

Travel Insurance

Insurance Product Information Document

Company: Mutuaide Assistance, Approval No. 4021137 – Insurance company approved in France and governed by the French Insurance Code
Groupama Rhône Alpes Auvergne, Approval No. 13 003 660 – Insurance company approved in France and governed by the French Insurance Code

Product: AVI PLANETE ETUDES MULTIRISQUE - Policy No. 8153

Mutuaide



This document is a summary of the main features of the product. It does not take into account your specific needs and requests. Full information about this product can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

AVI Planète Etudes Multirisque is an insurance policy designed to cover the Insured Party during his/her studies abroad.



What is covered?

✓ LUGGAGE

Up to €1,000 per person

✓ PERSONAL ACCIDENT

Up to €15,000 in the event of death and €75,000 in the event of disability

✓ PERSONAL LIABILITY

Up to €750,000 per claim

✓ REPATRIATION ASSISTANCE

Advance of funds up to €1,000

Medical repatriation

Visit by a relative

Hotel expenses (extension of the stay of the accompanying person)

Early return home

Advance of criminal bail abroad up to €7,500

Lawyer's fees abroad up to €3,000

Search and rescue costs up to €2,000/person

Sending medicines abroad

Repatriation of the body and death formalities

✓ MEDICAL EXPENSES

Medical expenses and/or hospitalisations (excluding home country) worldwide, maximum €300,000

Temporary stays of less than 31 consecutive days in the country of residence: €1,500

In the event of illness linked to an epidemic or pandemic:

Hotel expenses if required to quarantine up to €80 per night/max. 14 nights

Psychological support if required to quarantine

Impossibility of return home up to €1,000 per person/€50,000 per group

Hotel expenses in the event that you cannot return home up to €80 per night/max. 14 nights

Payment for a local flat rate telephone service up to €80

Emergency supplies up to €100 per person/€350 per family



What is not covered?

- ✗ Consequences of bankruptcy of the tour operator;
- ✗ Civil or foreign wars, riots, strikes, public unrest, acts of terrorism, hostage taking;
- ✗ The consequences of radioactive decay or any irradiation from a radioactive energy source;
- ✗ The effects of pollution and natural disasters as well as their consequences;



Are there any exclusions?

The main exclusions of the policy are:

- ! Expenses incurred after the return from the trip or the expiry of the policy;
- ! Damage caused intentionally by the Insured and that resulting from his/her participation in a crime, misdemeanour or brawl, except in self-defence;
- ! The consequences of the use of narcotics or drugs not prescribed medically, or of the state of intoxication due to alcohol;
- ! Any intentional act of the Insured which may trigger the benefits under the policy;
- ! Epidemics and pandemics, unless otherwise stipulated in the description of benefits;
- ! Pre-existing illnesses involving hospitalisation in the six months preceding the date of departure for the trip;
- ! Cost of prostheses.



Where am I covered?

The cover is applicable worldwide.



What are my obligations?

- On taking out the policy

The Policy Holder is required to pay the insurance premium.

The Policyholder is required to provide accurate and specific answers to questions asked by the Insurer, especially in the declaration form enabling the Insurer to assess the risks covered.

- In the event of a claim

- For insurance purposes, the Insured must report the claim within 5 working days of becoming aware of the claim event.

- For assistance services, the Policyholder must contact the assistance centre and obtain prior agreement before taking any action or incurring any expenses.

In all cases, the Policy Holder is required to provide the Insurer with all the supporting documents necessary for the implementation of the insurance cover and the assistance benefits provided for in the policy.



When and how should payments be made?

The premium is payable on taking out the policy, by any means of payment accepted by AVI International.



When does the cover begin and end?

Start of cover

Cover takes effect on the day of departure.

End of cover

Cover expires on the last day of the trip. Maximum coverage is 12 consecutive months.



How do I cancel the policy?

Right to opt out

In accordance with article L.112-10 of the French Insurance Code, a Policy Holder who takes out an insurance policy for non-professional purposes may opt out of this new policy if they can prove that they have previous cover for one of the risks insured by this new policy, without charge or penalty and within a period of fourteen calendar days from the date of signing the new policy, as long as it has not been fully executed or the Policy Holder has not made a claim.

Cancellation of the policy is not permitted.