

# Insurance Travel

## Insurance Product Information Document

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Mutuaide



**Product : TRUSTIWAY PACK 1 TRUSTI PACKAGE ASSURANCE**

This backgrounder provides you a summary of the main guarantees and exclusions of the product and does not take into account your specific needs and requests.

### What type of insurance is it ?

TRUSTIWAY PACK 1 TRUSTI PACKAGE ASSURANCE is to guarantee the tenant's civil liability towards the owner of a rented property in the frame of of a seasonal rental and the reimbursement to the insured of the expenses retained by the owner in case of cancellation or interruption of stay.



### What is insured?

✓ **CANCELLATION FOR MEDICAL REASONS**

Up to € 20,000 per rental

✓ **CANCELLATION ALL JUSTIFIED CAUSES**

Up to € 20,000 per rental

✓ **INTERRUPTION OF STAY**

Up to € 20,000 per rental

**Including in the event of illness following the Covid-19 epidemic or pandemic.**

✓ **CIVIL LIABILITY OF THE TENANT**

Damage caused to third parties  
Damage caused to the owner

Up to 500 000 euros

Up to 8 000 euros



### What is not insured ?

- ✗ The consequences of the failure of the trip organizer,
- ✗ Civil or foreign wars, riots, strikes, popular movements, acts of terrorism, hostage taking,
- ✗ The consequences of the disintegration of the atomic nucleus or any irradiation from an energy source having a radioactive character,
- ✗ The effects of pollution and natural disasters as well as their consequences,



### Are there any exclusions from the coverage?

The main exclusions from the contract are:

- ! Expenses incurred after returning from the trip or expiry of the guarantee,
- ! Damage intentionally caused by the Insured and those resulting from his participation in a felony, misdemeanor or brawl, except in the case of self-defense,
- ! The consequences of the use of narcotics or drugs not prescribed medically, the state of alcoholic impregnation,
- ! Any intentional act by the Insured that may result in the coverage of the contract,
- ! Epidemics and pandemics, unless otherwise stipulated in the warranty,
- ! Diseases pre-existing on the effective date of the contract, i.e. any condition of which the Policyholder or the Insured is aware on the effective date of the cover,



## Where am i'm covered ?

The guarantees apply worldwide.

**In general, are excluded countries in a state of civil or foreign war, of notorious political instability, undergoing popular movements, riots, acts of terrorism, reprisals, restriction of the free movement of people and goods (whatever either the reason, in particular health, safety, meteorological...).**



## What are my obligations?

### - When the contract is taken out

The Insured is required to pay the contribution.

The Insured is required to answer exactly the questions asked by the Insurer, in particular in the declaration form allowing him to assess the risks assumed.

### - In the event of a claim

The Insured must declare his claim within 5 working days of becoming aware of the claim.



## When and how to make payments?

The fee is payable to the subscription of the contract, means any payment method accepted by the travel agency.



## When does coverage start and when does it end ?

### Start of coverage

The "Cancellation" guarantees take effect on the day of subscription to this contract.

All other guarantees take effect on the day of departure for the trip (place of convocation of the organizer to go).

### Right of withdrawal

In accordance with article L112-10 of the Insurance Code, the Insured who takes out an insurance contract for non-professional purposes, if he can justify a previous guarantee for one of the risks covered by this new contract, can renounce this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not called in any guarantee, and within a period of fourteen calendar days from the conclusion of the new contract.

### End of coverage

The "Cancellation" guarantees expire on the day of departure for the trip (place of convocation of the organizer to go).

All other guarantees expire on the last day of the trip (place of group dispersal), with a maximum duration of 90 consecutive days.



## How can I cancel the contract?

Termination of the contract is not permitted.