

# Travel Insurance

## Insurance Product Information Document

Product insurer: Inter Partner Assistance, a non-life insurance company licensed by the National Bank of Belgium (BNB)



Product reference: CAP ASSISTANCE VISA- CHAPKA

**This information document provides a summary of the main cover and exclusions of the product. It does not take into account your specific needs and requests. You will find full information on this product in the pre-contractual and contractual documentation.**

### What sort of insurance is this?

The CAP ASSISTANCE VISA travel insurance including insurance and assistance cover is provided to help you with any difficulty during your trip, the length of which may not exceed 365 consecutive days.



### What is insured?

#### MAIN GUARANTEES OF ASSISTANCE TO PERSONS

- ✓ Repatriation in your country of residence: actual costs
- ✓ Accompaniment during repatriation or transport (transport ticket)
- ✓ Extension of stay, including in case of quarantine: €50 / night maximum 5 nights
- ✓ Presence in case of hospitalisation (transport ticket)
- ✓ Repatriation expenses in case of death
- ✓ Funeral expenses (Max €1,000 / insured)
- ✓ Early return (€10,000 / insured)
- ✓ Medical expenses abroad:
  - Option 1: €10,000 / insured and €50,000 / event
  - Option 2: €30,000 / insured and €150,000 / event
  - Option 3: €90,000 / insured and €400,000 / event
  - Emergency dental care: Max €150
- ✓ Search and rescue expenses (€2,000 / insured and €4,000 / event)
- ✓ Dispatching medicines abroad
- ✓ Advance of funds abroad (Max €1,500 / insured)

#### LEGAL ASSISTANCE ABROAD:

- ✓ Advance of bail bond: Max. €5,000
- ✓ Payment of fees: Max. €1,000

Cover preceded by a ✓ is always included in the policy.



### What is not insured?

- ✗ Organisation by the insured person or his/her close contacts of all or part of the policy cover without the prior approval of the insurer.
- ✗ You cannot take out this policy if you are not resident in France in the European Union, Switzerland, Norway or UK
- ✗ Trips of more than 365 consecutive days.



### Are there any exclusions to the cover?

#### MAIN EXCLUSIONS APPLICABLE TO THE COVER:

- ! Consequences of a civil war or war with a foreign power, a riot or civil unrest, or a strike.
- ! Alcohol abuse (blood alcohol level higher than the regulatory limit), the use or absorption of medicines, drugs or narcotics not prescribed by a doctor.

#### MAIN EXCLUSIONS - Medical expenses cover

- ! Pre-existing illnesses diagnosed and/or treated and that have required hospitalization within the six months prior to the request for assistance.
- ! Convalescence and illness or accidents that are being treated and that are not consolidated at the start of the trip.
- ! Medical cover where the insured has travelled against FCO or the WHO restrictions.

#### MAIN RESTRICTIONS:

- ! Medical expenses excess: €50 / case



### Where am I covered?

- ✓ You are covered in the entire world with the exception of countries for which it is strictly restricted to travel by the Ministry of foreign affairs of your home country or the World Health Organization.



## What are my obligations?

### **You must do the following, or risk voiding the insurance policy or losing benefits:**

#### **When taking out the policy:**

Answer all questions asked by the insurer accurately, notably in the risk declaration form to enable them to accurately assess the risk they are covering.

Provide all supporting documents requested by the insurer.

Pay the premium (or premium instalment) specified in the policy.

#### **During the term of the policy:**

Report any new circumstances that may increase the risks covered or create new ones.

#### **In the event of a claim:**

Report all claims that may trigger the cover under the conditions and within the specified time frames and attach all documents useful for assessing the claim.

Report any other cover taken out for the same risks in full or in part with other insurers and any reimbursements you may be entitled to for a claim.

Return the complete claim file and a copy of the policy and/or the supporting documents required and specific to each type of cover.



## When and how do I pay?

The premium stated in your insurance certificate can be paid online by bank card when arranging your insurance.



## When does the cover start and end?

The term of validity of your policy corresponds to the duration of the services sold by the trip/travel organiser. The Assistance cover takes effect on the scheduled day of departure and expires on the scheduled day of return and cannot exceed 365 days.



## How do I cancel the policy?

The policy will automatically end on its expiry.

However, if the policy has a term of more than one month and was taken out remotely (internet or telephone), the insured person retains the right to cancel provided for in Article L112-2-1-II-3 of the French Insurance Code for insurance by distance selling or the right to cancel provided for in Article L112-10 of the same code in the event of multiple insurance policies. The insured person can cancel his/her policy within fourteen (14) calendar days of the date of taking it out.