

# Travel Insurance

Information document about the insurance product

The Company: AWP P&C - French Insurance Company

Garantie Gîtes de France 304011 - Business persons

This document summarizes the main covers and exclusions of the policy. It does not take your specific needs and demands into consideration. Full information about this product can be found in the pre-contract and contract documentation.

## What type of insurance policy is it?

The **Garantie Gîtes de France 304011** is a temporary policy offering, for any stays booked with Gîtes de France, insurance cover for Business Cancellation or Amendment, Damage to the insureds' property, Trip curtailment, Delayed arrival, and Traveller and Vehicle Assistance.



### What is insured?

The cover depends on the options taken out.

#### Business Cancellation or Amendment

Cancellation costs (ceiling: €6,500 per Insured and a maximum of €32,000 per event)

#### Delayed arrival

Compensation paid as a proportion of the number of unused days (ceiling: €300)

#### Damage to Property of Insured Persons

Indemnification for damage including theft (ceiling: €1,500 per insured and per claim, including €750 in the event of the theft of valuables and €1,500 for damage to sports or leisure equipment)

Reimbursement of the cost of essential items in case of delivery delayed by more than 24 h (ceiling: €230 per Insured and per claim)

#### Travel assistance

Repatriation Assistance

Assistance for minor/major handicapped children remaining on their own

Emergency hospitalisation expenses abroad (ceiling: €30,000 per insured)

Emergency medical expenses abroad (ceiling: €30,000 per insured)

Search/rescue costs (ceiling: €1,500 per Insured and per claim)

Assistance in the event of early return

Assistance in case of decease of insured: repatriation of body, funeral expenses (ceiling: €2,300 per insured)

Assistance in relation to an emergency at home

Additional personal assistance

Legal assistance

#### Trip curtailment

Compensation will be paid as a proportion of the number of unused days (ceiling: €6,500 per insured and €32,000 per event)

#### Vehicle assistance

Roadside assistance, towing, loading and lifting by crane (ceiling: €150 per claim), assistance with accident report



### What is not insured?

✗ Persons living outside Europe

✗ Trips lasting more than 3 consecutive months



### Are there any exclusions from the cover?

#### Main exclusions:

- ! Damage intentionally caused or provoked by the insured or with his complicity, or which arises from his wilful misconduct or fraudulent fault except in a case of self-defence
- ! Criminal proceedings against the insured
- ! Suicide or attempted suicide of the insured
- ! Damage resulting from the consumption of alcohol or absorption of medicines, drugs or narcotics, that have not been medically prescribed
- ! Civil war or foreign war, acts of terrorism, riots, popular movements, coups d'état, hostage taking or strikes
- ! The Insured's failure to comply with any bans imposed by local authorities
- ! A restriction on the free movement of persons or property, airport closure, border closures
- ! Damage that occurred before this policy was taken out.
- ! Damages linked to infectious risk situations in an epidemic scenario, to exposure to infecting biological agents, to natural and/or human pollution, meteorological, climatic events or natural disasters

#### Main restrictions:

- ! Excess of €30 per insured and per claim for Damages to property of the insured
- ! Excess of €30 per claim for Medical costs and Emergency hospitalisation costs abroad



## Where am I covered?

- ✓ The Business Cancellation or Amendment, Delayed arrival, Damage to Insured's property, Traveller assistance and Curtailment of stay cover applies in the visited countries, mentioned in the insured service policy, **excluding the countries not covered.**
- ✓ The Vehicle assistance cover applies in the Green Card countries.

The up-to-date list of all excluded countries can be found at the Allianz Travel website on the following page: <http://paysexclus.votreassistance.fr>

- ✓ The Traveller assistance and Vehicle Assistance policies also apply to any Excursion in the countries bordering the country of stay, for stays in metropolitan France, i.e. Belgium, Luxembourg, Germany, Switzerland, Italy and Spain, Monaco and Andorra.



## What are my obligations?

**At the risk of the insurance policy being null and void or cancellation of the cover:**

### ■ On taking out the policy

Declares the risk to be covered in good faith so that the insurer is able to assess the risks he is taking,  
Pays the indicated premium on taking out the policy.

### ■ In the course of the policy

Declares any new circumstances that could worsen the risks covered or create new risks.

### ■ In the event of a claim

Declares any claim liable to bring any one of the covers into play under the established conditions and times and attach all necessary documents for the assessment of the claim,  
Informs the insurer about any policies that may have been taken out for the same risks, in full or in part, with other insurers, and of any reimbursement received for a claim.



## When and how are payments made?

The premium must be paid on the day the policy is taken out with Gîtes de France, that is, the same day as the booking is made.  
Payment can be made by any means available to Gîtes de France.



## When does the cover begin and when does it end?

- ✓ The Leisure Activities Cancellation or Amendment cover enters into effect at the earliest on the day after payment of the premium by the insured, at 12.00 a.m. and stops as soon as the stay begins.
- ✓ The Traveller Assistance cover enters into effect as soon as the Insured leaves the point of Departure of the stay (maximum of 24 hours before the date of Departure indicated in the insured service policy) and, at the earliest, after the payment of the premium and stops 24 hours at the most after the end of the covered service, the date of which appears in the covered service policy.
- ✓ All the other covers enter into effect at 12.00 a.m. on the Departure date as stated in the contract for the covered service, and, at the earliest, after the premium has been paid by the Insured and stops at 12.00 a.m. on the day of return indicated in the sales contract of the covered service.  
The insured is entitled to change his mind.



## How do I cancel the contract?

Since this is a temporary policy, the insured is not entitled to cancel it.