

# Travel Insurance

## Insurance product information document

Company: Mutuaide Assistance, Approval N°4021137 - Insurance company approved in France and governed by the French Insurance Code

Mutuaide

### Product : ODALYS HOLIDAY CANCELLATION INSURANCE

This document is a summary of the main features of the product. It does not take into account your specific needs and requirements. You will find full information on this product in the pre-contractual and contractual documentation.

#### What type of insurance is it?

ODALYS HOLIDAY CANCELLATION INSURANCE is an insurance contract whose purpose is to cover the Insured during his/her trip.



#### What is insured?

##### ✓ TRIP CANCELLATION

Up to €5,000 per rental / Excess €30

##### ✓ CANCELLATION FOR OTHER REASONS

Up to €5,000 per rental / Excess €30

20% excess per rental period in the event of professional transfer, change or refusal of paid holiday dates by the employer, theft of identity card or passport, etc.



#### What is not insured?

- ✗ Default of any kind, including financial default, on the part of the carrier, making it impossible to fulfil its contractual obligations,
- ✗ Civil or foreign war, riots, strikes, civil commotion, acts of terrorism, hostage-taking,
- ✗ The disintegration of the atomic nucleus or any irradiation from a radioactive energy source,
- ✗ The effects of pollution and natural disasters and their consequences,



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

The main exclusions of the contract are :

- ! Expenses incurred after return from the trip or expiry of the guarantee,
- ! Damage caused intentionally by the Insured and damage resulting from his/her participation in a crime, misdemeanour or brawl, except in cases of legitimate self-defence,
- ! Use of narcotics or drugs not prescribed by a doctor, or being under the influence of alcohol,
- ! Epidemics and pandemics, unless otherwise stipulated in the cover,



## Where am I covered?

Cover applies worldwide.

**As a general rule, countries in a state of civil or foreign war, notorious political instability, popular unrest, riots, acts of terrorism, reprisals, restrictions on the free movement of people and goods (for whatever reason, including health, safety, weather, etc.) are excluded.**



## What are my obligations?

### - When the contract is taken out

The Insured must pay the premium.

The Insured must answer all the questions asked by the Insurer, in particular on the declaration form, to enable the Insurer to assess the risks covered.

### - In the event of a claim

- Under the terms of the insurance cover, the Insured must report the claim within 5 working days of becoming aware of the loss.



## When and how do I make payments?

The premium is payable when the contract is taken out, by any means of payment accepted by the travel agency.



## When does coverage begin and end?

### Start of cover

Cancellation cover takes effect on the day the present contract is taken out.

### Right of renunciation

In accordance with article L112-10 of the Code des Assurances, the Insured who takes out an insurance contract for non-professional purposes, if he/she can prove previous cover for one of the risks covered by this new contract, may cancel this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not called in any cover, and within a maximum period of fourteen calendar days from the conclusion of the new contract.

### End of cover

Cancellation cover expires on the day of departure for the trip (place of meeting with the organiser on the outward journey).



## How can I cancel the contract?

Cancellation of the contract is not permitted.