

Cancellation Insurance

Product disclosure statement by MONDIALCARE

Insurance Company : GROUPAMA - GSL SPECIAL LINES Product: CANCELLATION INSURANCE

This statement provides a summary of the main coverage as well as of the exclusions of the policy. It does not take into account any of your special needs and requests. You will find the exhaustive information on this product in the pre-contract and contractual documents

What kind of insurance is it ?

The guarantee provides for reimbursement of travel cancellation or change costs in accordance with the Table under the conditions of cancellation set by the travel agency.



What's insured ?

Insured / Beneficiary : The individual or group referred to in the insurance certificate, under the age of 75 at the time of purchase, provided that his place of residence for tax and legal purposes is in the European Union, upon application to the Underwriter on the AGIS SAS website.

THE INSURER COVERS THREE TYPES OF SPECIAL CANCELLATION

✓ Cancellation for Specific Risks

The Insurer shall pay the Insured for any deposits or amounts retained by the travel agency, within the limit of the conditions of sale and for the maximum amount provided in the Schedule of Benefits, less any airport and air taxes attributed to passenger boarding, visa fees, booking fees and premium for this Policy where the Insured must cancel or change his trip resulting from the occurrence of any of the events below.

For the benefits to apply:

- **The policy must be purchased on the same day the trip is purchased;**
- **The trip must be purchased with a tourism professional**

The guarantee shall apply to the Insured on the grounds and circumstances listed below, excluding any others, within the limit of the amount and the deductible referred to in the Table of Benefits.

Serious illness, serious bodily injury or death, including the after-effects, relapses, complications or aggravated illness or accident established prior to purchasing the trip for:

- the insured, his/her spouse by law or de facto, his/her ascendants or descendants.
 - his/her brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters in law, stepfathers, stepmothers, legal guardian, anyone usually living in the same household.
 - the person the insured will stay with.
- It is stated that cases of relapse or aggravated illness or accident established prior to purchasing the trip shall only be covered if they did not result in hospitalisation in the 30 days prior to purchasing the insurance.

✓ Cancellation for other causes

Any other random event, whatever it may be, being an unforeseen event, preventing you from leaving and/or carrying out the activities intended during your travel package. Random event means any unforeseen, unpredictable circumstance that is beyond the control of the Insured justifying the cancellation of the trip. The random event must have a direct causal link with the inability to leave.

In the event of a lack or excess of snowfall only at ski stations located at an altitude over 1,800 metres, between 15 December and 15 April and resulting in the closure of more than 2/3 of the lifts, usually in service at the site of the stay, for at least 2 consecutive days within 5 days prior to departure.

✓ Cancellation in the event of an attack/natural disasters (if the option is listed in on your insurance certificate)

Cover shall apply if the insured cancels his/her trip in the event of a riot, attack or act of terrorism or in the event of a natural disaster occurring abroad, within 30 km of the holiday location or the city(ies) of destination or residence.

Cover shall apply in the event of a riot, attack or act of terrorism or in the event of a natural disaster when the following conditions are met:

- the event resulted in property damage and bodily injury in the destination or cities of destination or stay,
- the French Foreign Affairs advises against travel to the destination or cities of destination or stay,
- the inability for the travel agency or an authorised travel intermediary to offer the Insured an alternative destination or stay,
- the departure date is scheduled less than 30 days after the date of occurrence of the event,
- no similar event occurred in the destination or cities of destination or stay, in the 30 days prior to booking the package.



What is not insured ?

- ✗ The insurer liability shall be limited to the cancellation or travel change costs due to the date of the occurrence of the event that gave rise to the claim with an amount as provided in the Table of Benefits less any port and airport tax taxes linked to the passenger boarding, any insurance premiums, visa fees and booking fees (retained by the travel agency and not reimbursed under this Policy).



Is there any exclusion to the cover ?

Common exclusions are as follows :

- ! Recovery and ailments (illness, accident) being treated and not yet consolidated, medically established prior to the effective date of the cover.
- ! Trips undertaken for the purpose of diagnosis and/or treatment.
- ! The conditions resulting from the use of drugs, narcotics and non-medically prescribed, alcohol consumption.
- ! Suicide, attempted suicide and its consequences.
- ! Damage intentionally caused by an Insured or that from his participation in a crime, an offence or a brawl, except for self-defence.
- ! Events that occurred while practising dangerous sports (raids, trekking, rock climbing...) or when the Insured takes part in a sports competition, bets, matches, contests, rallies or or in their tests, as well as the organization and payment for all search and rescue costs
- ! The consequences of an intentional breach of the regulations in the visited countries, or any practices not authorized by local authorities.
- ! The consequences of ionizing radiation emitted by nuclear fuels or radioactive waste products or caused by weapons or devices intended to explode by altering the structure of the nucleus of the atom.
- ! The consequences of a civil or foreign war, attacks, official bans, seizures or forced seizure by security forces.
- ! The consequences of riots, strikes, piracy, where the insured is actively involved.
- ! The consequences of weather difficulties such as storms and hurricanes.

Special specific to each of the three cancellation cases covered are clearly detailed in the PDS.



Where am I covered ?

- ✓ Coverage under this Policy applies worldwide to all trips under 90 consecutive days made by the Insured outside his country of residence, excluding countries the Ministry of Foreign Affairs or the World Health Organization (WHO) has formally advised against travelling.



What are my obligations ?

You must, under penalty of nullity of the insurance policy or no cover granted :

- **On purchasing the insurance**

Declare the risk to be insured in good faith in order for the insurer to assess the risks they undertake.

Pay the premium mentioned on purchasing the Insurance.

- **In the course of the Policy**

Declare any new circumstances that may increase the risks covered or that may create new ones.

- **In the event of an Loss Event**

Report any accident that may give rise to a claim under the conditions and timeframes and attach any any documents useful to the assessment of the claim. Inform the insurer of any cover purchased for the same risks in whole or in part from any other insurers, as well as any reimbursement received for a claim.



When and how shall I pay the premiums ?

The premium must be paid on the day of purchasing the insurance with the insurer.

Payment shall be made by credit card on the insurer's website or by phone.



When shall the cover be effective and when shall it end ?

The policy is effective at the date of purchase and ends on the day of the last applicable purchased cover.



How can I cancel the policy ?

This insurance policy is a temporary insurance policy, therefore, it may not be cancelled by the Insured.

Cancellation may be done by registered mail or by statement made to the insurer with acknowledgement of receipt in the following cases and termination may also be requested provided that the Policy covers the policyholder as a natural person outside any professional activities:

1. If the insurer terminates a different policy taken out by the insured (Article R113-10 of the Insurance Code), further to a claim: the Insured has one (1) month from the insurer's notice of termination of policy further to a claim, to notify the termination of the Policy. The termination shall be effective one (1) month from the date of notice made to the insurer
2. At any time, at the end of a one-year period from the first purchase of insurance, without fees or penalty. The termination shall be effective one (1) month from the date of receipt of notice made to the insurer
3. Each year on the policy renewal date, with a two (2) month notice prior to that date. The starting point of the notice is the date the registered letter was sent and postmarked.

In the event of a permanent return to France before the originally scheduled date, the Policy will automatically be cancelled. The insured shall inform the insurer by registered letter to the insurer with acknowledgement of receipt.