plosions and water damages; damages to animals or property owned, leased, loaned or entrusted by/to the subscriber;
- ! Civil or foreign wars, riots, popular movements;
- ! Intentional participation by an insured party in riots or strikes, affray or acts of violence;
- ! The consequences of the disintegration of the atomic core or any radiation from an energy source which presents a radioactive character;
- ! Except where exemption is provided, an earthquake, a volcanic eruption, a tidal wave, flooding or a natural disaster except in the context of the provisions which result from the law No. 82-600 of 13th July 1982 relative to the compensation of the victims of natural disasters (for the insurance guarantees);
- ! The consequences of the use of medications, drugs, narcotics and similar products not under medical prescription and the abuse of alcohol;
- ! Any intentional action by you that may bring about the contract guarantee;
- ! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his Travel.



## What are my obligations?

### Under penalty of nullity of the contract or of cover denial

- **When subscribing:**
  - Pay the insurance premium.
- **In the event of a covered claim:**
  - Provide all necessary documentation requested by the insurer.



## Where am I covered?

- ✓ The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran.



## When and how do I pay?

- Premiums are payable as detailed when subscribing and as detailed in the General and Specific Terms and Conditions.



## When does the cover start and end?

- The contract comes into effect on the date mentioned on the insurance certificate and must match with the travelling dates.



## How do I cancel the contract?

### **Right of withdrawal:**

- If the covered period is longer than a month and if the contract was subscribed online or by phone (distance selling), the subscriber is entitled to withdraw, for distance selling in accordance with section L 112-2-1-II-3° of the French insurance code, or in case of having several insurances in accordance with section L112-10 of this same Insurance code. The insured can withdraw within fourteen days (14) from the day of subscription.

### **Terms for termination:**

- The contract ends at its expiry date and is not automatically renewable. It does not require any special initiative to be terminated.