

# TRAVEL INSURANCE

Information sheet on insurance product

Company: AWP P&C - French Insurance Company

Product: LA PLAGNE RESORT COVER

This document summarises the main cover and exclusions in the contract. It does not allow for your specific needs and requirements. You will find full information on this product in the precontractual and contractual documentation.

## What type of insurance is it?

The LA PLAGNE RESORT COVER insurance product is a temporary contract that allows you to benefit from insurance guarantees and assistance services during any private trip booked with the Approved Organization or Intermediary.



### What is insured?

#### ✓ Optimum Cancellation or Amendment

Reimbursement of cancellation charges (ceiling: € 8,000 per insured and € 50,000 per event)  
Cancellation costs (ceiling: € 300 per insured)

#### ✓ Accidental damage and theft of skiing equipment

Personal equipment: reimbursement of the cost of hiring replacement equipment (ceiling: € 300)  
Leased equipment: refund of the rental deposit (ceiling €300)

#### ✓ Travel assistance

Repatriation Assistance  
Assistance for minor children  
Visit of a close relative/friend if the Insured is hospitalised locally (ceiling: € 50 per day until repatriation or leaving the hospital) (maximum 10 nights)  
Emergency medical expenses and hospitalisation abroad (ceiling: € 3,000)  
Search and/or rescue costs  
Assistance in case of decease: repatriation of body, funeral expenses (ceiling: € 3,000)  
Provision of a driver  
Legal protection costs: reimbursement of lawyer's fees (ceiling: € 5,000 per insured), advance for bail (ceiling: € 15,000)

#### ✓ Interruption of sports activity or snow leisure activity

In the event of interruption of the practice of the sport or leisure and snow activity: compensation proportional to the number of days of unused activities (ceiling: € 800)

In the event of loss or theft of the package: compensation proportional to the number of days of unused lift passes (ceiling: €300)

#### ✓ Sport and leisure third party liability

Any resulting physical damage and consequential physical, material and immaterial damage (ceiling: €150,000 of which €45,000 is for consequential material and immaterial damages)

The types of cover marked with a tick (✓) are automatically included in the policy.



### What is not insured?

- ✗ Persons living outside Europe
- ✗ Trips lasting more than 3 consecutive months



### Are there any exclusions from the cover?

#### Principal exclusions:

- ! Damage resulting from a deliberate fault, suicide or attempted suicide by the insured.
- ! Damage resulting from the insured's consumption of alcohol and/or the insured's absorption of medicines, drugs or narcotics, that have not been medically prescribed.
- ! Damage resulting from civil war or foreign war, acts of terrorism, riots, popular movements, coups d'état, hostage taking or strikes
- ! The consequences of illnesses or injuries that were pre-existing, had been diagnosed and/or treated, as well as surgical «comfort» operations resulting in a hospital stay, day patient or outpatient treatment, in the 6 months prior to the assistance request;
- ! Thefts committed by the insured persons or by the members of your family, (ascendants, descendants, spouse) or committed with their complicity;
- ! Damage resulting from scratches, grooves, tears or stains.

#### Main restrictions:

- ! An amount indicated in the policy may remain at the expense of the insured (excess).



## Where am I covered?

- ✓ The covers apply worldwide except in the usual country of residence and in North Korea.  
The up-to-date list of all excluded countries can be found at the Allianz Travel website on the following page: <http://paysexclus.votreassistance.fr>



## What are my obligations?

**The following obligations must be complied with, failing which the insurance contract will be void or the cover ineffective:**

- ✓ **When taking out the contract**  
You must declare the risk to be insured in good faith to enable the insurer to assess the risks for which it is to accept liability  
You must pay the premium indicated when you take out the contract.
- ✓ **During the term of the contract**  
You must declare any new circumstances that may aggravate the risks for which liability is assumed or create new ones
- ✓ **In the event of a claim**  
You must declare any event capable of giving rise to a claim under one of the types of cover, subject to the contractual conditions and time limits, annexing any document that may assist in the assessment of the claim.  
To inform the insurer of any insurance for the same risks that you may have taken out with other insurers, in whole or in part, and any payment you may have received in connection with a claim.



## When and how do I pay?

The premium must be paid on the day you sign the contract with the insurer.  
Payment is made to the Approved Organization or Intermediary by any chosen means.



## When does the cover start and end?

The cover begins at midnight on the day after payment of the premium and terminates 24 hours after the date of return.



## How can I terminate the contract?

Because this is a temporary contract, no termination on the insured's initiative is possible.