

## Travel Insurance

### Insurance Product Information Document



#### What is covered?

For any unforeseen reason that can be justified, including illness related to an epidemic declared in the month prior to your departure.

Up to €50,000 per person and €135,000 per event, with a 20% excess of the amount of the claim and a minimum of €500 per case.



#### What is not covered?

An event, illness or accident that was first observed, has relapsed, worsened or resulted in hospitalisation between the date of registration for the trip and the date the insurance contract was taken out.

The cancellation cover does not apply to the inability to travel due to border closures, material organisation, accommodation conditions or safety at the destination.

#### Are there any exclusions to the insurance plan?

##### The main contract exclusions:

- Damages caused intentionally by the Insured and those resulting from his/her participation in a crime, misdemeanour or brawl, except in case of self-defence;
- The amount of the convictions and their consequences;
- Participation as a competitor in a competitive sport or in a rally giving right to a national or international classification which is organized by a sports federation by which a licence is delivered as well as the training for these competitions;
- The professional practice of any sport,
- Epidemics unless otherwise specified in the contract, pollution, natural disasters;
- Suicide and attempted suicide.

##### The contract also contains certain restrictions:

- The contract must be taken out upon registration for the trip.

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## **Where am I covered?**

The coverages apply worldwide.

## **What are my obligations?**

### **- Upon signing the contract**

The Insured must pay the subscription fee

The Insured must answer the questions asked by the Insurer exactly, particularly in the declaration form, enabling him/her to assess the risks covered

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

In accordance with the insurance cover, the Insured must declare the damage within 5 working days following the knowledge of the damage, except in the case of a fortuitous event or force majeure

## **When and how to make the payments?**

The subscription fee is payable upon conclusion of the contract, by any means of payment accepted by the travel agency.

## **When does the coverage start and when does it end?**

### **Start of coverage**

The coverage takes effect on the day of subscription to the contract.

### **End of coverage**

Coverage expires on the last day of the trip (the location of the group's dispersal), with a maximum duration of 90 consecutive days.

### **The right to waive**

In accordance with Article L112-10 of the Code des Assurances (Insurance Code), the Insured party, taking out an insurance contract for non-professional purposes, if he/she can provide proof of previous cover for one of the risks covered by this new contract, may terminate this new contract, without charge or penalty, as long as it has not been fully executed or the Insured party has not provided any cover, and within a period of fourteen calendar days from the conclusion of the new contract.

### **Contract termination**

You may terminate the contract by sending a registered letter with acknowledgement of receipt to the Insurer in the event of a change in your personal situation having a direct influence on the risks covered, revision of subscription fees and modification of the contract by respecting the notice period specified in the contract.