

WorldWide Travel Insurance

Product disclosure statement by MONDIALCARE

Insurance Company : GROUPAMA - GSL SPECIAL LINES Product: WORLDWIDE 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 ?

The WorldWide Travel Insurance product covers all travelers worldwide, provides any assistance services they may need for the whole period of the policy such as repatriation, medical and hospital expenses.



What is insured ?

- ✓ In the event of illness or accident

Reimbursement of medical expenses
(cap: €50,000 per insured per insurance period)

Emergency dental expenses €150

Person present with the insured in hospital (ticket - hotel expenses €60 per night, up to 7 nights)

Repatriation assistance (actual costs)

Extended stay (60 per night, with a maximum of 10 days)

- ✓ **Assistance in the event of a death**

Death assistance: Repatriation, funeral expenses, coffin costs

- ✓ **ASSISTANCE BENEFITS Assistance and Services**

Early Return (reimbursed based on the actual costs)

Advance on criminal bail (capped at : €15,000

per insured per insurance period

Legal assistance, legal fees

€3,000 per insured and per period of insurance



What is not insured ?

- ✗ Some destinations and travelling to the following countries are excluded in all circumstances : AFGHANISTAN, NORTH KOREA, EGYPT, HONDURAS, IRAK, LIBIA, MALI, NIGERIA, PAKISTAN, PAPUA-NEW-GUINEA, CENTRE AFRICA REPUBLIC, CONGO DEMOCRATIC REPUBLIC, SOMALIA, SOUDAN, SOUTH SOUDAN, SYRIA, TCHAD, GAZA STRIP, UKRAINE, VENEZUELA, YEMEN.



Is there any exclusion to the cover ?

Main exclusions related to medical expenses

- ! Intentionally caused accidents
- ! Illness diagnosed prior to taking out the insurance as well as their consequences
- ! The consequences of accidents caused by natural disasters
- ! Accidents from practising certain sports
- ! Expenses for contraception, abortion, pregnancy condition



Where am I covered ?

- ✓ Coverage under this policy applies to all personal or business travels, worldwide, excluding or not the USA and Canada, based on the selected Plan, for stays under four months.



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.



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.