

# Travel Insurance

## Insurance Product Information Document

Company : Inter Partner Assistance SA – AXA France IARD



Product : CAP SECURITE – CHAPKA 2243703

**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 is provided in your policy documents and policy.**

### What is the type of insurance?

CHAPKA CAP Sécurité travel insurance product is tailored to provide immediate assistance in the event of certain travel emergencies, for trips less than 60 consecutive days. The subscription must be done at the same time as the booking.



### What is insured?

#### COVERS SYSTEMATICALLY INCLUDED

- ✓ **Trip Cancellation** (8 000€/pers et max. 40 000€/event)
- ✓ **Missed flight , flight delayed** (Max. 31€/pers/ delayed hour)
- ✓ **Impossible return** (1000€ max/pers. ou 200€/night/pers max. 5 days)
- ✓ **Medical repatriation , sending doctor on-site**
- ✓ **On-site immobilization** (100€/day ; max. 10 days)
- ✓ **Extended stay** (100€/day/pers max. 10 days )
- ✓ **Home return or continuation of the trip after recovery**
- ✓ **Visit of a relative ;meeting the expenses of stay** (100€/day; max. 10days)
- ✓ **Repatriation in case of death and coffin costs** (2300€)
- ✓ **Accompanying the deceased and expenses of stay** (100€/day max. 4days)
- ✓ **Return minor children , expenses accompanying stay**
  - 100€/day ; max 4days
- ✓ **Return of beneficiaries**
- ✓ **Psychological assistance**
- ✓ **Replacement driver**
- ✓ **Information service and medical advice**
- ✓ **Early return**
- ✓ **Sending medicine abroad**
- ✓ **Transmission of urgent messages and medical intervention to a minor left at home**
- ✓ **Delayed repatriation at home of the animal**
- ✓ **Service organization**
- ✓ **Loss or theft of identity documents**
- ✓ **Medical expenses abroad**
  - 152 450€ max/pers in USA Canada, Asia, Australia, New Zeland, rest of the world 76 225€ max/pers
- ✓ **Emergency dental care** (300€)
- ✓ **Search and rescue expenses** (4 600€/pers max 23 000€)
- ✓ **Advance on bail bond overseas** (15245€)
- ✓ **Lawyer's expenses overseas:** (3049€)
- ✓ **Luggage** (2 000€/pers max 10 000€/event)
- ✓ **+24h hours luggage delivery delay** (152€/pers max 762€)
- ✓ **Early return** (7000€/pers) **compensation trip**
- ✓ **Personal Civil liability** (All damages 4 500 000€)
- ✓ **Civil liability rental** (up to 500 000€)
- ✓ **Defense and recourse** (20 000€ per litigation)
- ✓ **Death benefit , permanent disability benefit** (20000€/pers)
- ✓ **Assistance at home after repatriation and housing**

#### Optional Benefits :

Impossible departure

Price revision

Cancellation Attack , natural disaster

Guarantees preceded by ✓ are systematically provided for in the contract.



### What is not insured?

- ✗ The organization by the insured or his entourage of all or part of the cover provided in the insurance contract without prior agreement of the insurer.
- ✗ You cannot subscribe to this contract if your residence is not located in France, in the European Union, Switzerland, Liechtenstein or Norway.
- ✗ Trips for more than 60 consecutive days.



### Are there any restrictions in cover?

#### MAIN 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;
- ! Civil or foreign war, rioting or popular movements, lock-out, striking, acts of terrorism or attacks, piracy, unless there is a contractual stipulation to the contrary in the "Trip cancellation" cover.

#### EXCLUSIONS – Cancellation Cover( named events)

- ! Events occurring between the date of reservation of the trip and the date of subscription of the present contract;
- ! Cancellations due to the transporter or trip organizer;
- ! Cancellations resulting from the non-presentation, for any reason at all, of one of the documents that are indispensable to travel, except in the cases specified under the present cover;
- ! Any claim due to a natural catastrophe unless it is stipulated in the contract.

#### MAIN EXCLUSIONS – Assistance Guarantee

- ! Ailments or benign lesions that can be treated on site and that do not prevent you from continuing your travel;
- ! Convalescences, ailments being treated or those not yet cured, for which you are on sick leave;
- ! Pre-existing illnesses diagnosed and/or treated unless a clear and unforeseeable complication or aggravation occurs.

#### MAIN EXCLUSIONS – Medical Cover

- ! Claims incurred in your country of residence;
- ! Prostheses, devices, glasses or contact lenses; treatments, stays in a rest home and physical therapy.

#### MAIN RESTRICTIONS :

- ! Excess for cancellation cover events 1-2 50€; for events 3-4 75€ and any reason for cancellation 20% excess.
- ! Excess for travel delay of 3h or 6h for charter.
- ! Excess for dental cover of €30 per case.
- ! Excess for luggage of €30 per case.



## Where am I covered?

- ✓ The covers are granted all over the world, with the exception of any country to which The French ministry of foreign affairs or the World Health Organization, has advised against travel.



## What are my obligations?

**You 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?

The "Travel Cancellation" insurance cover takes effect on the date of subscription to this agreement and automatically ceases to have effect at the time of departure once the Insured has checked in or for rentals, at the time of handing over the keys. The cancellation guarantee is not acquired for trips when departure date is scheduled less than 10 days from the date of contract subscription.

The subscription must be made on the day of registration for the trip or at the latest the day before the first day of application of the penalties provided for in the cancellation scale of the organizer of the trip. When using an individual means of transport to enable the Insured to travel from his home to his place of residency, the guarantees assistance shall take effect on the date of the beginning of the stay and, at the earliest, 48 hours before that date. They automatically cease their effects on the date of the end of stay and, at the latest, 48 hours after this date.



## How do I cancel the contract?

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

In the event of non-disclosure or false declaration concerning the constituent elements of the claim of which you are aware will be liable in the event of bad faith to the following penalty: this contract CAP SECURITE shall be rendered null and the premiums paid will be acquired by AXA Assistance.

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.

**AXA FRANCE IARD**, limited liability company with a capital of 214 799 030 euros, a company controlled by the Insurance Code, registered with Registre du Commerce de Nanterre under reference B 722 057 460 with its head office at 313 Terrasses de l'Arche 92727 NANTERRE CEDEX.

**Assistance Company - Insurer - AXA Assistance: AXA Assistance, the name used by INTER PARTNER ASSISTANCE**, a limited liability company incorporated under Belgian law with a capital of €31,702,613, a non-life insurance company certified by the Belgian National Bank (0487), registered with the Brussels Register of Legal Entities under number 415 591 055, with head office situated at 166 avenue Louise, 1050 Ixelles, Brussels, Belgium, through its Irish subsidiary head quartered at 10/11 Mary Street, Dublin 1, (company number 906006) regulated by the Irish Central Bank