

# Travel Insurance



## Insurance Product Information Document

Company : GROUPAMA RHONE-ALPES AUVERGNE – 7798338366

## Product : Travel Insurance – ASSURE TON SPORT [GSL/ASSTSP0918]

This document provides a summary of the main benefits and exclusions of the contract. 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 is this type of Insurance ?

This Travel Insurance product is intended to cover damages suffered by the Insured before and during the trip as well as the costs incurred by him/her. The product may include personal assistance services, trip cancellation benefits, baggage coverage, trip interruption costs and personal accident benefits as per the terms of the insurance contract purchased.



#### What is insured ?

*The elements below depend mainly on the insurance offer you have chosen.*

##### Travel Services

- ✓ Trip Cancellation following a guaranteed event.
- ✓ Interruption of stay following a guaranteed event.
- ✓ Rental of equipment in case of ski, snowboard, windsurfing or surfboard breakage.

##### Personal Accident Services

- ✓ Death due to an accident.
- ✓ Total or partial permanent disability following an accident.

##### Assistance and Repatriation Services

- ✓ Repatriation or Medical Transport.
- ✓ Presence of a relative in the event of hospitalization of more than seven days.
- ✓ Repatriation of persons accompanying the Insured.
- ✓ Medical expenses.
- ✓ Search and rescue costs following a guaranteed event.
- ✓ Repatriation of the body.
- ✓ Funeral expenses.
- ✓ Advance of criminal bail.
- ✓ Legal assistance, payment of legal fees.
- ✓ Baggage guarantee if the option is chosen.



#### What is not insured ?

- ✗ Any occurrence of Radioactivity.
- ✗ Civil or foreign wars, riots, popular movements, strikes, acts of terrorism or sabotage.
- ✗ All cases of 'force majeure' making it impossible to perform the contract, in particular prohibitions imposed by local, national or international authorities.
- ✗ The practice of a sport not declared on the membership form.
- ✗ Cancellation for personal reasons.



#### Are there any restrictions on cover ?

*The main exclusions of your contract are:*

- ! Costs incurred without the prior agreement of the Assistance Service.
- ! The use of drugs, narcotics, drugs not prescribed by a doctor.
- ! Issues resulting from intoxication through alcohol, intentional acts, conscious non-compliance with official prohibitions.
- ! Participation in betting, crimes, brawls.
- ! Suicide or attempted suicide, self-harm.
- ! The practice of a sport in a professional capacity.
- ! The practice of extreme sport.

*The main restrictions of your contract are:*

- ! A sum can remain at your expense (deductible).
- ! The contract must be taken out on the day of booking the trip or, at the latest, on the day before the 1st day of application of the cancellation fee schedule.
- ! The Insured must be domiciled in one of the Member States of the European Union.



## Where am I covered ?

- ✓ The guarantees apply worldwide, with the exception of countries in a state of civil or foreign war, notorious political instability, civil unrest, riots, acts of terrorism, reprisals, restrictions on the free movement of persons and goods (for any reason, including health, security, weather, etc.) or the disintegration of the atomic nucleus.



## What are my obligations ?

### ■ When you subscribe to the contract

- Precisely and honestly answer precisely the questions asked by the insurer, in particular in the risk declaration form allowing him to assess the risks he assumes,
- Pay the contribution (or fraction of a contribution) indicated in the contract.

### ■ In the case of a Claim

- Under the insurance coverages, the Insured must declare his claim within 5 working days from the time he becomes aware of the loss.
- With regard to assistance services, the Insured must contact the Assistance Desk and obtain its prior approval before taking any initiative or incurring any expense.
- In all cases, the Insured must provide the Insurer with all supporting documents and documents necessary for the implementation of the insurance guarantees and assistance services provided for in the contract.



## When and how do I pay ?

- Premiums are payable upon signing of the contract, by credit card on the secure website of our partner Banque Populaire.



## When does the cover start and end ?

### Start of Cover

- The "Trip Cancellation" coverage takes effect on the day this contract is taken out.
- All other benefits take effect on the day of departure on the trip.

### Right of Renunciation

- In accordance with Article L112-10 of the French Insurance Code, an Insured who subscribes to an insurance contract for non-professional purposes, if he can prove that he has a previous guarantee for one of the risks covered by this new contract, may waive this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not called upon any guarantee, and within a limit of fourteen calendar days from the date of conclusion of the new contract.

### End of Coverage

- The "Trip Cancellation" benefit expires on the day of departure on the trip.
- All other benefits expire on the last day of travel



## How do I cancel the contract ?

- As this is a temporary contract, it cannot be terminated.
- The contract ends at the end of the trip.