

TRAVEL INSURANCE

Insurance Product Information Document



Product insurer: Inter Partner Assistance, a company registered in Belgium under Number 415 591 055 -

Product Reference: MARCO POLO
Contract number 9890802

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

What type of insurance is it?

The product is composed of insurance guarantees and travel assistance whose purpose is to guarantee the insured in the event of difficulties arising during a stay abroad.

What is insured?



MAIN GUARANTEES:

Medical assistance and travel guarantees

- ✓ **Medical expense insurance** (including COVID 19):
 - Max. in Europe : €100,000 / Insured
 - Max. worldwide : €300,000 / Insured
 - Max. worldwide : €100,000 / Insured seniors 61years and older
 - ✓ **Medical repatriation:** real costs
 - ✓ **Sending a doctor on site abroad:** real costs
 - ✓ **Sending medicines abroad:** real costs
 - ✓ **Extension of the Insured's stay**
 - €75/ day and per insured (max. €525)
 - ✓ **Extension of stay of the accompanying person:**
 - €75/ day and per beneficiary (max. €525)
 - ✓ **Return home after consolidation:** return ticket
 - ✓ **Return of an insured accompanying person:** return ticket
 - ✓ **Visit of a relative**
 - ✓ **Repatriation in the event of death**
 - Coffin fee: € 2,000
 - ✓ **Presence of a relative in the event of death**
 - €75/ day and per beneficiary (max. €525)
 - ✓ **Early return:** max. € 10,000 / insured
 - ✓ **Loss or theft of papers abroad:** cash advance max. €1,000
 - ✓ **Replacement of personal documents:** max. €200
- ##### **Guarantees of legal assistance abroad:**
- ✓ **Advance criminal bail**
 - Max €7,500 per event
 - ✓ **Lawyer's fees**
 - Max €3,000 per event

Insurance guarantees:

- ✓ **Loss, theft or damage to luggage:** max.€2,000 / insured
- ✓ **Search and rescue costs:** max.€2,000 / Insured
- ✓ **Individual accident:**
- ✓ **Death:** max. € 15,000 / insured
- ✓ **Permanent disability:**
 - max. €75,000 / insured (before 61 years old)
 - max. €15,000 / insured (above 61 years old)
- ✓ **Liability insurance:** max. €750,000/claim

Guarantees preceded by one ✓ are systematically provided for in the contract.



What is not insured?

- ✗ The organization by the insured or his entourage of all or part of the guarantees provided for in the contract without the prior agreement of the insurer, materialized by a file number, cannot give rise to reimbursement.
- ✗ Travels of less than 8 weeks or more than 24 consecutive months.



Are there any exclusions from coverage?

MAIN EXCLUSIONS TO MEDICAL ASSISTANCE GUARANTEES:

- ! Expenses incurred when You undertook your trip despite the restrictions of the Ministry of Foreign Affairs of your COUNTRY OF DOMICILE and/or PLACE OF STAY and/or the World Health Organization.
- ! Pre-existing diseases or injuries diagnosed and/or treated and having been the subject of a medical consultation or hospitalization within 6 months before the date of request for assistance unless there is a clear and unforeseeable complication or aggravation.

MAIN EXCLUSIONS TO THE BAGGAGE INSURANCE GUARANTEE:

- ! Theft and destruction of luggage occurring at the Insured's Home.
- ! Perfumes, perishable foodstuffs, cigarettes, cigars, wines, spirits, and spirits and in general foodstuffs

MAIN EXCLUSIONS COMMON TO ALL GUARANTEES:

- ! Any consequence resulting from the misuse of alcohol, the use or absorption of medicines, drugs or narcotics not prescribed medically.

MAIN RESTRICTION:

- ! 35€ deductible for medical expenses guarantee.



Where am I covered?

- ✓ Guarantees are granted worldwide except for countries, regions not recommended by the Ministry of Foreign Affairs of Your COUNTRY OF DOMICILE and/or PLACE OF STAY and/or the World Health Organization.
- ✓ Individual accident and liability insurance coverage does not cover accidents in Iran, Cuba, North Korea, Syria, Venezuela, Belarus and Sevastopol/Crimea Region.



What are my obligations?

Under penalty of nullity of the insurance contract or non-guarantee:

At the time of subscription of the contract:

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.
Pay the contribution (or fraction of a contribution) indicated in the contract.

During the contract:

Declare any new circumstances that have the effect of aggravating the risks taken care of or of creating new ones.

In the event of a claim:

Declare any claim likely to involve one of the guarantees under the conditions and deadlines and attach all documents useful for the assessment of 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 in respect of 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 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 begin and end?

The assistance guarantees take effect as soon as you leave your home and they cease automatically on the return date specified under the Particular Conditions except in case of transport delay or in case it is differently specified in the Terms and Conditions.

The guarantees "Medical expenses Insurance", "Search and Rescue costs", "Lost, stolen or damaged baggage", "Personal Accident" and "Personal Liability Insurance" take effect as soon as you leave your home or when the trip starts and they cease automatically on the return date or at the ending date of the trip specified under the Particular Conditions.



How can I terminate the contract?

The contract will end automatically at its end.

However, if the contract has a duration of more than one month and it was subscribed at a distance (internet or telephone), the insured benefits from the right of renunciation provided for by Article L 112-2-1-II-3 ° of the Insurance Code in case of distance subscription or the faculty of renunciation provided for by Article L112-10 of the same code in case of multiple insurances. The insured may renounce his contract within fourteen (14) calendar days from the date of subscription.