

This information document presents you with a summary of the product's main cover and exclusions. It does not take into account your specific needs and requests. You will find comprehensive information about this product in the pre-contractual and contractual documents.

### What type of insurance is it?

The purpose of Comprehensive Travel insurance (group insurance policy with optional enrolment no. M24370) is to cover you for events covered by the policy occurring before or during the insured service.



### What is insured?

**The insured events benefit the Insured within the limits of the caps and excesses shown in the Table of Benefits in the Policy's general and special terms and conditions and in accordance with the Enrolment Certificate.**

- ✓ **TRIP CANCELLATION:** up to €8,000/Insured and €50,000/Loss
- ✓ **CANCELLATION FOLLOWING INFECTION BY COVID-19:** up to €8,000/Insured and €50,000/Loss
- ✓ **INTERRUPTION OF TRIP AND ACTIVITIES:** up to €6,000/Insured and €30,000/Loss
- ✓ **IMPOSSIBLE RETURN:** up to €150/day per Insured
- ✓ **LEGAL LIABILITY FOR SPORT AND LEISURE:** up to €150,000/Loss (including €45,000 for material damage and consequential loss)
- ✓ **DAMAGE AND THEFT OF SKI EQUIPMENT:**
  - Personal equipment: €800/Insured
  - Rental equipment: €300/Insured
- ✓ **SEARCH AND RESCUE COSTS:** actual costs
- ✓ **ASSISTANCE (services provided by Vyv IA):**
  - Medical repatriation
  - Medical expenses outside the country of residence (up to €5,000/Insured)
  - Early return
  - Extended stay

Cover preceded by a tick ✓ is systematically included in the policy.



### What is not insured?

- ✗ Events occurring between the trip reservation date and the insurance enrolment date,
- ✗ Assistance expenses incurred without the prior agreement of Vyv IA.



### Are there exclusions to the coverage?

#### MAIN EXCLUSIONS

- ! Epidemics/Pandemics recognised by national or international health authorities,
- ! Volcano eruptions, earthquakes, floods, tidal waves or other natural cataclysms, natural disasters,
- ! Pollution,
- ! Civil or foreign wars, riots, strikes or civil commotion,
- ! Attacks or acts of terrorism,
- ! Disintegration of the atomic nucleus or any irradiation from ionising radiation,
- ! Alcoholism, inebriation, the use of drugs, narcotics or medication not prescribed by a doctor. To determine whether influence existed, we will refer to the provisions established by the laws on motor vehicle driving and pedestrian safety in force at the time the incident occurred,
- ! Suicide and the consequences of attempted suicide,
- ! Any intentional act or negligence on the part of the Insured,
- ! Absence of a fortuitous event,
- ! Any circumstance that is merely detrimental to the enjoyment of the Insured's Trip.



## Where am I covered?

- ✓ The policy covers the Insured for Losses occurring anywhere in the world.



## What are my obligations?

**Under pain of nullification of the insurance policy, the refusal of coverage, termination, reduction in compensation or forfeiture of coverage:**

### At enrolment in the policy:

- Give precise answers to the questions asked by the insurer or its representative,
- Accurately state the identity of each Insured,
- Pay the premium due for the policy.

### During the policy period:

- Declare by registered letter, within 15 days of becoming aware of them, any new circumstances that could aggravate the risks covered or create new ones.

### In the event of a loss:

- Report any loss that could bring one of the benefits of the policy into play, under the conditions and within the time limits indicated, and enclose all documents necessary for its assessment,
- Indicate any coverage purchased for the same risks in full or in part with other insurers, as well as any reimbursements you could receive for a loss.
- Declare a loss as soon as you become aware of it and at the latest within 2 working days in the event of theft, or 5 working days for any other event (with natural or technological disasters, the deadline is extended to 10 days following the publication of a ministerial order recording this situation).



## When and how must payments be made?

- Payment must be made in advance in one instalment when enrolling.
- Payment may be made by any means accepted by the Underwriter or the authorised Organisation or Intermediary, on behalf the insurer.



## When does coverage start and when does it end?

- Enrolment takes effect on the date of enrolment in the Policy and ends on the date on which the insured service ends, as indicated in the enrolment certificate, subject to payment of the premium.
- The policy is concluded for a fixed term without automatic renewal.



## How can I terminate the contract?

Commitment is firm and final, with no possibility of withdrawal.

However, in accordance with article L112-10 of the French Insurance, a right of withdrawal is provided for policyholders who, for non-professional purposes, take out an insurance contract that complements a good or service sold by a supplier and may renounce this contract, without charge or penalty, as long as it has not been fully executed or the policyholder has not called in any guarantee, and within a maximum period of thirty calendar days from the date of conclusion of the contract. Where the insured benefits from one or more free insurance premiums, this period only begins to run from the payment of all or part of the first premium. This right does not apply if you report a covered claim to the insurer during this 30-day period.