

TRAVEL INSURANCE

Information document on the insurance product

Company: **EUROP ASSISTANCE SA**

Product: **Odalys - Cancellation Interruption of stay**



Public Limited Company whose registered office is located at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered with the Commerce and Business Registry of Nanterre under number 451 366 405, and approved by the French Supervisory Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France) under number 4021295.

This information document summarizes the main guarantees and exclusions of the product. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The purpose of the Odalys “Cancellation Interruption of stay” insurance contract is to cover the insured person with insurance guarantees for his or her seasonal holiday rentals only, whose dates, destination and cost appear on the invoice issued to the subscriber by Odalys Vacances and for which the duration does not exceed 90 consecutive days.



What is insured?

Cancellation of stay: refund of partial payments or any amount retained by Odalys Vacances, and in accordance with the terms and conditions of sale of the rental, in case of complete cancellation of the rental due to:

- ✓ Serious illness, serious accident or death, * Economic redundancy when the decision or the invitation to the preliminary interview is not known at the time of reservation of the rental or subscription of this contract,
- ✓ Notice to appear before a court,
- ✓ Notice to appear for a make-up exam following a failure that was not known at the time of booking the stay,
- ✓ Destruction of professional and/or private premises occurring after the date of subscription of this contract, as a result of fire, explosion or water damage, provided that such premises are destroyed by more than 50%,
- ✓ Theft in business premises or private premises when the significance of this theft requires the presence of the insured and when the theft occurs within 48 hours before the departure of the insured,
- ✓ The granting of a job or an internship if the insured is registered as unemployed (employment centre) starting before or during your stay,
- ✓ Professional transfer, modification or refusal of the dates of paid leave by the employer when the leave was granted by the employer before registration for the stay,
- ✓ Refusal of a tourist visa by the authorities of the country when no request was made in advance and refused by these authorities for the same country,
- ✓ Theft of the identity card or passport within 48 hours before departure, if these documents are essential for the stay of the insured,
- ✓ Serious damage to the vehicle of the insured occurring within 48 hours before departure, and rendering the vehicle irreparable within the time necessary to reach the place of stay,
- ✓ Attack having occurred within 48 hours of the start date of the stay and within 100 kilometres of the resort,
- ✓ Natural disaster occurring at the holiday resort within 48 hours before the beginning of the stay, and resulting in a ban against staying at the site by the local or prefectural authorities during the period of intended stay,
- ✓ Ban from using the site of the place of stay ordered by the local or prefectural authorities within a radius of 5 km around this place, as a result of sea pollution or epidemic.

Reimbursement of the costs for interruption of stay in case of transport / repatriation organized by us, death or unexpected hospitalization of a loved one, a loss occurring at home and imperatively requiring the presence of the insured.

The intervention of the Insurer is limited to the amounts indicated in the Table of Guarantee Amounts provided in the General Provisions.



What is not insured?

- ✗ The "Cancellation of stay" guarantee does not cover the impossibility of leaving related to physical organization of the trip by the organizer, including in case of flight only and/or the inability to take the flight or to the conditions of accommodation or safety of the destination.
- ✗ This guarantee does not cover reimbursement of administrative fees, visa, insurance premium and airport taxes.
- ✗ the following socio-professional categories: entrepreneurs, managers, self-employed professions, craftsmen, tradesmen and entertainment workers in the event of "professional transfer, modification or refusal of dates of paid leave by the employer".
- ✗ The guarantee for "Expenses for interruption of stay" does not cover transport costs or fees for administration, visa, insurance and taxes.



Are there any exclusions to coverage?

- ! Cancellation caused by a hospitalised person at the time of booking your stay or subscription of the contract,
- ! Illness requiring medical and/or psychotherapeutic psychic treatments (including nervous breakdown) except when it resulted in a hospital stay of more than 4 consecutive days at the time of the cancellation date of your stay,
- ! Forgotten vaccination,

- ! Accidents resulting from the following sports: bobsleigh, rock climbing, skeleton, mountain climbing, competition sledding, any aerial sport, as well as those resulting from participation or training in matches or competitions,
- ! Failure to present, for any reason whatsoever, documents essential to the stay, such as passport, visa, travel documents, vaccination record, except in case of theft on the day of the departure of the passport or identity card duly declared to the competent authorities,
- ! Illnesses, accidents that have already been observed, relapse, aggravation or hospitalization between the date of purchase of your stay and the date of subscription of this contract



Where am I covered?

- ✓ The insurance guarantees apply worldwide.



What are my obligations?

Under penalty of invalidity of the insurance contract or of denial of guarantee:

- To pay the contribution (or fraction of contribution) indicated in the contract,
- To provide the documents necessary in case of a claim for compensation.



When and how to make payments?

- The contribution due is communicated to the Subscriber prior to Enrolment and includes applicable taxes and fees. It is paid to the Insurer at the time of Enrolment by the means of payment accepted.



When does the cover begin and when does it end?

- The duration of validity of all the guarantees corresponds to the dates of travel indicated on the invoice issued by ODALYS VACANCES with a maximum duration of 90 consecutive days,
- The "Cancellation of stay" guarantee takes effect on the day of subscription to the contract and expires on the day of departure for the trip,
- The other insurance and assistance benefits take effect on the day of departure and expire on the day of return from the trip



How can I cancel the contract?

- **Conditions of retraction:**
 - The subscriber has the right to retract his enrolment if the subscription was purchased more than 30 days before the departure date and if the coverage period is more than one month, with immediate effect upon notification of the retraction. In this case, you can retract within 14 days from the start date of the enrolment.
- **Conditions of cancellation:**
 - The contract ends on its date of expiration and does not require any special action to be terminated.