

Student Travel Insurance

Product Disclosure Statement by MONDIALCARE

Insurance Company : GROUPAMA - GSL SPECIAL LINES

Product: STUDENT TRAVEL

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 ?

This policy covers individuals hereafter referred to, for any accidents they may sustain and provides any assistance services they may need for the whole period of the policy. Insured individuals are under the age of 35 on taking out the policy or groups referred to in this Policy and whose domicile is located in the European Economic Area, Switzerland, Andorra, Monaco, DROMs and COMs.



What is insured ?

✓ Assistance to individuals in the event of an illness or an accident

Repatriation and medical transport, reimbursed based on the actual costs

Surgical, medical, pharmaceutical and hospital expenses incurred abroad: reimbursement of the actual costs, advance on hospitalization costs with no period limit (up to €500,000 depending on the country).

Dental expenses: €300 per tooth limited to €900 per claim.

Treatment costs in the country of residence: Reimbursement of medical and hospital expenses after an accident abroad up to € 20,000 (€30 deductible/Pathology).

Accompanying the repatriated/transported insured: reimbursement of the ticket.

Return of the accompanying spouse in the event of repatriation of the insured, reimbursement at the actual costs.

Presence with the hospitalized insured: Transport ticket + hotel fee €100 per night - up to 10 nights.

Return to the place of residence (Transport ticket).
d'hôtel 100 € par nuit - maximum 10 nuits.

✓ Repatriation or transportation of the body in the event of death

Coffin costs - Actual Costs

✓ Other Assistance Benefits

Early return (transport ticket)

Advance on criminal bail up to €30,000.

Legal assistance (legal fees up to €8,000)

✓ Optional Coverage

Theft or loss of means of payment Cash advance up to €800

Advice on day-to-day life

Search and rescue costs (€5,000 per event).

Loss, damage, theft, or destruction of personal baggage: Up to €2,000 per individual (including €1,000 per individual for valuables and sports equipment, €250/ind. for laptops/smartphones and €500 /claim for thefts inside a van). Deductible of €25 per claim.

Personal injury, property damage and consequential loss:

Laptops/smartphones and, €500 /claim for thefts inside a van).
Deductible of €25 per claim.

Personal injury, property damage and financial loss up to €4,500,000 per claim (including €450,000 for consequential property damage and financial loss and €15,000 for damage caused during the training).
Deductible of €150 per claim.

Accidental death up to €12,000.

Total Permanent or Partial Disability resulting from an Accident up to €50,000.



What is not insured?

- ✗ Intentional Accidents
- ✗ Accidents caused by alcohol over consumption
- ✗ Accidents resulting from a misdemeanor or a criminal act
- ✗ Accidents caused by certain sports
- ✗ Snow sports practice prohibited by a municipal or prefectural decree
- ✗ Accidents caused by war
- ✗ The use of war devices, explosives or firearms
- ✗ Expenses that are not substantiated by original documents
- ✗ Accidents caused by ionizing radiation



Is there any exclusion to the cover?

Main Assistance exclusions

- ! Any pre-existing illness diagnosed and/or treated
- ! Travel for the purpose of diagnosis and/or treatment.
- ! Pregnancy conditions, unless unforeseeable complication, and in any case, from week 36 of pregnancy.
- ! Any condition resulting from drug use, narcotics or attempted suicide.
- ! Intentionally caused damage
- ! Events that occurred on practising dangerous sports
- ! The consequences of civil or foreign war, official bans, seizures or constraints by the security forces.
- ! The consequences of riots, strikes, piracy, when the insured is actively involved.
- ! The consequences of weather obstacles such as storms and hurricanes
- ! Epidemics, pollution and natural disasters.

In addition to the above exclusions and as for the medical expense cover, the following is not covered

- ! Expenses incurred after an accident or an illness medically ascertained prior to the insurance purchase.
- ! Consequential medical or hospital expenses
- ! Cosmetic or reconstructive surgery costs and well-being services
- ! Cosmetic surgery of any kind, not resulting from and accident covered
- ! The cost of internal, optical, dental, functional, aesthetic prostheses and hearing aids
- ! The effects and consequences of psychiatric conditions



Is there any exclusion to the cover ?

Exclusions to the Baggage Cover:

- ! Damage resulting from the decision of a public authority or a government agency.
- ! Damage resulting from the proper defect of the insured item, its natural wear and tear or its depreciation
- ! Cash, checkbooks, magnetic or credit cards, transport tickets...
- ! Musical instruments, works of art...
- ! The means of transport and sports equipment of all kinds.
- ! Glasses, contact lenses, prostheses and prosthetic devices of any kind.
- ! Stolen luggage, belongings and personal items left unattended
- ! Theft committed by employees in the performance of their duties.
- ! Stolen jewelry where they were not placed in a safe.
- ! The consequences of the wilful misconduct of individuals with the status of insured.
- ! Damage or loss caused by war.
- ! Damage or loss caused by a natural disaster.

Exclusion to the Personal Liability :

- ! The damage caused by war.
- ! Damage or loss caused by a natural disaster.
- ! The consequences of asbestos or lead used in buildings.
- ! Punitive or deterrent damages
- ! Damage from Pollution
- ! Damage of the nature of those referred to in Article l. 211-1 of the Insurance code on the compulsory Car Insurance
- ! Damage and consequential loss caused by a fire, explosion or water damage that originated in the building owned, rented or occupied by the Insured
- ! Thefts committed in buildings mentioned in the previous exclusion.
- ! Property damage (other than those referred to in the two previous exclusions) and consequential damage caused to property under the care of, used by or deposited to the Insured.
- ! The consequences of air, sea, river or lake navigation with craft owned, under the care of or used by the Insured.
- ! Damage caused by weapons and their ammunition whose possession is prohibited and owned, held by the Insured with no prefectoral authorisation
- ! Damage set to be legally insured and resulting from hunting.
- ! Damage caused by non-domestic animals.
- ! Damage caused by first-class (attack dogs) and second-class dogs (guard and defence dogs), defined in Article 211-1 of the Rural Code, and by wild animals tamed or held in captivity, Section 212-1 of the rural code, whether or not stray dogs, owned or under the care of the Insured (Article 99-5 of 6 January 1999 on dangerous and stray animals and animal protection).



Where am I covered ?

- ✓ Coverage under this Policy applies worldwide, exclusively for travels of the Insured abroad and under 365 days
- ✓ Coverage will be effective from when the Insured leaves his/her home or place of work and will end upon his/her return to the first of workplace or home. Coverage applies 24 hours a day for this whole period.



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 accident**
Report any accident that may give rise to a claim under the conditions and timeframes and attach 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.



Where am I covered ?

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 canceled by the Insured.