

# Travel insurance product

Insurance Product Information Document



Company : Inter Partner Assistance, company registered in Belgium under N ° 415 591 055

Product name : Cancellation and curtailment

***This information document presents a summary of the main guarantees and exclusions of the product. 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 type of insurance is this?**

The product is made up of insurance and travel assistance guarantees, the purpose of which is to guarantee the insured in the event of difficulties arising before or during a stay abroad.



## **What is insured?**

### **MAIN GUARANTEES:**

#### ✓ **Trip cancellation guarantees**

Up to the stipulated ceilings and according to the cancellation scale in the General Conditions, the following operative events are covered, subject to the conditions and exclusions stipulated in the General Conditions:

Illness, accident, hospitalization or death  
Pregnancy complication  
Contraindication and follow-up to vaccination  
Economic dismissal  
Summons to court  
Invitation to a resit university exam  
Repeating a year or school failure  
Urgent medical summons  
Destruction of professional and / or private premises  
Theft in professional and / or private premises  
Granting of a job or an internship  
Professional transfer, modification or refusal of paid vacation dates due to the employer  
Refusal of tourist or student visa  
Theft of identity card, passport  
Serious damage to your vehicle  
Cancellation of the person accompanying the Insured

#### ✓ **Interruption of Stay costs**

On a pro rata basis and according to the amounts stipulated in the General Conditions



## **What is not insured?**

- ✗ Events occurring between the date of booking the Trip and the date of taking out the Contract.
- ✗ All consequences of trips undertaken when the Ministry of Foreign Affairs of Your COUNTRY OF DOMICILIATION and / or your PLACE OF STAY advises against TRAVEL to the city or cities of destination or stay



## **Are there any exclusions from the coverage?**

### **MAIN EXCLUSIONS FROM THE TRIP CANCELLATION COVER:**

- ! Cancellations by the carrier or the travel organizer, whatever the cause.
- ! Cancellation related to travel restrictions resulting directly from a declaration of a pandemic by the World Health Organization or from an event known at the time of purchase of the stay.
- ! The impossibility of carrying out a DISPLACEMENT or a stay, or the choice to cancel a DISPLACEMENT or a stay, in one of the regions or countries not recommended by the Ministry of Foreign Affairs of your PLACE OF STAY or DOMICILIATION because of pandemic
- ! Accidents or illnesses having been the subject of a first observation, treatment, relapse or Hospitalization between the date of booking the Trip and the date of taking out this Contract

### **MAIN EXCLUSIONS FROM THE CURTAILMENT COVER:**

- ! The interruption related to travel restrictions resulting directly from a declaration of pandemic by the World Health Organization or from an event known at the time of purchase of the stay

Benefits preceded by ✓ are systematically provided for in the contract.



### Where am I covered?

- ✓ The guarantees are granted worldwide with the exception of countries, regions advised against by the Ministry of Foreign Affairs of Your COUNTRY OF DOMICILIATION and / or PLACE OF STAY and / or the World Health Organization.



### What are my obligations ?

#### Under penalty of invalidity of the insurance or non-guarantee contract:

##### When the contract is taken out:

Answer exactly the questions asked by the insurer, in particular in the risk declaration form allowing him to assess the risks he assumes.

Provide all supporting documents requested by the insurer.

Adjust the contribution (or fraction of the contribution) indicated in the contract.

##### During the contract:

Declare any new circumstances having the consequence of aggravating the risks assumed or creating new ones.

##### In case of claims:

Declare any claim likely to bring into play one of the guarantees under the conditions and time limits set and attach all documents useful for assessing the claim.

Inform of any guarantees taken out for the same risks in whole or in part with other insurers, as well as any reimbursement you may receive for a claim.

Return the complete compensation file as well as the copy of the contract and / or the necessary supporting documents specific to each guarantee.



### When and how to make the payments?

The amount of your premium must be paid to the Insurer no later than the date of your registration for the trip.



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

Your subscription takes effect on the date and for the duration indicated on your special conditions.

The dates of stay appearing on the special conditions are identical to those appearing on the travel registration form.



### How can I terminate the contract?

The contract will automatically end at the end of its term.

However, if the contract has a duration of more than one month and it was taken out remotely (internet or telephone), the insured benefits from the option of waiver provided for by article L 112-2-1-II- 3 ° of the Insurance Code in the event of remote subscription or the waiver option provided for by article L112-10 of the same code in the event of multiple insurance. The insured may withdraw from his contract within fourteen (14) calendar days from the date of subscription.