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 €20,000 per claim

✓ **CANCELLATION FOR ANY REASON**

Up to €20,000 per claim

✓ **INTERRUPTION OF STAY**

Up to €5,000 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.

MEETCH TRAVEL ASSISTANCE
Insurance Product Information Document
Product: CGE24_130-07BX_2403_FAV1

Company

Ressources Mutuelles Assistance, an assistance union subject to the provisions of Book II of the Mutual Code and registered under SIREN no. 444 269 682 - Registered office: 46 rue du Moulin - BP 62127 - 44 121 Vertou Cedex, guarantees implemented by LLT Consulting.

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

What type of insurance is it?

The contract is a temporary group contract offering assistance services to travellers in the event of accident, illness or unforeseen circumstances. A 24/7 assistance service is also available in the event of a medical emergency. You can benefit from medical expenses management and reimbursement of your emergency expenses.

What is insured?

PERSONAL ASSISTANCE SERVICES :

- ✓ 24-HOUR TRAVEL ADVICE AND MEDICAL INFORMATION
- ✓ REPATRIATION OR MEDICAL TRANSPORT
- ✓ REPATRIATION OF ACCOMPANYING PERSONS
- ✓ REPATRIATION OF CHILDREN UNDER THE AGE OF 18
- ✓ VISIT FROM A RELATIVE
- ✓ STAY EXTENSION
- ✓ ONWARD JOURNEY
- ✓ HOSPITAL MEDICAL EXPENSES OUTSIDE THE COUNTRY OF RESIDENCE
- ✓ ADVANCE ON HOSPITALISATION COSTS OUTSIDE THE COUNTRY OF RESIDENCE
- ✓ SENDING MEDICINES
- ✓ SHIPMENT OF PROSTHESES
- ✓ REPATRIATION OF THE BODY
- ✓ FORMALITIES FOR DEATH AND RECOGNITION OF THE BODY
- ✓ EARLY RETURN
- ✓ IMPOSSIBLE RETURN
- ✓ REPLACEMENT DRIVER
- ✓ LEGAL ASSISTANCE
- ✓ SEARCH AND RESCUE COSTS AT SEA AND IN THE MOUNTAINS
- ✓ PISTE RESCUE COSTS
- ✓ TRANSMISSION OF URGENT MESSAGES
- ✓ PSYCHOLOGICAL SUPPORT FOLLOWING QUARANTINE
- ✓ PSYCHOLOGICAL SUPPORT IN THE EVENT OF REPATRIATION
- ✓ LOCAL TELEPHONE PACKAGE
- ✓ CASH ADVANCE
- ✓ TRAVEL INFORMATION
- ✓ OFFICIAL DOCUMENTS
- ✓ CONTACT WITH A SPECIALIST FOLLOWING AN ACCIDENT AT HOME
- ✓ SICK GUARD
- ✓ CHILDCARE
- ✓ DELIVERY OF MEDICINES
- ✓ EDUCATIONAL SUPPORT FOR YOUR UNDER-AGE CHILD
- ✓ PET SITTING
- ✓ HOUSEHOLD HELP
- ✓ DELIVERY OF MEALS AND HOUSEHOLD SHOPPING
- ✓ HOSPITAL COMFORT
- ✓ COVID ASSISTANCE GUARANTEE

The insurer's contribution is limited to the amounts indicated in the Table of Amounts of Cover provided in the information leaflet.

What is not insured?

- ✘ Any request directly related to a declaration of an epidemic or pandemic notified as such by WHO, not related to the coronavirus family and known at the time of purchase of the holiday,
- ✘ Expenses relating to claims that arose before the policy was taken out,
- ✘ Persons who have taken out the contract after the date of departure on the trip.
- ✘ In the event of repatriation or medical transport, excess baggage charges ;
- ✘ In the event of a visit from a relative, catering costs or other expenses ;
- ✘ Illnesses prior to subscription and their sequels;
- ✘ Death caused directly by the wilful actions of the Insured,
- ✘ The diseases or injuries diagnosed and/or treated that have been the subject of a hospitalisation in the 6 months prior to the trip,
- ✘ In the case of legal assistance, events relating to the insured's professional activity ;
- ✘ Professional liability is not covered;
- ✘ The consequences of wilful non-compliance with the regulations of the countries visited, or of practices not authorised by the local authorities.

This list is not exhaustive

Are there any exclusions to cover?

General exclusions applicable to the policy :

! Accidents that occur when the Insured is practising a sport in a professional capacity, or practising or taking part in an amateur race requiring the use of a motorised land, air or watercraft;
! The consequences of epidemics, civil or foreign war, official bans, seizures or coercion by the police;
! The consequences of riots, strikes, piracy, when the beneficiary takes an active part;
! The consequences of climatic events such as storms and hurricanes
! The consequences of the suicide or attempted suicide of the Insured ;
! The consumption of drugs, narcotics, alcohol, similar substances and medicines not prescribed by an authorised medical authority and their consequences;
! Nervous or mental illness, unless otherwise stated in this Information Folder;

Exclusions specific to each benefit:

! Each guarantee includes exclusions as indicated in the General Provisions.

The main restrictions

! A maximum of 48 hours is allowed to activate emergency medical services.
! Hospitalisation abroad: all cover for hospitalisation abroad is subject to prior agreement from the health insurer validating the health cover.

Where am I covered?

✓ Assistance services and insurance cover apply worldwide.

What are my obligations?

- Provide any supporting documents requested by the insurer,
- Pay the premium (or fraction thereof) specified in the policy,
- Obtain the insurer's prior agreement before taking any initiative or incurring any expenditure.

When and how do I make payments?

- Premiums are payable in accordance with 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?

Unless otherwise agreed, all cover takes effect on the date of subscription and is valid for the entire duration of the contract.

How can I cancel the contract?

As this is a temporary insurance contract, it cannot be cancelled at the policyholder's initiative, except in the case of canvassing or multiple insurance policies, in accordance with the regulations in force.