

This document provides an overview of the main types of cover and exclusions for the policy. It does not take into account your specific requests and requirements. The pre-contractual and contractual documents will provide complete information about this product.

What type of insurance is this?

The LA PLAGNE RESORT COVER insurance product is a temporary policy that will provide insurance cover and assistance services during any private trip booked with the approved organisation or intermediary.



What is insured?

- ✓ **Optimum Cancellation or Change**
Reimbursement of Cancellation fees (limit: €8,000 per Insured Person and €50,000 per event)
Change fees (limit: €300 per Insured Person)
- ✓ **Accidental Damage and Theft of Ski Equipment**
Personal equipment: reimbursement of the cost of hiring replacement equipment (limit: €800)
Rented equipment: reimbursement of the rental deposit (limit €300)
- ✓ **Delayed Return**
Reimbursement of additional costs should the Trip be extended
Reimbursement of additional travel costs
- ✓ **Traveller assistance**
Repatriation assistance
Assistance to Minor Children
Visit from a Relative should the Insured Person be hospitalised locally (limit: €50 per day until the Insured Person is repatriated or discharged from hospital (maximum 10 nights)
Emergency medical and hospital charges abroad (limit: €3,000)
Search and/or Rescue Expenses
Assistance should there be a death: repatriation of the body, funeral expenses (limit: €3,000)
Providing a driver
Legal protection expenses: reimbursement of lawyers' fees (limit: €5,000), advance for bail (limit: €15,000)
- ✓ **Remote consultation**
Medical consultation by telephone or online via a website (limit: 3 Remote Consultations maximum per Insured Person and per Insurance Period)
- ✓ **Curtailment of a Snow Sport or Leisure Activity**
Should a Snow Sport or Leisure Activity be curtailed: compensation proportional to the number of activity days not used (limit: €800)
Should a ski pass be lost or stolen: compensation proportional to the number of ski pass days not used (limit: €300)
- ✓ **Sport or Leisure Activity Third-Party Liability**
Any Physical Injury or Material or Consequential Non-Material Damage (limit: €150,000 including €45,000 for Material and Consequential Non-Material Damage)

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



What is not insured?

- ✗ Persons who do not have their Home in Europe
- ✗ Trips for more than 3 consecutive months



Are there any exclusions to the cover?

Main exclusions:

- ! Damage as a result of intentional misconduct by the Insured Person, suicide or attempted suicide by the Insured Person
- ! Damage as a result of the Insured Person consuming alcohol and/or the Insured Person ingesting non-medically prescribed medication, drugs or narcotics
- ! Damage resulting from a civil war or a foreign war, acts of terrorism, riots, looting, popular movements, coups d'état, hostage-taking or strikes
- ! The consequences of a condition which is being still treated, for which the Insured Person is convalescing, as well as pre-existing illnesses or injuries diagnosed and/or treated, as well as elective surgery which resulted in hospitalisation during the 6 months prior to the request for assistance
- ! Theft committed by the Insured Persons or by their Family Members (ascendants, descendants or Spouse) or committed in collusion with them;
- ! Damage as a result of scuffs, scratches, tears or stains
- ! Unless otherwise stated in the cover, the consequences of an Epidemic or a Pandemic

Main restrictions:

- ! An amount set out by the policy may still be paid by the Insured Person (Excess)



Where am I covered?

- ✓ The cover applies worldwide, **with the exception of North Korea and Countries Not Covered.**
An updated list of all Countries Not Covered is available on the Allianz Travel website, at the following address:
<http://paysexclus.votreassistance.fr>



What are my obligations?

Your insurance policy may be invalidated or cover may be denied if you fail to comply with the following obligations:

- **When taking out the insurance policy**
Declare the risk to be insured in good faith so that the Insurer can assess the risks that it is covering.
Pay the premium stated when taking out the insurance policy.
- **During the term of the policy**
Declare any new circumstances that may increase the insured risks or create new risks.
- **Should a claim need to be made**
Submit any claim that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the claim.
Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how should payments be made?

The premium must be paid on the date that the policy is taken out.
Payments can be made to the Approved Organisation or Intermediary using any payment method.



When does the cover start and end?

The policy will take effect at 12:00 am on the day after the premium is paid and ends 24 hours after the return date.



How can I terminate the policy?

As this is a temporary insurance policy, the Insured Person cannot terminate it.