

Travel insurance

Information document on the insurance product

Mutuaide
Assistance

Company: Mutuaide Assistance, Approval no. 4021137 - Insurance company approved in France and governed by the French Insurance Code

Product: CAMPEZ COUVERT INSURANCE

This information document summarises the main product covers and exclusions. It does not take into account your needs and specific requests. Full information on this product can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

Travel Insurance is intended to cover the damage suffered by the insured party before and during the journey and his related expenses. The "Campez couvert" product covers travel cancellation, late arrival, interrupted stay, forgotten personal item and cost of a replacement vehicle.



What is insured?

The insurance covers have different reimbursement ceilings, which are indicated in the policy.

Insurance covers provided for systematically:



Travel cancellation charges up to €5,000 per person and €30,000 per event. Covid extension



Modification charge: Reimbursement of costs due to altered dates of stays: Up to €2,000 per person and €10,000 per event, as per the conditions provided for in the policy.



Late arrival

Reimbursement of accommodation days not used up to €4,000 per rental or pitch with a maximum of €25,000 per event



Interrupted stay charges

Reimbursement of costs of stay already paid and services not used including any costs for cleaning the rental, in the event of premature return up to €4,000 per person and with a maximum of €25,000 per event.



Replacement vehicle

Cover for a replacement vehicle in the equivalent category to the immobilised vehicle following a breakdown, physical damage or theft during the stay for three consecutive days at most.



Reimbursement of shipping costs for sending personal items forgotten in the rental up to a maximum of €150 per shipment.



Deposit protection

Reimbursement of all or part of the deposit stipulated in the rental contract and actually retained by the lessor in the event of accidental damage affecting the Rented Property (including the furniture and fixtures located inside the Rented Property) during the Stay.



Assistance

Repatriation assistance, including reimbursement of medical expenses following a problem during the stay.



What is not insured?



Cancellation for personal convenience.



Are there exclusions to the cover?

Main exclusions:



Consequences and/or events resulting from a strike, attack or act of terrorism.

Deliberate fault by the insured party.

Illnesses or accidents that have been diagnosed, treated or hospitalised initially between booking the trip and taking out the policy.

Complications in pregnancy beyond the sixth month.
Default by the trip organiser or airline or rail company.

Main restrictions:



A sum indicated in the policy can remain payable by the insured party (excess) for the cancellation costs cover.

The late arrival and stay interruption costs apply after one day.



Where am I covered?

- ✓ The insurance covers taken out apply worldwide.



What are my obligations?

On pain of invalidity of the insurance policy or of non-cover:

When taking out the policy:

- Pay the premium (or fraction of premium) indicated in the policy.
- Declare, as per the conditions and set times, any loss likely to involve one of the covers and attach any useful documents in assessing the loss,
- Advise of any covers that may have been taken out for the same risks totally or partially with other insurers and any reimbursement received by the insured party following a loss,
- In the event of a theft, lodge a complaint with the competent authorities and provide the original of this lodgement.



When and how should payments be made?

Premiums are payable to the insurer or its representative when taking out the policy.
Payments can be made by bank card, cheque and bank mandate or transfer.



When does cover start and end?

Start of cover

The "Travel cancellation" cover takes effect on the day on which the policy is taken out.
All other covers take effect on the day of departure on the trip.

End of cover

The "Travel cancellation" cover expires on the day of departure on the trip
All other covers expire on the last day of the trip, with a maximum period of 90 consecutive days.



How can I terminate the policy?

A temporary policy cannot be terminated.
The policy ends at the latest at the end of the trip.

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