

Travel insurance

Information document for the insurance product

Companies: Mutuaide Assistance, Authorisation N°4021137 – Insurance company authorised in France and governed by the French Insurance Code

Product: CAMPSITED INSURANCE - Contract N° 8103

Mutuaide

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

What type of insurance is this?

The product CAMPSITED INSURANCE is an insurance contract covering the Policyholder before departure and during his or her trip.



What is insured?

✓ **CANCELLATION** up to 6 000 € per booking

Cancellation for medical reasons

-For serious illness (including the case of illness linked to an epidemic declared within the month preceding the departure)
-If you are designated as a close contact within the 14 days preceding the departure

-In the case of a positive PCR test
- In the case of absence of vaccination

Cancellation for all causes

Cancellation for “anything except”

✓ **CURTAILMENT OF STAY**

Up to 6 000 € per booking



What is not insured?

✗ **Any pre-occurring event, primo-diagnosed illness or prior-reported accident, relapse, aggravation, deterioration or hospitalisation thereof between the date of booking the trip and the date of subscription to the insurance policy**

✗ **Impossibility to depart related to closure of borders, material organisation, or conditions of accommodation or safety at the destination**



Are there exclusions to the cover?

The main exclusions under the contract:

- ! **Damage intentionally caused by the Insured and those resulting from his or her participation in a crime, an offence, or a fight, except in the case of self-defence;**
- ! **Amounts for convictions and their consequences;**
- ! **Participation as a competitor in a competitive sport or a rally giving rise to a national or international ranking which is organised by a sporting federation for which a licence is issued, and the training to prepare for those competitions;**
- ! **The practice of any sport on a professional basis,**
- ! **Epidemics and pandemics unless otherwise stipulated in the guarantee, pollutions, or natural disasters,**
- ! **Suicide and attempted suicide,**
- ! **Disintegration of the atomic nucleus or any radiation coming from an energy source presenting a radioactive character.**

The contract also includes some restrictions:

- ! **The contract must be taken out simultaneously with the registration for the trip.**



Where am I covered?

The guarantees apply in Europe.



What are my obligations?

- When taking out the contract

The Policyholder is required to pay the premium.

The Policyholder is required to reply accurately to the questions put by the Insurer, particularly on the declaration form which enables it to assess the risks to be covered.

- In the event of an incident

- In respect of the insurance guarantees, the Policyholder must declare the incident within 5 working days following the date of knowledge of the incident, **except in the case of unforeseeable circumstances or force majeure**.

In every case, the Policyholder is required to supply the Insurer with all supporting papers and documents necessary for the implementation of the insurance guarantees and the assistance services provided for in the contract.



When and how should payments be made?

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



When does the cover begin and when does it end?

Start of the cover

The guarantees take effect on the day when the contract is taken out.

Right to withdraw

In accordance with Article L112-10 of the Insurance Code, the Policyholder who takes out an insurance contract for non-professional purposes can, if he or she proves the prior existence of cover for one of the risks guaranteed under this new contract, withdraw from this new contract without costs or penalties as long as it has not been fully performed or the Policyholder has not brought any guarantee into play, within a limit of a period of fourteen calendar days as from signature of the new contract.

End of the cover

The guarantees expire on the last day of the trip, with a maximum duration of 90 consecutive days.



How can I cancel the contract?

Cancellation of the contract is not authorised.