

Travel Insurance

Insurance Product Information Document



Company: Europ Assistance S.A.

Product: Cancellation Policy

EUROP ASSISTANCE S.A. is a French stock corporation, regulated by the French Insurance Code, having its registered office at 2 rue Pillet-Will, 75009 Paris, France, registered in the Register of Commerce and Companies of Paris under number 451 366 405. This Collective Insurance acts through its division EUROP ASSISTANCE S.A., IRISH BRANCH whose principal establishment is located at Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77., registered in the Irish Companies Registration Office under number 907089.

Statement that the complete information on the product is provided in the pre-contractual and contractual documents.

What is this type of insurance?

This Insurance policy covers the financial loss you incurred due to the cancellation of your booking.



What is insured?

- ✓ **Cancellation of Booking:** we reimburse the financial loss, up to € 2,500 per insured and € 15,000 per booking, you incurred due to the cancellation of the covered booking in case of: 1/serious illness, serious injury or death; 2/death of a 3rd degree family member; 3/complications due to pregnancy; 4/a counter-indication and results of a vaccination; 5/an economic lay-off; 6/hiring for a job or an offer for internship in a new company; 7/the cancellation or modification of paid holidays by your employer; 8/a professional transfer imposed by your employer; 9/summons to re-take an exam; 10/major damage to your private premises (residence, secondary residence) or to workplace premises; 11/a theft in your private premises (residence, secondary residence) or in workplace premises; 12/breakdown of or accident to your vehicle which occurred within 48 hours preceding the date of start of the stay; 13/summons or appointment to appear before a court or a public authority as a party, witness, member of a jury or expert; 14/summons for proceedings related to the adoption of a child; 15/an unforeseeable and unjustified rejection of a request for a visa; 16/the cancellation due to an attack/act of terrorism which occurred in the 10 days preceding the date of the start of the stay and within 50km of the place of the stay.

The liability of the Insurer is limited to the amount stated in the Schedule of Benefits.



What is not insured?

- * **The airport taxes, port taxes, the insurance premium, the application fee, the cost of services and activities booked during the trip and as well the portion of such costs.**



Are there any restrictions on cover?

General restrictions

- ! Cancellations motivated by accidents or illnesses which were the object of first observation, treatment, relapse, aggravation or hospitalisation between the date of the booking and the date of subscription of the contract;
- ! Pathologies which were the object of a hospitalisation within the 30 days preceding the date of adhesion;
- ! Losses or damage resulting from the intentional fault or negligence of the insured person, of a family member or travel companion;
- ! Illnesses or accidents caused by consuming alcoholic beverages;
- ! The consumption of narcotics, drugs or medicines which were not medically prescribed;
- ! Civil or foreign wars, riots, insurrections, popular movements, acts of sabotage, strikes;
- ! Attacks/acts of terrorism occurring at more than 50km from the location of the stay and more than 10 days before the date of start of the stay;
- ! The consequences of the transmutation of an atom, as well as radiation caused by artificial acceleration of atomic particles or any irradiation coming from a source of energy having a radioactive nature;
- ! The cancellation caused by a person hospitalised at the moment of the booking or the subscription of the contract;
- ! The failure to present, for whatever reasons, documents essential to the trip.



Where am I covered?

This Insurance policy covers the insured in the countries mentioned in the insurance policy.



What are my obligations?

- To pay the insurance premium
- To provide the documents needed when you make a claim.



When and how do I pay?

The premium is disclosed to the member prior to membership and it includes taxes and fees. It is paid to the insurer at the date of the membership by the accepted means of payment.



When does the cover start and end?

The cover starts at the date of subscription of the contract and ends the day of arrival at the place of stay.



How do I cancel the contract?

You can withdraw within a period of 30 days from the start date of the Membership by sending an e-mail to: info@chapka.fr with the following conditions:

1. You have agreed to this contract for non-professional purposes;
2. This contract complements the purchase of an item or a service sold by a supplier;
3. The contract that you wish to cancel has not been fully executed;
4. You have not made a claim guaranteed by this contract.