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|  |  | General Conditions  Name of product |

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# Contact information

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| **FOR MEDICAL ASSISTANCE**  In case of emergency, you can contact us by phone at the following number:  **+ xx x xx xx xx xx** |

|  |
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| **FOR A CLAIM**  If you wish to submit a claim to us, you can go to our easy to use website:  [\_\_eclaims website to be added by Europ assistance\_\_\_\_]  This is the quickest way to contact us!  You can also write us at the following address:  Image result for envelope icon  **Europ Assistance Service Indemnisations GCC**  **P.O. Box 36347 - 28020 Madrid – SPAIN** |

|  |
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| **FOR A COMPLAINT**  We strive to offer you the highest level of service.  However, in case of dissatisfaction you must first send your complaint by mail to the following address:  Image result for envelope icon  **INTERNATIONAL COMPLAINTS**  **P. O. BOX 36009 - 28020 Madrid, Spain**  Or by e-mail :  [**complaints@roleurop.com**](mailto:complaints@roleurop.com) |

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| **FOR A CANCELLATION**  The Member is entitled to cancel the Membership if the covered period is more than a month.  In this case, you can withdraw within a period of 14 days from the start date of the Membership by sending an email to:  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_@\_\_\_\_\_\_\_\_\_\_.com** |

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| **FOR ANY QUESTIONS CONCERNING YOUR PERSONAL DATA**  If you have any questions concerning the Processing of your Personal Data or  if you want to exercise a right in respect to your Personal Data,  please contact the DPO at the following contact details:  Image result for envelope icon  **Europ Assistance S.A Irish branch,**  **Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland,**  Or by e-mail :  [**EAGlobalDPO@europ-assistance.com**](mailto:EAGlobalDPO@europ-assistance.com) |

**Dear policyholder,**

Thank you for your trust!

We are grateful for the faith you have placed in Europ Assistance S.A.

We want you to be sure that this Policy meets your requirements in every respect.

Please read it carefully and make sure it does. In case of any doubt or for any clarification please call or write to us and we shall be pleased to assist you.

# Introduction

The following terms and conditions apply to the whole of Your Policy.

The cover provided under the Policy applies only in connection with the Travel booked through the booking engine of the TravelGenio website.

[This insurance contract is concluded by the Policyholder who has purchased a Travel through an internet website, by email, by telephone or at the premises of a distributor (including the Travel Organizer).]

This insurance contract is not mandatory.

# Definitions

#### ABROAD

Any country other than Your Home Country and the Sanctioned Countries specified below.

#### ACCIDENT

A sudden and unforeseen external event which causes non-intentional bodily injury to any natural person.

#### CIVIL PARTNER

A common law spouse or civil partner as defined in accordance with the laws of Ireland (including persons who have cohabited for at least 6 months).

#### DEPARTURE DATE

The start date of the Travel specified in the invoice issued to the Policyholder by the Travel Organizer or by an authorized distributor.

#### END DATE

The end date of the Travel specified in the invoice issued to the Policyholder by the Travel Organizer or by an authorized distributor.

#### EXCESS

Amount that will remain at Your expense

#### EPIDEMICS

An Epidemic shall be understood to be any sudden and unexpected large-scale manifestation of an infectious disease in a country that spreads rapidly and violently through said country, provided that the World Health Organisation (WHO) has recommended cancelling any international trips that are not essential from or to the affected area and, in cases of influenza viruses, provided that the WHO declares at least a Stage 5 Pandemic Alert, according to its World Plan for Pandemic Influenza. The Quarantine for the affected persons must be declared by the relevant department of health or the competent authorities of the affected country.

#### FAMILY MEMBER

Spouse, Civil Partner, parents, parent-in-law , son, daughter, sons-in-law and daughters-in-law, brother, sister, brother-in-law, sister-in-law, grandparent, grandchild of the Insured

#### HOME

Your respective normal place of residency in Your Home Country where the Policy has been entered into.

#### HOME COUNTRY

The Country where Your Home is.

#### ILLNESS

Any alteration of the health conditions, for reasons other than a bodily injury.

#### INSURANCE CERTIFICATE

Written confirmation or electronic document provided to the Policyholder in order to confirm the Policy.

#### INSURED / YOU / YOUR

The Policyholder and the person(s) travelling with the Policyholder and for whom a premium has been paid and who is named in the Insurance Certificate.

#### INSURER / WE / US / OUR

EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 2 rue Pillet-Will, 75009 Paris, France, with a share capital of EUR 48 123 637, registered at the register of trade and companies of Paris under the number 451 366 405, underwriting this Policy through its Irish branch EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and registered with the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. is authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules. The Irish branch operates in Your Home Country under the freedom of establishment regime.

#### LOSS OF LIMB

Total loss of use by physical severance at or above the wrist or ankle.

#### LOSS OF SIGHT

Total and permanent loss of sight without expectation of improvement in both eyes or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

#### MONEY

#### Bank notes or coins You are carrying during the Travel.

#### OUR MEDICAL OFFICER

The doctor or physician appointed by the Insurer in order to ascertain health conditions of the Insured

#### PERMANENT TOTAL DISABILITY

Definitive loss of the ability for the Insured to work in any occupations, as a consequence of a bodily injury

#### POLICY

This insurance contract.

The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, the Particular Terms and Conditions supersede the General Terms and Conditions, and the Insurance Certificate supersedes both the General Terms and Conditions and the Particular Terms and Conditions.

#### POLICYHOLDER

The individual who entered into the Policy

#### POLICY START DATE

Has the meaning given in Article 2

#### PRE-EXISTING MEDICAL CONDITION

An Illness that had been diagnosed to the Insured before the Policyholder entered into the Policy..

#### PROFESSIONAL PREMISES

Property owned or rented by the Insured or a company owned by the Insured for the purposes of his/her professional activity.

#### PROFESSIONAL SUBSTITUTE

The person that replaces the Insured at work, during the Travel.

**QUARANTINE**

Temporary isolation of people to prevent an infectious disease from spreading.

#### SERIOUS DAMAGE

Material damage that exceeds an amount above €5000 if it affects Your Home or Your secondary residency or that affects the normal conduct of the business, if it affects Your Professional Premises.

#### SERIOUS ILLNESS

Illness diagnosed by a licensed doctor and, more specifically:

* 1. when a Serious Illness relates to an Insured, it is necessary that a licensed doctor states that you cannot attend the Travel;
  2. with regard to persons other than an Insured, it is necessary that a licensed doctor states that the person has to stay in hospital for treatment for more than 48 hours.

#### SERIOUS INJURY

Injury caused by an Accident and, more specifically:

* 1. when a Serious Injury relates to an Insured, it is necessary that a licensed doctor states that you cannot attend the Travel;
  2. with regard to persons other than an Insured, it is necessary that a licensed doctor states that the person has to stay in hospital for treatment for more than 48 hours.

#### STRIKE

The collective ceasing of work or refusal to work by a body of employees as a form of protest.

#### TERRORISM

An act including, but not limited to, the use of force or violence and/or the threat thereof, carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or governments, committed for political, religious, ideological or similar purposes including with the intention of influencing any government or putting the public, or any section of the public, in fear. Any act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

#### THIRD DEGREE FAMILY MEMBER

Uncles and aunts of the Insured.

#### THIRD-PARTY

Une image contenant route, personne, bâtiment, extérieur

Description générée automatiquementAnyone who is not an Insured, a Family Member, a Third Degree Family Member or a Travel Companion. For the purpose of the Personal Liability Abroad and Winter Sport Civil Liability covers, this definition does not include persons to whom the Insured is bound by a contract in the course of his/her professional activity and against whom the Insured may therefore have a professional liability. The definition Third-Party does not apply in relation to such professional liability.**TRAVEL**

The service booked with the Policyholder or an authorized distributor (including the Travel Organizer) which includes following [travel services sold: flights, train tickets, cruise, hotel reservations, accommodation, booking or travel package].

#### TRAVEL COMPANION

Any person other than an Insured that has booked to travel with the Insured on Your Travel.

#### TRAVEL ORGANIZER

[NAME OF TRAVEL ORGANIZER]

#### VIOLENT ROBBERY

Threat or use of physical violence against the Insured.

#### WINTER SPORT

Ssnowboarding, skiing, ice skating, sledding, snowmobiling, ice hockey and more in general every sport done over snow.

# General Terms and Conditions - Name of product

International sanctions

**The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France, United Kingdom and United States of America. For further details please visit: https://www.europ-assistance.com/en/who-we-are/international-regulatory-information**

1. Conclusion of the contract

The Policy may be entered into either electronically (through an internet website or e-mail), or orally in the case of distance sales via telephone, or in writing in case of purchase at the premises of a distributor.

The Policy coverage is subject to the payment of the premium by the Policyholder.

2. Duration

##### Duration of the Policy

Subject to the payment of the premium by the Policyholder, the Policy Start Date is:

1. in case of sale at the premises of a distributor (including the Travel Organizer): the date on which the Member expressed its consent to become a Member;
2. in case of sale by telephone: the date on which the Policyholder enters into the Policy, over the phone;
3. in case of sale by website or email: the date on which the Policyholder [receives] confirmation by email that the Policy has been entered into.

##### Duration of the covers

If you purchased a Cancellation cover, you are covered from the start date of the policy until Travel starts.

If you have purchased an Assistance, Luggage, Curtailment, Curtailment of Winter Sports Activities, Missed Departure, Medical Assistance, Non-Medical Assistance or Delayed Departure cover, you are covered from the Departure Date until the End Date.

If you have purchased a Personal Liability Abroad (without Winter Sport) or Winter Sport Civil Liability cover, you are covered for a harmful event that occurred during the Travel.

If you have purchased a Money and Travel Documents or a Personal Accident cover, you are covered for an event occurred during the Travel.

3. Geographical scope

**The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: Afghanistan, Belarus, Burma/Myanmar, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People’s regions, Iran, North Korea, Russia, Syria, and Venezuela.**

4. Withdrawal right

The Policyholder is entitled to withdraw from the Policy if the covered period is at least one month by notifying the Insurer within 14 days of the Policy Start Date.

Please refer to the section “HOW TO CONTACT US” to have the details on how to proceed.

We will refund full amounts paid within a maximum of thirty (30) calendar days from the receipt of Your request provided that no claim for compensation has been made or claim report requested or is in the process of being reported, and that no incident likely to give rise to such claim occurred.

5. Premium

The premium is disclosed to the Policyholder prior to the Policy being entered into and including taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.

6. Settlement of claim

The amount of loss for which we may be liable shall be payable within 30 days after suitable proof of loss is received, or a settlement agreement on the claim has been agreed by us.

The payment of any indemnity owed to the Insured shall be made in the same currency used by the Policyholder to pay the premium.

7. Misrepresentation or non-disclosure

False or incorrect statements or reticence by the Insured may totally or partially prejudice the right to be covered for the claim, including as a consequence, the voidance of the Policy, to the extent permissible by the applicable law.

8. Increase or reduction of the risk

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by the Policy, where and to the extent required to do so under the applicable law.

9. Salvage obligation

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a covered event.

10. Subrogation

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any third parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by Us in performance of this Policy.

You will reasonably cooperate with Us for the exercise of Our subrogation rights.

Une image contenant personne, bâtiment, homme, extérieur

Description générée automatiquement11. Other insurance

The Member shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in proportion to his respective share of risk.

12. Applicable law and jurisdiction

Unless You and We agree otherwise, the Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of Ireland.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the Irish courts.

All communications and documentation in relation to the Policy will be in the English language.

13. Stamp duty

The Insurer has paid or will pay the appropriate stamp duty in accordance with the provisions of Section 5 of the Stamp Duty Consolidation Act 1999.

All monies which may become due or payable by Us under the Policy shall be payable in Ireland in accordance with Section 93 of the Insurance Act 1936.

14. To contact us for a claim

If you wish to submit a claim to us, You can go to our easy to use website:

[\_\_eclaims website to be added by Europ assistance\_\_\_\_]

This is the quickest way to contact us.

You can also write us at the following address:

|  |
| --- |
| Image result for envelope icon  **Europ Assistance Service Indemnisations GCC**  P.O. Box 36347 - 28020 Madrid – SPAIN |

15. Assignment

You may not assign the Policy without our prior written consent.

16. How to contact us

**You wish to withdraw from the Policy**

If the covered period is one month or more, You can withdraw within a period of 14 days from the Policy Start Date by sending an email to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_@\_\_\_\_\_\_\_\_\_\_.com

You can use the following template*: “I hereby, (Mr./Mrs., name, full name, address) notify my withdrawal from the Policy which I entered into on (date), proven by Insurance Certificate no. XXXXX. Date and Signature. »*

**If You wish to submit a claim to Us:**

You can go to Our easy-to-use website:

[\_\_eclaims website to be added by Europ assistance\_\_\_\_]

This is the quickest way to contact us.

You can also write us at the following address:

|  |
| --- |
| Image result for envelope icon  **Europ Assistance Service Indemnisations GCC**  P.O. Box 36347 - 28020 Madrid – Espagne |

**If You wish to submit a complaint to Us:**

We strive to offer You the highest level of service. However, if You are not satisfied with this service, please contact Us immediately, quoting Your policy details, so that Your complaint can be dealt with as soon as possible.

In the first instance, please contact:

|  |
| --- |
| Image result for envelope icon  **INTERNATIONAL COMPLAINTS**  P. O. BOX 36009  28020 Madrid, Spain  E-mail : complaints@roleurop.com |

If You are not satisfied with the way Your complaint has been processed, please contact:

|  |
| --- |
| Image result for envelope icon  **The Compliance Officer**  **Europ Assistance S.A. Irish Branch**  Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland E-mail: complaints\_eaib\_fr@roleurop.com |

If We have given You Our final response and You are still dissatisfied, You may refer Your case to the Financial Services and Pensions Ombudsman (Ombudsman). The Ombudsman is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

|  |
| --- |
| Image result for envelope icon  The Financial Services and Pensions Ombudsman  Lincoln House  Lincoln Place  Dublin 2  D02 VH29  Phone: +353 1 567 7000  Email: info@fspo.ie  Website: www.fspo.ie |

Referral to the Ombudsman will not affect Your right to take legal action against Us

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# Particular terms and conditions - Name of product

## CANCELLATION COVER

### WHAT YOU ARE COVERED FOR:

The object of the cover is to guarantee You against the expenses You incur directly due to the cancellation of the covered Travel in case one of the following insured events occurs before the Travel starts, subject to the application of an exclusion and the limits mentioned in the Table of Guarantees.

The cost of the following items will not be considered part of the expenses to be covered: airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.

The insured events are:

1. Serious Illness, Serious Injury or death of:
   1. An Insured.
   2. A Family Member.
   3. The person designated for the custody of minors or disabled persons You are responsible for;
   4. The Professional Substitute.
2. Death of a Third-Degree Family Member.
3. Serious Damage to the Home or Professional Premises of an Insured.
4. Redundancy of an Insured
5. Commencement of employment in a new company in which an Insured had not been engaged during the previous six months at the time when entering into the new employment contract. The multiple contracts entered into by temporary employment agencies in order to carry out tasks for other companies shall be considered as contracts for the companies in which the worker undertakes his or her activity.
6. Summons of an Insured to appear as a party, witness, jury member in court or any other public authority.
7. Summons of an Insured to serve at an election polling station.
8. Theft of documentation which prevents an Insured from commencing or continuing the Travel.
9. Breakdown or accident to the vehicle owned by an Insured which prevents You from starting the Travel.
10. Being assigned a child on adoption by an Insured.
11. Unexpected failure of the grant of visas for an Insured without justification.

The liability of the Insurer is limited to the amounts stated in the Table of Guarantees.

If the event only applies to one Insured, the other Insureds are entitled to be covered for the same cancellation event.

WHAT YOU ARE NOT COVERED FOR:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, you are not covered for the consequences of any of the following events, which are excluded from this coverage:**

**Those intentionally caused by an Insured, a Family Member or a Travel Companion.**

**Illnesses or accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.**

**Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion.**

**Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.**

**The consequences of an outbreak, Epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.**

**This exclusion does not apply if the Insured as well as the following persons are tested positive to Covid-19 (as Serious Illness) and consequently the Insured cannot undertake the Travel: a Family Member, the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian, or the Professional Substitute.**

**The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his/their Travel;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes**

**Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries.**

**The consequences of a Serious illness of the Insured diagnosed to the Insured** **before the Policy was entered into.**

**The consequences of an Accident occurring before the policy was entered into**

**The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the insured**

**The participation of the Insured in bets, challenges or fighting**

**The practice of sports competition or motorised competitions (racing or rally)**

**The practice of one of the following dangerous sports and activities, boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature**

**The consequences resulting from the use or possession of explosives or firearms**

**The consequences of alcoholic cirrhosis.**

### DOCUMENTS AND INFORMATION REQUIRED TO CLAIM IN RESPECT OF THE CANCELLATION OF THE TRAVEL :

It is necessary to provide the following documents to allow the processing of a Claim:

1. Documents that evidence the facts constituting an insured event under this coverage (for example: medical report, death certificate, hospital documents, police report, complaints filed at police stations…).
2. Form provided by Us to be completed by the medical practitioner attending the Insured or other person receiving medical treatment related to the cancellation. This document shall only be necessary in cases where insufficient information on the person’s medical condition has been provided.
3. Copy of confirmation email and/or receipts for the Travel that was purchased.
4. Copy of documents of the costs caused by cancelling the Travel, issued by the Travel Organiser and which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.
5. Copy of document that confirms cancellation of the Travel, issued by the Travel Organiser or other distributor, showing the expenses suffered as a consequence of the cancellation of the Travel.
6. If the cancellation is due to one of the above insured events involving a Family Member or a Third Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved), if such documents exist in the country in which the Insured booked the Travel.

If You have any issue to provide the above documentation, You can always provide another document having the same legal value (e.g self-certification) and including the relevant information.

We commit to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope marked “confidential / medical secrecy” in order that document is read only by Our Medical Officer.

## CURTAILMENT COVER

### WHAT YOU ARE COVERED FOR:

The object of the cover is to guarantee You against financial loss You incurred directly due to the curtailment of the covered Travel in case one of the insured events listed below occurs and subject to the application of an exclusion. You are covered from the Departure Date until the End Date.

Please note: If You need to return Home earlier than planned, you must contact Us as soon as possible.

The Insurer covers the expenses corresponding to the accommodation costs for the days of the Travel not used and the costs incurred by the Insured to return to Your Respective Home up to a maximum amount stated in the Table of Guarantees and after the application of the excess stated in the Table of Guarantees.

The following items will be excluded from the reimbursed amount: airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of Your claim will be based upon the lowest available published flight or hotel fare for the flight or hotel originally booked if they are non-transferable.

We will provide this cover if the cutting short of Your Travel is necessary and unavoidable as a result of one of the following insured events:

1. Serious Illness, or Serious Injury or death of:
   1. An Insured.
   2. A Family Member.
   3. The person designated for the custody of minors or disabled persons You are responsible for.
2. The Professional Substitute.
3. Death of a Third Degree Family Member.
4. Serious Damage to the Home or Professional Premises of an Insured.
5. Summons of an Insured to appear as a party, witness, jury member in court or any other public authority

##### Specificities of this cover:

You must contact us first to authorise Your early return back to Your respective Home

We will calculate claims for cutting short Your Travel from the day when You return to Your Home or the day You go into hospital as an inpatient. Your claim will be based solely on the number of complete days You have not used, including the day when You checked-out to return Home.

If You have to cut short Your Travel and You do not return to Your Home we will only be liable for the equivalent costs which You would have incurred had you returned to Your Home.

The costs of Your originally planned return travel to Your Home are not covered in case we have paid additional travel costs for You to cut short Your Travel.

WHAT YOU ARE NOT COVERED FOR:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, you are not covered for the consequences of any of the following events which are excluded from this coverage:**

**The consequences of a Serious Illness of the Insured diagnosed in respect of the Insured before the start date of Your Membership to the Group Insurance Policy**

**the consequences of an Accident occurring before the Policy was entered into;**

**Those intentionally caused by an Insured, a Family Members or Travel Companion.**

**Illnesses or accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a medical doctor.**

**Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion.**

**Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.**

**The consequences of an outbreak, Epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.**

**This exclusion does not apply if the Insured as well as the following persons are tested positive to Covid-19 (as Serious Illness) and consequently the Insured cannot undertake the Travel: a Family Member, the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian, or the Professional Substitute.**

**The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his/their Travel;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes**

**The participation of the Insured in bets, challenges or fighting;**

**The practice of sports competition or motorised competitions (racing or rally)**

**The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature**

**The consequences resulting from the use or possession of explosives or firearms**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;**

**The consequences of alcoholic cirrhosis**

**The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.**

### DOCUMENTS AND INFORMATION REQUIRED TO CLAIM IN RESPECT OF THE CURTAILMENT OF THE TRAVEL :

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations…).
2. Form provided by Us to be completed by the medical practitioner attending the Insured or other person receiving medical treatment related to the curtailment of the Travel. This document shall only be necessary in cases where insufficient information on the person’s medical condition has been provided.
3. A copy of confirmation email and/or receipts for the Travel that was purchased.
4. A copy of documents of the costs caused by curtailing the Travel, issued by the Travel Organizer or other distributor and which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.
5. If the curtailment is due to one of the above insured events involving a Family Member or a Third-Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third-Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved).

If You have any issue to provide the above documentation, You can always provide another document having the same legal value (e.g self-certification) and including the relevant information.

The Insurer commits to respecting the confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope mentioning “confidential / medical secrecy” in order that document to be read only by our Medical Officer.

## MEDICAL ASSISTANCE COVER

**In case of emergency, you can contact us by phone at the following number: xxxxxxxxxxxxxxxxxxxx**

The guarantees mentioned in this section are organized by the Insurer and the support is limited to benefits it has organized or, under specific circumstances, authorized. You are covered from the Departure Date until the End Date.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

All the guarantees are provided under the condition that the intervention of the Insurer is authorized by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, it is reminded that the Insurer and its agents are submitted to the restrictions to circulation of people and goods issued by World Health Organization or the relevant State. Finally, the carriers of passengers (in particular airlines) may impose special terms in the case of passengers with certain conditions which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are conditional upon by the acceptance by and availability of the carriers of passengers.

### WHAT YOU ARE COVERED FOR:

##### Medical expenses Abroad incurred during the Travel

If You suffer Illness or have an Accident during Your Travel abroad, We will pay the difference between the expenses incurred Abroad and the amount refunded by Your social security and private health plan resulting from the following items:

* Medical fees
* Medicine prescribed by a doctor or surgeon
* Hospital expenses
* Ambulance expenses, for a journey to the nearest hospital in the event that this is ordered by a medical doctor.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

##### Specific conditions of this cover:

If – for reasons of urgency - We have not intervened in the process directly, for such expenses to be reimbursable, You will need to provide the copy of the corresponding invoices as well as a full medical report specifying the circumstances, diagnosis and prescribed treatment, thus allowing the Illness or Accident that was suffered to be identified and the refund notice from Your social security and private health plan (if applicable).

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain Abroad, Our liability to pay any further costs under this Section of the Policy after that date will be limited to what We would have paid if Your repatriation had taken place when advised by our Medical Officer.

##### Hospitalization because of an Illness or Accident during the Travel

We shall organise and assume the costs of the transfer fees to the nearest hospital or clinic and return - either to Your Home or to Your place of vacation (decision to be made by our Medical Officer) - only in the case of an Illness or Accident requiring immediate medical advice.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

##### Transfer to a hospital near to Your Home

If You suffer an Illness or have an Accident during Your Travel Abroad and provided that this event prevents You from continuing Your Travel, We, as soon as We are notified of this, will organise, the necessary contacts between Our Medical Officer and doctors who are treating You.

If Our Medical Officer authorizes Your transfer to a better-equipped or specialized hospital close to Your home, We, at our discretion shall organize and pay such transfer to be carried out:

* 1. in accordance with the degree of severity of Your condition, and
  2. using the most appropriate means of transport.

The decision of the means of transport, the choice of hospital, of the time of the transfer and its conditions are exclusively the decision of Our Medical Officer. The decision is made by Our Medical Officer based on the information that was provided by You or the claimant.

If You refuse to be transferred at the time and under the conditions specified by Our Medical Officer, all the benefits and assistance resulting from such decision shall be automatically suspended.

##### Sending of medicine unavailable Abroad

If You need a medicine that cannot be obtained at the place Abroad where You are located while on a Travel covered by this Policy, We shall undertake to find it and to send it to You using the fastest mode available and subject to local laws.

The guarantee is limited to sending the medicine, the cost of the medicine remains fully Your responsibility. You shall therefore be obliged to reimburse Us, upon presentation of the relevant invoice, for the price of the medicine in full.

This guarantee is granted under the following cumulative conditions:

* 1. the exportation of the medicine to the relevant country Abroad is allowed;
  2. the importation of this medicine is authorized by the country in which it should be sent; and
  3. the required generic medicine or its active ingredient is not available in the country Abroad where You are located while on a Travel covered by this Group Insurance Policy.

##### Hospitalization Abroad for more than 7 days without a Family Member by Your side

If, during the Travel, You had to be hospitalized for more than seven days and no Family Member was with You, We will organize and pay a round-travel airplane ticket on a scheduled flight (economy class) or a round-travel train (first class) ticket from Your Home Country for one Family Member of Your choice so that this person may accompany You (the hospitalised Insured) from the hospital to Your Home.

Directly related to such benefits, We will reimburse costs to stay in a hotel for the same Family Member who has travelled to accompany You from the hospital to Your Home, on presentation of the copy receipts for a maximum amount per day as stated in the Table of Guarantees and for a maximum number of days as stated in the Table of Guarantees.

##### Care of a disabled person or Your children under 14 years old travelling with You

If You are traveling with a disabled person or children under the age of 14 years who are also Insured and, while the Policy is in force it becomes impossible for You to take care of them due to an Illness or Accident and to the extent there is no other person on Travel with you who can take care of him/her, We will arrange and take care of the travel of a person designated by You or by one of Your Family Member who is resident in Your Home Country, or those of one chaperone designated by us so that the said individual can accompany children under the age of 14 or disabled person to Home in the briefest period of time possible.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

##### Extension of Travel in a hotel following an Illness or an Accident

If the nature of the Illness or the Accident prevents You from continuing Your Travel but it is not necessary for You to be admitted to a hospital or clinic, we will pay the amount that arises from extending Your stay at the hotel when prescribed by, a doctor for this purpose.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

##### Repatriation and funeral costs in case of death of an Insured person during the Travel

 If the Insured dies during the Travel, We shall organise and assume the costs of transporting the mortal remains to the place of the funeral in the Home Country, as well as any expenses related to embalming, the minimum compulsory casket and administrative formalities.

If we organised the transport, We shall also cover reimbursement of the costs incurred in rendering funeral services in the case of death of the Insured, including therein the organisation of a funeral service and the burial or cremation.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

##### Early return of a Travel Companion

In the event of a death of an Insured or if we organized a transport or repatriation of an Insured to his/her Home, and the rest of the Travel Companions are prevented from returning to their Home by the originally scheduled means, We shall arrange and bear the expenses related to taking said Travel Companions to (a) their Home or (b) to the place where the transferred Insured has been hospitalized during the Travel, by an airplane ticket on a regular air route (economy class) or by a train ticket (first class).

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR :

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the following costs or situations:**

**The following dental care:**

* + **The costs of any permanent or routine dental treatment;**
  + **Any pre-planned or pre-known dental treatment or diagnostic procedure;**
  + **Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Home Country;**
  + **Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;**
  + **Normal wear and tear of teeth or denture;**
  + **Any damage to dentures;**
  + **Dental treatment involving the provision of dentures or the use of precious metals;**

**Any costs incurred when engaging in one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;**

**Any costs incurred by You when You are engaging in Winter Sports**

**Sending of medicines if the relevant medicine is no longer manufactured**

**Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions**

**Any pre-planned or pre-known medical treatment or diagnostic procedure;**

**Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the Home Country;**

**Treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an Accident covered under this Policy;**

**Consequence of acts intentionally caused by an Insured Person, a Family Member or a Travelling Companions.**

**Consequences of Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expired, in case of a vehicle incident) by the Insured or the Travel Companion.**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor**

**Consequences of suicide, attempted suicide or self-harm on the part of an Insured Person, a Family Members or a Travelling Companion;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**The consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the insured;**

**The consequences of the participation of the Insured in bets, challenges or fighting;**

**The consequences of the practice of sports competition or motorised competitions (racing or rally);**

**The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;**

**The consequences resulting from the use or possession of explosives or firearms.**

## NON-MEDICAL ASSISTANCE COVER

You are covered from the Departure Date until the End Date.

##### Advance of the amount of bail required in the context of traffic accident Abroad

### WHAT YOU ARE COVERED FOR:

If You are imprisoned or arrested as a consequence of a traffic accident Abroad while on a Travel covered by this Policy, We shall grant You an advance payment that is equivalent to the amount of bail to be posted and which is required by the relevant authorities.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

We reserve the right to request a bank guarantee or collateral from You that ensures that said advance will be repaid in full.

The amounts that are advanced shall be paid back in full to Us within a maximum period of 30 days from the date of such advance payment by Us, or as soon as the bail is returned to You by the competent authorities, if the return takes places prior to expiry of the above term.

##### Advance for legal defence abroad

### WHAT YOU ARE COVERED FOR:

If You are imprisoned or arrested as a consequence of a traffic accident Abroad while on a Travel covered by this Policy, We shall grant You an advance payment for lawyer and attorney-at-court fees, to be paid to the professionals You will appoint in order to receive assistance connected to the traffic accident.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees for lawyer and attorney-at-court fees that arise as a result of the court assistance connected to a traffic accident.

The amounts that are advanced shall be paid back in full to Us within a maximum period of 30 days from the date of such advance payment by Us.

## PERSONAL LIABILITY ABROAD COVER (WITHOUT WINTER SPORT)

### WHAT YOU ARE COVERED FOR:

The Policy indemnifies You for the damages, including personal and material damages and/or any consequential damages, that You are legally obliged to pay to a Third Party, according to the laws in force within the relevant country and with regard to liabilities of an extra-contractual nature, as a consequence of an event which occurred during the Travel.

You must give us written notice of any incident, which may result in the payment of an indemnity as soon as possible. You must send us every court claim form, summons, letter of claim or other document as soon as You receive it. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing. Nevertheless, acceptance of the facts of the case does not amount to admission of liability, any more than the bare fact of having arranged for urgent help for the victim, where this is an act of assistance which anyone may reasonably perform.

We may take on Your defence and shall manage the trial as regards the acts, damage and losses which fall within the scope of the cover set out herein.

You will participate and provide the information and documents in Your hands that support Your case.

The fact that we take on Your defence as a precautionary measure cannot be interpreted by You to constitute an acknowledgement of a guarantee and it in no way, shape or form implies that we agree to bear the cost of damage or losses which might not be covered by this Policy.

If the claim is not covered and in the event we have paid or deposited instead of You some expenses, we will reserve the right to proceed against You for the reimbursement for all these amounts.

The Insurer is liable to pay an indemnity to the Third party with a maximum stated in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR:

**Damages caused from Your professional activity or employment;**

**Any liability related to the ownership, possession or use of vehicles, aircrafts and watercrafts;**

**Consequence of acts intentionally caused by an Insured, an Insured’s Family Members or Travel Companion;**

**Consequences of accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expired, in case of a vehicle incident) by the Insured or the Travel Companion;**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;**

**Consequences of suicide, attempted suicide or self-harm on the part of an Insured Person, a Family Members or a Travel Companion;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the insured; as above;**

**The consequences of the participation of the Insured in bets, challenges or fighting;**

**The consequences of the practice of sports competition or motorised competitions (racing or rally);**

**The consequences of practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;**

**The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;**

**The consequences resulting from the use or possession of explosives or firearms.**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

It is necessary to provide the following documents to allow the processing of a Claim:

* Your name and contact information;
* The Third-party claim and Third-party details;
* A description of the circumstances of the event, which would be likely to cause Your liability;
* Statement from any potential witnesses;
* Copy of the e-mail confirmation and receipts for the Travel that was purchased;

## LUGGAGE COVER

### WHAT YOU ARE COVERED FOR:

You are covered from the Departure Date until the End Date.

##### Expenses incurred because of the delayed delivery of luggage

If there is a delay of more than 24 hours in the delivery of Your luggage that was checked-in, due to causes attributable to the carrier of the Travel, the costs of any necessary purchases (clothes, food and toiletries) will be refunded to You by the Insurer if they are made, either:

* 1. At a destination of Your covered Travel or
  2. At a location where Your covered Travel involves a stop-over between connecting flights

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees..

This indemnity shall be deducted from the indemnity to be paid pursuant to the services for “LOSS, DAMAGE, AND VIOLENT ROBBERY OF LUGGAGE”, if a definitive loss of the luggage did indeed take place.

##### Loss, damage, and Violent Robbery of luggage

If during the course of the Travel, Your luggage:

* 1. is stolen by means of Violent Robbery,
  2. is lost definitively or if it suffers damages for causes attributable to the carrier included in the Travel,

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

If a benefit is paid pursuant to the guarantee “EXPENSES INCURRED BECAUSE OF THE DELAYED DELIVERY OF LUGGAGE” it will be deducted from the indemnity payable in respect of this section “LOSS, DAMAGE, AND VIOLENT ROBBERY OF LUGGAGE”

WHAT YOU ARE NOT COVERED FOR:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

**Delay or purchase occurring in the Home Country;**

**The consequences of the practice of sport competitions and motorized competitions**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes**

**Intentional act of the Insured or Travel Companion;**

**The theft of personal luggage, effects and objects which were left unattended in a public place or stored in an area which is made available to several individuals;**

**Any delay caused by the breaking down of an electrical system or an IT system, including the one of a public transport provider.**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM IN RESPECT:

* 1. Your name and contact information;
  2. The copy of the Property Irregularity Report (loss report) issued by the air carrier or an equivalent document in the case of other kind of transportation;
  3. The declaration of loss to the competent authorities (police or equivalent in the applicable countries);
  4. A list of the items subject to loss, damage or violent robbery and their financial value (plus documentation necessary to prove their value, like receipts or invoices);
  5. In the event the luggage is stolen by means of Violent Robbery, the relevant report filed before the competent authorities at the place and on the date the Violent Robbery took place must be presented
  6. Copy of the e-mail confirmation and all the receipts related to the Travel that was purchased

## MONEY AND TRAVEL CUMENTS COVR

You are covered for an event occurred during the Travel.

### WHAT YOU ARE COVERED FOR:

##### Money

If during Your Travel, the Money You are carrying on Your person or You have left in a properly locked safety deposit box is stolen by way of a Violent Robbery, then the Insurer will refund the amount of such Money stolen, damaged or destroyed, in the same currency used by the Policyholder to pay the premium. The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

##### Special conditions relating to claims:

Within 48 hours of the incident, You must report loss of Money to the local Police or to the carrier of the Travel, as appropriate, or to Your hotel or accommodation management, or to the Travel Organiser representative. You must produce to Us written documentation confirming that the theft occurred during the Travel.

You must produce to Us evidence of the withdrawal of bank notes or coins made during the Travel or in the week before the start of the Travel.

##### Passport and Travel Documents

If Your passport or your ID is lost or stolen outside the Home Country during Your Travel, the Insurer will assume additional travel and accommodation expenses You incur abroad in order to obtain a replacement passport or a temporary passport.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

##### Special conditions relating to claims:

Within 48 hours of the incident You must report loss of Your passport to the local Police or authority (embassy, consulate…). You must produce to Us written documentation confirming that the loss or theft occurred during the Travel.

WHAT YOU ARE NOT COVERED FOR:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

**Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;**

**Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after liter of blood or 0.25 milligrams per liter of air expired, in case of a vehicle incident) by the Insured or Travel Companion.**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor**

**Any claim arising from an accident occurred when performing Your professional activity;**

**The consequences of the practice of sport competitions and motorized competitions;**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;**

**Practicing one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, bobsleighing, tobogganing, motor sports, horse riding, mountain-climbing, hang-gliding, hot-air ballooning, parachuting, fencing, defensive sports, white-water, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing canoeing, caving, springboard diving, scuba diving and gliding;**

**Intentional act of the Insured or the Travel Companion;**

**The theft of personal luggage, effects and objects which were left unattended in a public place or stored in an area which is made available to several individuals;**

**The theft of a debit or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.**

## PERSONAL ACCIDENT COVER

### WHAT YOU ARE COVERED FOR:

You are covered for an event occurred during the Travel.

If You suffer an Accident during the Travel, which within 12 months is the direct cause of:

* 1. Death;
  2. Loss of Limb;
  3. Loss of Sight; or
  4. Permanent Total Disability,

the Insurer will pay to the Insured (or to the heir in case of death) the insured sum shown in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR:

**You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:**

**You are travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);**

**Your suicide or attempt of suicide;**

**You are travelling on or driving a motorcycle, unless the rider holds a valid motorcycle licence and You were wearing crash helmets;**

**Any claim arising from an Accident occurred when performing Your professional activity;**

**Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after liter of blood or 0.25 milligrams per liter of air expires, in case of a vehicle incident) by the Insured or Travel Companion;**

**Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes**

**The participation of the Insured in bets, challenges or fighting;**

**The consequences resulting from the use or possession of explosives or firearms;**

**Practicing one of the following sports and activities: boxing, bobsleighing, tobogganing, motor sports, horse riding, mountain-climbing, hang-gliding, hot-air ballooning, parachuting, fencing, defensive sports, white-water canoeing, caving, springboard diving, scuba diving and gliding;**

**Illness.**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

* Documents which prove consequences of the bodily injury (medical reports, death certificate, hospital documents),
* Copy of confirmation email and/or receipts for the Travel that was purchased.

## MISSED DEPARTURE COVER

### What You are covered for

You are covered from the Departure Date until the End Date.

The Insurer will reimburse the cost of extra accommodation and transport which You have to pay to get to Your journey destination or back Home because You do not get to the departure point by the time shown in Your travel itinerary (plans) because:

* 1. public transport (including scheduled flights) does not run to its timetable; or
  2. the vehicle You are travelling in has an incident or breaks down.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR:

**Any delay caused by a riot, civil commotion, Strike or industrial action which began or was announced before Your Policy or tickets for Your Travel were bought (whichever is later).**

**Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before You left Home or where You could have reasonably made other travel arrangements.**

**The withdrawal from service of an aircraft, train or sea vessel (temporarily or permanently), on which You are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.**

**Any missed departure caused by the breaking down of the electrical system or the IT system of the public transport provider.**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

* 1. Confirmation from the public transport provider (if this applies) confirming that the service did not run on time. The letter must report the reason for the delay and show the scheduled arrival time and the actual arrival time, which shall not allow You to start Your Travel.
  2. Confirmation of the incident by the police or of the breakdown by the garage or the towing service affecting the vehicle You were travelling in.

## DELAYED DEPARTURE COVER

### WHAT YOU ARE COVERED FOR:

You are covered from the Departure Date until the End Date.

The insurer will pay an indemnity for the fixed amounts (set out in the Table of Guarantees) if the flight, international train or sea vessel You are booked on is delayed at its departure point from the time shown in Your Travel itinerary (plans) because of:

* 1. a serious fire, storm or flood damage to the departure point;
  2. Strike;
  3. bad weather;
  4. mechanical breakdown of the international train or sea vessel; or
  5. the grounding of the aircraft due to a mechanical or a structural defect.
  6. The amount paid by the Insurer shall be the one stated in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR:

**Anything which is caused by You (e.g. You not checking in at the departure point when You should have done),**

**Missed connections,**

**Any delay caused by a riot, civil commotion,**

**Any delay caused by a Strike which began or was announced before Your Policy start date or before the Travel was bought (whichever is later),**

**The withdrawal from service of an aircraft, train or sea vessel (temporarily or permanently), on which You are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.**

**Tickets bought by using frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme.**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

A letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

## WINTER SPORT CIVIL LIABILITY COVER

### WHAT YOU ARE COVERED FOR:

We cover the financial consequences which You become legally obliged to pay as a result of injury or damage caused to a Third Party when You are practicing a Winter Sport activity during the Travel.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantees after the application of the excess stated in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR:

**The What You are Not covered for:**

**The damage or losses which You caused intentionally;**

**Injury or damage arising from the use of motor vehicles, or of any and all air, sea or river navigation means, or from engaging in air sports;**

**Consequential loss except when it is the consequence of covered material damage or bodily injuries,**

**The consequences of the practice of sport competitions and motorized competitions;**

**Fines and all penalties,**

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;**

**Voluntary participation by an Insured in riots, strikes, fights or acts of violence;**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**The consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription;**

**Your suicide or attempt of suicide;**

**Off-piste skiing;**

**Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after liter of blood or 0.25 milligrams per liter of air expired, in case of a vehicle incident) by the Insured or Travel Companion;**

**Natural disaster.**

**We are not liable for any amount payable by reason of any admission of liability or of any settlement or compromise accepted by You without Our approval. Nevertheless, acceptance of the facts of the case does not amount to admission of liability, any more than the bare fact of having arranged for urgent help for the victim, where this is an act of assistance which anyone may reasonably perform.**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM

In the event that an action is brought against You, You shall notify a claim to Us.

We may take on Your defence and may manage the trial as regards the acts, damage and losses which fall within the scope of the cover set out herein.

You will participate and provide the information and documents in Your hands that support Your case.

The fact that we take on Your defence as a precautionary measure cannot be interpreted by You to constitute an acknowledgement of insurance coverage and it in no way, shape or form implies that we agree to bear the cost of damage or losses which might not be covered by this Group Insurance Policy.

If the claim is not covered and in the event we have paid or deposited instead of You some expenses, we will reserve the right to proceed against You for the reimbursement for all these amounts.

### Legal costs

The maximum liability of the Insurer for the legal costs is stated in the Table of Guarantees.

CURTAILMENT OF WINTER SPORTS ACTIVITIES COVER

### WHAT YOU ARE COVERED FOR:

You are covered from the Departure Date until the End Date.

##### Refund of the ski lift package

We will refund You the cost You paid for Your ski lift package on a pro rata time basis for the days of the ski lift package not consumed, up to the maximum amounts stated in the Table of Guarantees in case one of the following event occurs:

* Hospitalisation of the Insured,
* Accident preventing, the practice of skiing, on presentation of a detailed medical certificate,

Onset of one of the following exceptional climatic events: storm, hurricane, cyclone, preventing You from skiing during Your stay, as long as the interruption of the activity lasts for more than 3 consecutive days.

##### Refund of skiing lessons

We reimburse You on a pro rata time basis, up to a maximum amount after the application of the Excess stated in the Table of Guarantees, for the costs of the skiing lessons that have already been paid and not used, when You have to interrupt Your ski activities for any of the following reasons:

* Hospitalisation of the Insured,
* Accident preventing, the practice of skiing, on presentation of a detailed medical certificate,

Onset of one of the following exceptional climatic events: storm, hurricane, cyclone, preventing You from skiing during Your stay, as long as the interruption of the activity lasts for more than 3 consecutive days.

##### Cost of rent in case of breakage of Your skis

In the event of the breakage of Your personal or hired winter sport equipment, we will reimburse You, upon presentation of a copy of the receipt, for the costs of renting an equivalent replacement pair of equipment.

To be eligible to claim, You must be owner or renter of the equipment which suffered from an accidental damage and sign the rent of new equipment during the Travel.

The maximum liability of the Insurer is stated in the Table of Guarantees.

WHAT YOU ARE NOT COVERED FOR:

**Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes,**

**Voluntary participation by an Insured in riots, Strikes, fights or acts of violence,**

**Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;**

**The consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,**

**The damage or losses which You caused intentionally**

**Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after liter of blood or 0.25 milligrams per liter of air expires, in case of a vehicle incident) by the Insured or Travel Companion**

**Off-piste skiing;**

**Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere.**

**The consequences of an outbreak, Epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.**

**This exclusion does not apply if the Insured as well as the following persons are tested positive to Covid-19 (as Serious Illness) and consequently the Insured cannot undertake the Travel: a Family Member, the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian, or the Professional Substitute.**

**The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his/their Travel;**

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

To claim, You will have to provide:

**For refund of Ski lift package:**

* Evidence of payment of the named package;
* Medical or hospitalisation certificate
* Closure of the station certificate provided by the local authority.

**For refund of skiing lessons:**

* Evidence of payment of the named package;
* Medical or hospitalisation certificate
* Closure of the station certificate provided by the local authority.

**For costs of rent in case of breakage of Your skis:**

* Purchase invoice of Your equipment and the invoice for equipment rental;
* If rental equipment has broken: the initial invoice for the rental of the equipment that should break and the invoice for the rental of replacement equipment.

# Table of Guarantees

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

|  |  |  |  |
| --- | --- | --- | --- |
| **GUARANTEE** | **LIMITS PER INSURED** | **LIMITS PER TRAVEL** | **EXCESS** |
| **CANCELLATION COVER** |  |  |  |
| **CURTAILMENT COVER** |  |  |  |
| **MEDICAL ASSISTANCE COVER** |  |  |  |
| ** Medical expenses Abroad incurred during Travel** |  |  |  |
| ** Hospitalization because of an Illness or Accident during the Travel** |  |  |  |
| ** Transfer to a hospital near to Your Home** |  |  |  |
| ** Sending of medicine unavailable Abroad** |  |  |  |
| ** Hospitalization Abroad for more than 7 days without a Family Member by Your side** |  |  |  |
| ** Care of a disabled person or Your children under 14 years old travelling with You** |  |  |  |
| ** Extension of Travel in a hotel following an Illness or an Accident** |  |  |  |
| ** Repatriation and funeral costs in case of death of an Insured person during the Travel** |  |  |  |
| ** Early return of a Travel Companion** |  |  |  |
| **NON-MEDICAL ASSISTANCE COVER** |  |  |  |
| ** Advance of the amount of bail required in the context of traffic Accident Abroad** |  |  |  |
| ** Advance for legal defense Abroad** |  |  |  |
| **PERSONNAL LIABILITY ABROAD COVER (WITHOUT WINTER SPORT)** |  |  |  |
| **LUGGAGE COVER** |  |  |  |
| ** Expenses incurred because of the delayed delivery of Luggage** |  |  |  |
| ** Loss, damage, and Violent Robbery of Luggage** |  |  |  |
| **MONEY AND TRAVEL DOCUMENTS COVER** |  |  |  |
| ** Money** |  |  |  |
| ** Passport and Travel documents** |  |  |  |
| **WINTER SPORT CIVIL LIABILITY COVER** |  |  |  |
| **CURTAILMENT OF WINTER SPORTS ACTIVITIES COVER** |  |  |  |
| ** Refund of the ski lift package** |  |  |  |
| ** Refund of skiing lessons** |  |  |  |
| ** Cost of rent in case of breakage of Your skis** |  |  |  |

# PERSONAL DATA PROTECTION

The purpose of this privacy notice is to explain how, and for what purposes, We use Your Personal Data. Please read this privacy notice carefully.

**Which legal entity will use Your Personal Data?**

We, the Insurer, will process and be the controller of Your Personal Data. The Insurer is Europ Assistance S.A Irish branch., whose primary place of business is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 2 rue Pillet-Will, 75009 Paris, France, a société anonyme registered in the Paris Commercial and Companies Registry under number 450 366 405.

If You have any questions concerning the processing of Your Personal Data or if You want to exercise Your rights in respect of Your Personal Data, please contact Our Data Protection Officer (DPO) via the following contact details:

Europ Assistance S.A

Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, IrelandEAGlobalDPO@europ-assistance.com

**How We use Your Personal Data?**

The Insurer will use Your Personal Data to:

* insurance underwriting and risk management;
* policy underwriting and administration;
* claims handling;

Such processing activities are based on Your contract.

Additionally, the Insurer will use Your Personal Data based on its legitimate interest to:

* perform fraud prevention;
* conduct customer satisfaction surveys.

The Insurer is entitled to process Your Personal Data on contractual requirement basis.

**What Personal Data We Process?**

Only Personal Data strictly necessary for the above-mentioned purposes will be processed. In particular, We will process:

* name, address and identification documents;
* information related to pending criminal procedures; and
* bank details.

**With whom We share Your Personal Data?**

We may share Your Personal Data with other companies in the Europ Assistance group or with companies in the Generali Group, external organizations such as Our auditors, reinsurers or co-insurers, claims handlers, agents, law enforcement bodies and regulatory authorities, fraud prevention agencies and claims databases, distributors that We use from time to time to provide the service covered by Your insurance policy and all other entities that carry out any technical, organizational and operational activities supporting the insurance. Such organizations or entities may separately process Your Personal Data for their own purposes.

**Where We transfer Your Personal Data?**

We may transfer Your Personal Data to countries, territories, or organizations that are located outside the European Economic Area (EEA) and are not recognized as ensuring an adequate level of protection by the European Commission, such as the USA. In such cases, the transfer of Your Personal Data to non-EEA entities will only take place subject to appropriate and suitable safeguards such as the Standard Contractual Clauses or other legal mechanism approved by the European Commission. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of Your Personal Data outside the EEA by contacting the DPO.

**Your rights in respect of Your Personal Data?**

You can exercise the following rights over Your Personal Data by contacting Our DPO:

* **Access** – You may request access to Your Personal Data;
* **Rectification** – You may ask to correct Personal Data We hold that is inaccurate or incomplete;
* **Erasure** – You may ask Us to erase Personal Data which We hold about You, in circumstances where;

1. the Personal Data is no longer necessary in relation to the purposes for which it was collected or otherwise processed;
2. You object to the processing and We have no overriding legitimate interests in the processing;
3. the Personal Data has been unlawfully processed; or
4. the Personal Data has to be erased for compliance with a legal obligation; and

* **Restriction** – You may ask Us to restrict how We process Your Personal Data, in circumstances where:

1. You contest the accuracy of your Personal Data, for a period enabling Us to verify the accuracy of Your Personal Data;
2. the processing is unlawful and You oppose the erasure of the Personal Data and request the restriction of its use instead;
3. We no longer need the Personal Data for the purposes of the processing, but it is required by You for the establishment, exercise or defence of legal claims; or
4. You have objected to Us processing Your Personal Data pending verification as to whether or not Our legitimate interests override Your interests.

You can exercise Your rights by contacting Our DPO at: EAGlobalDPO@europ-assistance.com

Requesting to exercise any of your rights is free of charge, unless the request is manifestly unfounded or excessive.

**How You can lodge a complaint?**

You have the right to complain to a data protection supervisory authority. The name and contact information of the Irish supervisory authority is as follows:

|  |
| --- |
| Image result for envelope icon  **The Data Protection Commission**  **Canal House, Station Road, Portarlington, Co.  Laois, R32 AP23, Ireland.  info@dataprotection.ie** |

**How long We retain Your Personal Data for?**

We will keep Your Personal Data for as long as is necessary for the purpose for which it was obtained or, where We process Your Personal Data on the basis of a contract with You, for a period of up to seven years after performance of the contract.

Please note that in certain circumstances, We may retain Your Personal Data for a longer period of time, for example, if We are processing an ongoing claim or if We believe in good faith that the law or a relevant regulator may reasonably in Our view expect or require Us to process Your Personal Data.