





## Is there any exclusion to the cover ?

### Exclusions to the Baggage Cover

- ! Damage resulting from the decision of a public or governmental authority
- ! 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, prosthetics and equipment 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 willful misconduct of individuals insured under this Policy.
- ! 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 prefectural authorisation.
- ! Damage set to be legally insured and resulting from hunting.
- ! Damage caused by non-domestic animals.
- ! Damage caused by first-class and second-class dogs.

### Accident and illness established prior to booking the ticket.

- ! Suicide, suicide attempt
- ! Intoxication or use of narcotics or drugs not prescribed by a qualified medical authority.
- ! Psychological or psychiatric disorders.
- ! Pregnancy, whether normal or pathological, delivery and childbirth.
- ! The consequences of willful misconduct of individuals insured under this Policy.
- ! Strike or embargo.
- ! Breakdown of the intended means of transport.
- ! Delay or removal of another means of transportation intended to the airport.
- ! Non provision, regardless of the reason, of a document required to take the intended means of transport.
- ! Any decision made by the carrier or tour operator.



## Where am I covered ?

- ✓ The guarantees of the present contract apply to all trips, private or professional, made throughout the world, with or without the exclusion of the USA and Canada, depending on the package chosen, for stays of up to 365 days.



## 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.