

# Travel insurance

## Information document for the insurance product

Companies : Mutuaide Assistance, Accreditation N°4021137 – Insurance company accredited in France and governed by the French Insurance Code

Mutuaide

### Product : MIMAT MULTIRISQUE PREMIUM

This document is a summary presentation of the main features of the product. It does not take your specific requirements and requests into account. You will find the full information on this product in the pre-contractual and contractual documentation.

### What type of insurance is this ?

MIMAT MULTIRISQUE PREMIUM is an insurance and assistance contract the purpose of which is to cover the insured at the time of and during their trip.



#### What is insured?

##### Insurance guarantees

###### ✓ CANCELLATION

Cancellation without cause and without proofs, up to 5 000 € per person and 20 000 € per event

###### ✓ MISSED DEPARTURE / MISSED PLANE

Up to 300 € per person

###### ✓ BAGGAGE

Up to 1 500 € per person

###### ✓ COSTS OF INTERRUPTION OF STAY

Up to 6 500 € per person and 32 000 € per event

##### Insurance guarantees

###### ✓ REPATRIATION ASSISTANCE

Repatriation or medical transport

Repatriation of the accompanying persons and children under 18 or disabled adults.

Family member visit.

Extension of stay

Medical expenses outside the country of residence, up to 300 000 € per person.

Repatriation of body.

Funeral costs, up to 2 300 € per person.

Early return.

Legal assistance abroad, up to 7 500 € advance on penal costs and 1 500 € of costs for fees.

Search and rescue costs, up to 3 000 € per person

###### ✓ ADDITIONAL ASSISTANCE TO PERSONS

Care attendant

Delivery of medication

Delivery of household shopping

Domestic help

Child care

Educational support for children under the age of 18

###### ✓ ASSISTANCE FOR VEHICLES

Help with Accident Statement

Breakdown assistance / towing

###### ✓ HOME ASSISTANCE

Intervention by a locksmith, glazier or plumber, up to 150 €

Security service for the house, up to 150 €



#### What is not insured?

- ✗ Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- ✗ Epidemics, pollutions, natural disasters,
- ✗ Decay of the atomic nucleus, or any radiation coming from an energy source of a radioactive nature,
- ✗ Damage deliberately caused by the Insured and those resulting from his/her participation in a crime, an offence or fight, except in the case of self-defence



#### Are there exclusions to the cover?

##### ! The main exclusions under the contract

- ! Damage resulting from deliberate or wilful misconduct by the Insured,
- ! Use of narcotics or drugs not medically prescribed, states of alcoholic intoxication,
- ! Intentional failure to observe the regulations of the country visited or the practice of activities not authorised by the local authorities,
- ! Suicide or attempted suicide

##### ! The contract further contains some restrictions

The Insured must be domiciled in France, in the DROM-ROM COM and local authority groupings sui generis, or in Europe.



## Where am I covered?

The guarantees apply worldwide.



## What are my obligations?

### - When taking out the contract

- The Insured is required to pay the premium.
- The Insured is required to reply specifically to the questions put by the Insurer, particularly on the declaration form which enables it to assess the risks to be covered.

### - In the event of a claim

- In respect of the insurance guarantees, the Insured must declare the claim within 5 working days following the event leading to the application of the guarantee.

- In respect of the assistance guarantees, the Insured must contact the assistance centre and obtain prior agreement before taking any initiative or incurring any expenditure.

In every case, the Insured is required to supply the Insurer with all supporting papers and documents necessary for the implementation of the insurance guarantees and the assistance services provided for in the contract.



## When and how should payments be made?

The premium is payable when the contract is taken out, by any means of payment accepted by the travel agency.



## When does the cover begin and when does it end?

### Start of the cover

The "Cancellation" guarantee takes effect on the day when this contract is taken out.

All the other guarantees take effect on the day of departure on the trip (place that the organiser specifies for the outward journey).

### Right to withdraw

In accordance with Article L112-10 of the Insurance Code, the Insured who takes out an insurance contract for non-professional purposes can, if he proves the prior existence of cover for one of the risks guaranteed under this new contract, withdraw from this new contract without costs or penalties as long as it has not been fully performed or the Insured has not brought any guarantee into play, within a limit of a period of fourteen calendar days as from signature of the new contract.

### Fin de la couverture

The "Cancellation" guarantee expires on the day of departure on the trip (place that the organiser specifies for the outward journey).

All the other guarantees expire on the last day of the trip (place where the group disperses), with a maximum term of 90 consecutive days.



## How can I cancel the contract?

Cancellation of the contract is not authorised.