

TRAVEL INSURANCE

Information document on the insurance product

Company: **EUROP ASSISTANCE SA**

Product: **Snowrisk with cancellation extension**



Public Limited Company whose registered office is located at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered with the Commerce and Business Registry of Nanterre under number 451 366 405, and approved by the French Supervisory Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France) under number 4021295.

This information document summarizes the main guarantees and exclusions of the product. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The purpose of the "Snowrisk with cancellation extension" contract is to cover insured natural persons during their ski activities in France or abroad. This contract is established for a maximum of 21 consecutive days



What is insured?

Insurance guarantees:

- ✓ **Search and rescue costs including for off-trail skiing.**
- ✓ **Costs of first transport from the place of the accident to the medical centre.**
- ✓ **Secondary transport costs to a more suitable medical centre as well as return costs to the place of stay.**
- ✓ **Interruption of sport or leisure activities:** reimbursement on a prorated basis of the costs of ski lift passes and/or ski lessons already paid and not used.
- ✓ **Accidental damage to ski equipment.**
- ✓ **Additional reimbursement of emergency medical expenses following an accident during a sport or leisure activity.**
- ✓ **Legal defence and recourse**
- ✓ **Cancellation of the stay:** Reimbursement of deposits or any sum kept by the companies selling the ski lift pass and/or ski lessons, when the insured has to cancel his stay before departure.

Assistance services:

- ✓ **Assistance to persons in the event of injury or illness**
 - Transport/repatriation,
 - Return of family members or of an insured companion,
 - Advance of hospitalisation expenses,
 - Replacement driver.
- ✓ **Assistance in case of demise:**
 - Transport of remains and expense for coffin,
 - Return of family members or of an insured companion,
 - Identification of remains and death formalities.

The intervention of the insurer is limited to the amounts indicated in the Table of Guarantee Amounts provided in the General Provisions.



What is not insured?

- ✗ The "Legal defence" guarantee does not cover:
 - The costs of legal advice or procedural acts performed before declaration of the Claim, unless you can justify the urgency of having incurred them beforehand,
 - Fees and disbursements of a huissier (bailliff),
 - Court deposits, criminal, tax or civil fines, or any similar contributions.
 - The costs and fees of an investigator,
- ✗ The "Replacement Driver" service does not cover road costs.
- ✗ The "Transport of remains and expense for coffin" benefit does not cover the costs of the funeral, local convoys or burial.
- ✗ The "Cancellation of stay" guarantee does not cover administrative fees or the cost of the insurance premium.



Are there any exclusions to coverage?

General exclusions applicable to the contract:

- ! Civil or foreign wars, riots, civil unrest,
- ! Voluntary participation of an insured person in riots or strikes, brawls or assault,
- ! The consequences of disintegration of an atomic nucleus or any irradiation coming from a source of radioactive energy,
- ! Unless an exception is made, an earthquake, a volcanic eruption, a tidal wave, a flood or a natural cataclysm except under the provisions resulting from law no. 82-600 of 13 July 1982 relative to the compensation of the victims of natural disasters (for insurance guarantees),
- ! Consequences of the use of medications, drugs, narcotics and similar products not medically prescribed, and the abuse of alcohol,
- ! Any intentional act on your part that may trigger the guarantee of the contract.

Exclusions specific to each guarantee or benefit:

- ! Each guarantee includes exclusions as indicated exhaustively in the General Provisions of the contract.



Where am I covered?

- ✓ All the guarantees defined below apply in mainland France and in neighbouring countries (subject to a common ski area) with the exception of the "Additional reimbursement of medical expenses and hospitalization costs" guarantee, which applies only in mainland France.



What are my obligations?

- To pay the contribution (or fraction of contribution) indicated in the contract,
- To provide all supporting documents requested by the insurer,
- To obtain the prior approval of the insurer before taking any initiative or incurring any expense,
- To provide information about any guarantees subscribed for the same risks, in whole or in part, with other insurers, as well as about any reimbursement that may be received following a claim.



When and how to make payments?

- Premiums are payable according to the terms and conditions specified at the time of enrolment and in the General and Special Provisions.



When does the cover begin and when does it end?

- The duration of validity of all guarantees corresponds to the dates indicated on the Ski Lift pass, with a maximum duration of 21 consecutive days, with the exception of the "Cancellation of stay" guarantee which takes effect on the day of subscription of the contract and ends at the start of the stay.



How can I cancel the contract?

- **Conditions of retraction:**

The subscriber has the right to retract his enrolment if the subscription was purchased more than 30 days before the departure date and if the coverage period is more than one month, with immediate effect upon notification of the retraction. In this case, you can retract within 14 days from the start date of the enrolment.

- **Conditions of cancellation:**

The subscriber has the right to retract his enrolment if the subscription was purchased more than 30 days before the departure date and if the coverage period is more than one month, with immediate effect upon notification of the retraction. In this case, you can retract within 14 days from the start date of the enrolment.

The contract ends on its date of expiration without tacit renewal and does not require any special action to be terminated.