

Travel Insurance

Insurance Product Information Document

Company : Inter Partner Assistance SA (IPA)



Product : CAP Cancellation

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product are provided in your policy documents and policy.

What is the type of insurance?

CHAPKA CAP Cancellation insurance product is intended to provide you a guarantee in case of cancellation of your trip, following the occurrence of guaranteed event. The subscription must be made on the day of the registration of the trip or at the latest the day before the first day of application of the penalties provided in the scale of the organizer of the trip.



What is insured?

BENEFITS AUTOMATICALLY INCLUDED

✓ **Trip cancellation**

- €8,000 / pers and €40,000 / event

MAIN OPTIONAL BENEFITS

Cancellation attack and natural disaster

- €8000/pers and €40,000/event

Benefits preceded by ✓ are systematically provided in the contract



What is not insured ?

- ✗ If your residency is not located in the European Union, Switzerland, Liechtenstein or Norway.



Are there any restrictions on cover?

GENERAL EXCLUSIONS TO ALL BENEFITS :

- ! The abusive use of alcohol (blood/alcohol level higher than that established by regulations in force), the use or absorption of medications, drugs or narcotics not prescribed medically;
- ! An intentional act or fraudulent act on your part ;
- ! The practice of caving or aerial sports including hang gliding, paragliding, microlight, skydiving, ballooning, airship, gliding, kite traction, para-motor
- ! Civil war or foreign , riots or popular movements , lockouts , strikes , acts of terrorism or attacks , piracy , except contractual stipulation contrary to the guarantee trip Cancellation .
- ! Natural disasters and their consequences unless otherwise stipulated in the contract

EXCLUSIONS – Cancellation Guarantee (Perils dénommés)

- ! Events occurring between the date of registration for the trip and the date of subscription of this agreement ;
- ! Cancellations by the carrier /travel organizer ;
- ! Cancellation due to no show, for any reason whatsoever, of any of the documents required for the trip, except in the cases granted under the guarantee

EXCLUSIONS – Cancellation Guarantee (other causes) and optional Guarantee Attacks and Natural Disaster

- ! Any claim due to a natural disaster or terrorist act that occurred more than 30 days before the planned trip or if the station, the city that has suffered from a natural disaster or an act of terrorism is not located 30 km from trip destination
- ! Any act not declared as an act of terrorism or any act declared as an act of war , declared or not by French Ministry of Foreign Affairs

PRINCIPALES RESTRICTIONS :

- ! Excess €50/pers or €75/pers or 20% of the amount of the claim with a minimum of €75/pers depending on the reason for the Cancellation guarantee
- ! Excess 20% of the amount of the claim with a min of €75/pers for the cancellation guarantee Attack and Natural Disaster.



Where am I covered ?

- ✓ The covers are granted all over the world.



What are my obligations ?

Your risk the policy being voided or your claim not being covered if you fail to comply with these :

Contract subscription :

Provide exact answers to the questions asked by the insurer, in particular in providing details of the risk to allow the insurer to assess the risks covered.

Provide all supporting documents requested by the insurer.

Pay the travel insurance premium (or proportion of it) as indicated in the contract.

During the period of coverage:

Declare all new circumstances which could aggravate the risks covered or create new ones.

In case of claim:

Declare any claim likely to involve one of the benefits under the terms and conditions and during the corresponding timeframe and attach all documents needed for the assessment of the incident.

Inform any benefits that may be purchased for the same risks in whole or in part from other insurers, as well as any reimbursements you may receive for a claim.

Return the complete compensation file together with the copy of the contract and / or the necessary supporting documents specific to each benefit.



When and how do I pay?

The travel insurance premium, corresponding to the amount specified in the certificate of insurance, can be paid in full by credit card during the subscription to the travel agency, in the respect of the local regulation.



When does the cover start and end?

Subject to the fact that the insured has already been sent by the first correspondent, the guarantee shipping costs, it takes effect upon subscription of the current contract and expires at the time of departure, it is expected from the organizer of the trip, or key collections in case of rental.



How do I cancel the contract?

The contract will automatically end at the return date as indicated in your certificate of insurance.

However, if the contract is longer than one month and has been subscribed remotely (internet or telephone), the insured retains the cooling off period provided for by Article L 112-2-1-II-3 ° of the Insurance Code in case of remote subscription provided by Article L112-10 of the same code in case of multiple insurances. The insured may cancel his contract within fourteen (14) calendar days of the subscription date.