Travel Insurance

Insurance product information document

Insurer: CMAM, Policy N°04170403 - Insurance company registered in France and governed by the French Insurance Code

Product: MEETCH CANCELLATION

This document is a summary of the main features of the product. It does not reflect your specific needs and requirements. You will find complete information on this product in the pre-contractual and contractual documentation.

What kind of insurance is this?

MEETCH CANCELLATION is an insurance contract whose purpose is to cover the Insured party on the occasion of and during his/her trip.

What is insured?

✓ **CANCELLATION FOR MEDICAL REASONS**

- Cancellation due to illness declared in the month prior to departure in the event of an epidemic or pandemic
- Cancellation for denied boarding due to body temperature reading

Up to €40,000 per claim

✓ **CANCELLATION FOR ANY REASON**

Up to €40,000 per claim

✓ **INTERRUPTION OF STAY**

Up to €10,000 per person

What is not insured?

✗ **The consequences of failure on part of the travel organiser,**

✗ **The consequences of the disintegration of the atomic nucleus or any irradiation from an energy source of a radioactive nature,**

✗ **The local health situation and natural disasters covered by the procedure set out in Law No. 82.600 of 13 July 1982, as well as their consequences, and meteorological or climatic events,**

Are there any exceptions to this policy?

The main exceptions to the policy are:

- **Damage caused intentionally by the Insured party and damage resulting from his/her participation in a crime, misdemeanour, or brawl, except in the case of legitimate self-defence,**
- **The consequences of the use of narcotics or drugs not medically prescribed, and a state of alcoholic intoxication,**
- **Any event occurring between the date of booking the trip and the date of taking out the insurance policy.**
- **Epidemics and pandemics, unless otherwise stipulated in the cover,**
- **An event, an illness or an accident that has already been diagnosed, relapsed, aggravated, or caused hospitalisation between the date of booking the trip and the date of taking out the insurance policy,**
- **Non-presentation, for any reason whatsoever, of documents essential to the trip, such as passport, identity card, visa, travel tickets, vaccination record, except in the event of theft of the passport or identity card within 48 hours prior to departure.**

Where am I covered?

The guarantees apply worldwide.
Generally speaking, countries in a state of civil or foreign war, notorious political instability, undergoing popular movements, riots, acts of terrorism, reprisals, restrictions on the free movement of people and goods (for whatever reason, notably health, security, meteorological, etc.) are excluded.

What are my obligations?

- When taking out the policy
The Insured party must pay the premium.
The Insured party is required to answer accurately the questions asked by the Insurer, particularly in the declaration form, enabling the Insurer to assess the risks covered.

- When making a claim
The Insured party must declare his/her claim within 5 working days of becoming aware of the incident.
The Insured party is required to provide the Insurer with all the supporting documents necessary for the implementation of the insurance policy and the assistance services provided for in the contract.

When and how do I make the payments?

The premium is payable upon subscription of the contract, by any means of payment accepted by the travel agency.

When does the policy start and finish?

Start of the policy

The "Cancellation" guarantees take effect on the day the present contract is taken out.

Right of withdrawal
In accordance with Article L112-10 of the French Insurance Code, the Insured party who takes out an insurance policy for non-professional purposes, if he/she can prove that he/she has previous cover for one of the risks covered by this new policy, may cancel this new policy, without charge or penalty, as long as it has not been fully executed or the Insured party has not called in any cover, and within a period of fourteen calendar days from the conclusion of the new policy.

End of the policy
The "Cancellation" guarantees expire on the day of departure for the trip (at the place where the organiser deems the outward journey begins).

How can I cancel the contract?

It is not possible to cancel this contract.

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