

# Travel Insurance

## Insurance Product Information Document

Company: Mutuaide Assistance, Approval No. 4021137 - Insurance company authorised in France and governed by the French Insurance Code

Mutuaide

Product: AVI CANCELLATION AND INTERRUPTION – N°9910

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

### What type of insurance is it?

AVI CANCELLATION AND INTERRUPTION is an insurance policy designed to cover the Insured during and on the occasion of his/her trip.



#### What is insured?

##### ✓ CANCELLATION

Cancellation for medical reasons (including serious illness following an Epidemic or Pandemic) (according to the scale and the amount of the trip) Cancellation for other named causes (according to the scale and the amount of the trip) / Excess of 20% of the amount of the Claim with a minimum of €75 per person for Cancellation in the event of an attack, riot, act of terrorism or natural disaster at the place of stay

##### ✓ LATE ARRIVAL

Reimbursement of unused accommodation and school activities/courses if the planned departure has to be delayed due to accident or Illness before departure, on a pro rata basis (excluding transport)

Cancellation and Late Arrival Limits according to the amount of the trip:

< €500: Max €500 per person / Max €1,000 per event  
€501 to €1,000: Max €1,000 per person / Max €2,000 per event  
€1,001 to €3,000: Max €3,000 per person / Max €6,000 per event  
€3,001 to €6,000: Max €6,000 per person / Max €12,000 per event  
€6,001 to €9,000: Max. €9,000 per person / Max. €18,000 per event  
€9,001 to €12,000: Max. €12,000 per person / Max. €24,000 per event  
€12,001 to €15,000: Max. €15,000 per person / Max. €30,000 per event  
€15,001 to €18,000: Max. €18,000 per person / Max. €36,000 per event  
€18,001 to €25,000: Max. €25,000 per person / Max. €50,000 per event  
€25,001 to €28,000: Max. €28,000 per person / Max. €56,000 per event  
€28,001 to €30,000: Max. €30,000 per person / Max. €60,000 per event

##### ✓ INTERRUPTION OF STAY COSTS

Reimbursement of unused accommodation and school activities/courses on a pro rata basis (excluding transport)

##### ✓ INTERRUPTION OF ACTIVITIES COSTS

Reimbursement of unused accommodation and school activities/courses in the event of hospitalisation at destination during the stay, on a pro rata basis (excluding transport)

Limits for interruption of stay/activities depending on the amount of the trip:

< €500: Max €375 per person / Max €750 per event  
€501 to €1,000: Max. €750 per person / Max. €1 500 per event  
€1,001 to €3,000: Max. €2,250 per person / Max. €4,500 per event  
€3,001 to €6,000: Max. €4,500 per person / Max. €9,000 per event  
€6,001 to €9,000: Max. €6,750 per person / Max. €13,500 per event  
€9,001 to €12,000: Max. €9,000 per person / Max. €18,000 per event  
€12,001 to €15,000: Max. €11,250 per person / Max. €22,500 per event  
€15,001 to €18,000: Max. €13,500 per person / Max. €27,000 per event  
€18,001 to €25,000: Max. €18,750 per person / Max. €37,500 per event  
€25,001 to €28,000: Max. €21,000 per person / Max. €42,000 per event  
€28,001 to €30,000: Max. €22,500 per person / Max. €45,000 per event



#### What is not insured?

- ✗ Events occurring more than 60 days before the departure date (except court summons or electoral roll notices, summons to a new university exam, repeating or failing a school year, job or internship offer),
- ✗ Failure of any kind, including financial, of the carrier making it impossible to perform its contractual obligations,
- ✗ Any circumstance that is simply detrimental to enjoyment,
- ✗ Any event occurring between the date on which the trip was arranged and the date on which the insurance policy was taken out,
- ✗ The absence of hazard,
- ✗ Costs incurred after the return from the trip or expiry of the cover.



#### Are there any exclusions to the cover?

The main policy exclusions are:

- ! An event, illness or accident that has been the subject of an initial observation, relapse, worsening or hospitalisation between the date of purchase of the stay and the date of taking out the insurance policy,
- ! Any other event occurring between the date of taking out the insurance policy and the departure date of your trip,
- ! Non-presentation, for any reason whatsoever, of documents essential for the stay, such as passport, identity card, visa, travel documents, vaccination booklet except in the event of theft, within 48 hours prior to departure, of the passport or identity card,
- ! Epidemics and pandemics, pollution and natural disasters, unless otherwise stipulated in the cover,
- ! Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- ! The disintegration of atomic nuclei or any irradiation from a radioactive energy.



## Where am I covered?

The cover applies worldwide.

**Countries and regions not recommended by the Ministry of Foreign Affairs of your country of Domicile and/or your place of stay and/or by the World Health Organisation are excluded.**



## What are my obligations?

### - When the policy is taken out

The Insured is required to pay the premium.

The Insured is required to answer accurately the questions asked by the Insurer, in particular in the declaration form enabling it to assess the risks covered.

### - In the event of a claim

The Insured must make his/her claim within 5 working days of becoming aware of the loss.



## When and how to make payments?

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



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

### Start of cover

The "Cancellation" and "Late Arrival" cover takes effect on the day you take out the insurance policy.

The "Interruption of stay" and "Interruption of activities" cover takes effect on the day of departure for your trip.

### Right of waiver

In accordance with Article L.112-10 of the French Insurance Code, an Insured who takes out an insurance policy for non-professional purposes may cancel this new policy, without costs or penalties, if he or she can prove that he or she has pre-existing cover for one of the risks covered by the new policy, as long as it has not been fully performed or the Insured has not invoked any cover, and within a limit of thirty calendar days from the conclusion of the new policy.

### End of cover

The "Cancellation" and "Late arrival" cover expire on the day of your departure for your trip.

The "Interruption of stay" and "Interruption of activities" cover expires on the last day of the trip, with a maximum duration of 18 consecutive months.



## How can I cancel the policy?

Cancellation of the policy is not permitted.