

# Tourist Travel Insurance

## PRODUCT DISCLOSURE STATEMENT BY MONDIALCARE

Insurance Compagnie: GROUPAMA - GSL SPECIAL LINES

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 purpose of the insurance product is to cover for the payment of benefits of the individual or group referred to in the insurance certificate, no age limit, provided that their residence for tax and legal purposes is located in the European Economic Area, Switzerland, Andorra, Monaco, in the DROM and in the COM upon claim to the Underwriter on the AGIS SAS website.



#### 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 €75,000 for medium-haul, €150,000 for long haul).  
Including dental expenses: €300 per claim  
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 €80 per night - up to 10 nights.  
Accompanying an underage child (transport ticket)
- ✓ **Repatriation or transportation of the body in the event of death**  
Coffin costs - Actual Costs  
Accompanying the deceased  
(transportation ticket - €80 per night, max 10 nights)
- ✓ **Other Assistance Benefits**  
Early return (transport ticket)  
Advance of criminal bail up to €30,000  
Legal aid, legal fees (up to €8,000)  
Theft or loss of means of payment Cash advance up to €2,300  
Advice on day-to-day life  
Search and rescue costs (€10,000 per event).
- ✓ **Baggage and Personal Items (OPTION)**  
Loss, damage, theft, or destruction of personal baggage: Up to €2,000 per person (including €1,000 per person for valuables and sports equipment, €500/pers and Deductible of €25 per claim.
- ✓ **Travel Incidents (OPTION)**  
**Flight delay, flight cancellation:**  
Delay - 4 Hours at departure: €90 per person and €1,000 per event  
Delay - 6 hours at departure: €30 per 2 hour delay up to the limit of €200 per person and €1,000 per event  
**Interruption of stay:**  
Capped at €2,500 per person up to €14,000 per event and deductible : €30 per person  
**Travel cancellation:**  
Refund of cancellation fees charged by the travel agent  
Maximum Benefit: €4,000/pers full per event on the entire trip: €20,000  
Excess : €30 per person except for:  
**Cancellation for medical reasons :**  
death, serious bodily injury, serious illness : no deductible  
**Cancellation all causes**  
Maximum Benefit : €4,000/pers  
Full on the event on the entire trip: €20,000  
Excess: 10% of the amount of the claim, minimum €100 per person



#### 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.

### Special exclusions to Cancellation Cover

- ! The cancellation cover does not cover the inability to leave associated with the material organization, the accommodation or safety conditions at destination.
- ! An event, illness or accident that was first found, relapse, aggravation or hospitalization between the date of purchase of the stay and the date of purchase of the insurance policy
- ! Any circumstance affecting only the enjoyment,
- ! Pregnancy including complications
- ! Forgetting immunization
- ! The failure of any kind, including financial failure, of the carrier making it impossible to fulfill its contractual obligations
- ! The lack or excess of snow,
- ! Any medical event whose diagnosis, symptoms or cause thereof are of a mental, psychological or did not result in hospitalization for more than three consecutive days after the purchase of this insurance.
- ! Pollution, local health situation, disasters
- ! The consequences of criminal proceedings the Insured is the subject of
- ! Lack of hazard
- ! An act that is intentional and/or reprehensible by law
- ! Any event for which the travel agency may be responsible of under the tourism code
- ! The failure to present, for any reason, the documents essential for the stay
- ! Use of narcotics or drugs
- ! Under the influence of alcohol
- ! Suicide and attempted suicide
- ! Epidemics, pollution and natural disasters.
- ! Civil or foreign war, riots, popular movements, acts of terrorism, hostage-taking.



## Where am I covered?

- ✓ Coverage under this Policy applies worldwide, exclusively for travels of the Insured abroad and under 365 days  
Coverage under this policy applies worldwide to all trips of less than 90 consecutive days made by the Insured outside his country of residence.

Two types of travel may be taken out :

- ✓ **MEDIUM HAUL** : France Metro, Germany, Algeria, Andorra, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Jordan, Malta, Morocco, Monaco, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, United Kingdom, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey
- ✓ **LONG HAUL** : Rest of the world (countries not listed in the Medium Haul - DROM and COM residents fall under the Long Haul zone regardless of the destination



## 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.