

Insurance & transaction Insurance: Basic Subscription date: 16th, July 2024	Mutuaide	Contract number: ins_2011521 Price (tax incl.): 54.00 EUR Transaction id: pi_3PdIBhFO7Z0VgDI40e4W9csX
Travel Insurance start date: 28th, August 2024 Insurance end date: 14th, September 2024 Validity: 18 days Departure country: United States of America (USA) Arrival country: France	Customer Last name: Yu First name: Lei Phone number: +16464701810 Email: goldin20082011@gmail.com Country of residence: United States of America (USA)	

Insured person(s)				
Last name	First name	Passport	Date of birth	Nationality
Yu	Lei	EH4123792	13/01/1983	Chinese

Your main guarantees
24/7 Travel Assistance - Medical expenses (outside the country of residence) up to €30,000 (Epidemic & Pandemic included) - Medical Repatriation (Mortal Remains + Epidemic & Pandemic included) up to actual costs - Hotel expenses following Quarantine in the event of an Epidemic & Pandemic (Expenses of hotel €150 per night / Max 14 nights per person) - Sports (Search and Rescue Costs) - Legal Assistance Abroad - Guarantee COVID-19. Deductible €0 The main guarantees expressly mentioned herein are acquired in the Contract subject to the conditions and limits provided in the Terms and Conditions. Subject also to the possibilities of suspension or termination of the insurance contract according to the cases provided by the Insurance Code or by the contract.

Territorial limits
Worldwide (all Schengen countries included: Austria, Belgium, Bulgaria, Croatia, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland and, French overseas).

This certificate is made to be worth of that of right.
The Contract takes effect subject to payment of the total premium.
Done at Caen, on 16th, July 2024



CERTIFICATE OF AUTHENTICITY



Scan and verify the contract authenticity
Or
Verify on [insurte.com](https://www.insurte.com) using the document number ins_2011521

Fraud is severely punished by law article 441-1 of the Penal Code

Need another insurance? Search "Insurte" on Google or	Click here	Mutuaide	In the case of a claim, contact your insurer by phone 7/24 : +33 1 55 98 57 07 In all cases, the Insurer must be informed in advance and must have given its express agreement to any request for assistance.
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Insurer legal notices

MUTUAIDE Basic 9421

Located at 126, rue de la Piazza, CS 20010, 93196 Noisy le Grand CEDEX (France).

Limited Company with a capital of EUR 12,558,240. Governed by the French Insurance Code. Subject to the control of the French Prudential and Resolution Supervisory Authority (ACPR). Located at 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 (France). Registered with the Register of Business and Companies of Bobigny (France) under number 383 974 086 – VAT FR 31 383 974 086.

Protection of personal data

By subscribing to this contract you have given your consent to the processing of your personal data. All the provisions relating to the processing of your personal data are present in the Terms and Conditions.

Personal information relating to the Policyholder, the Insured person(s), and provided to the Insurer in the context of this policy is processed for the purposes of administering the insurance, client base management, anti-fraud procedures, and dispute management. The Policyholder and the Insured person(s) explicitly accept and declare that they agree to the processing of personal information relating to their health in so far as this is necessary and/or useful for the management and/or execution of the insurance policy entered into between them and the Insurer.

Intentional or unintentional misrepresentation

Any non-disclosure or misrepresentation concerning the elements of risk known to the Policyholder exposes her/him to the penalties provided by the French Insurance Code, namely: reduction of indemnities or nullity of the Subscription to the Policy (Articles L. 113-8 and L.113-9 of the French Insurance Code). Any non-disclosure or misrepresentation concerning the elements of the claim known to the Policyholder, exposes her/him, in case of bad faith, to the following sanction: nullity of the Subscription to the Policy, with paid premiums, then remaining the property of the insurer.

In-force date and end date of the policy

The Policy is entered electronically through the internet website of Insurte. The Policy can last from one (1) to three hundred and sixty six (366) days.

The Policy may be automatically renewed according to the option chosen by the Insured for successive periods of one (1) month or one (1) year.

You are entitled to buy a single Policy to cover you for multiple Travels.

If the Policy is not renewable, it cannot be extended. If you extend your trip, you will need to take out a new Policy to be covered during the additional period.

In-force date and end date of the covers

The cover starts upon departure on the trip, at the moment you leave your Country of Residence, subject to the effective payment of the premium and on the dates stated in the Insurance Policy.

The cover ends on the last day of the trip(s), outside the country of residence, with a maximum duration of three hundred and sixty six (366) consecutive days (possibly renewable by tacit agreement), subject to the effective payment of the premium and on the dates stated in the Insurance Policy.

Ability to cancel

The policyholder, is hereby informed that he/she benefits from a period of fourteen (14) calendar days to cancel.

This period starts on the date of agreement/consent online on Insurte's internet website. A Policyholder who wishes to exercise his/her right to cancel under the aforementioned conditions must use the following model, duly filled in by him/her and send it by email to contact@insurte.com:

"I, the undersigned, (Mr/Ms, Last Name, First Name, Address, Country, Date of birth, Place of birth), hereby cancel my subscription ins_XXXX or vti_XXXX, concerning the insurance policy taken up on [date] through Insurte. I certify that this insurance policy has not been used with authorities for a non-refused visa application, that he has not been the subject of a request for coverage of a claim with MUTUAIDE ASSISTANCE, that the trip has not started and I know that I could not benefit of any guarantees. (Date) Signature."

Exercising this right to cancel causes the policy to be terminated as of the date of receipt of the email to contact@insurte.com. MUTUAIDE ASSISTANCE reimburses the policyholder the full amount of any sums paid within thirty (30) calendar days of receiving the email. As of the time of sending this email, the subscription and the covers end. However, the entire premium remains owed to MUTUAIDE ASSISTANCE if the policyholder exercises his/her right to cancel and an insured event of which he/she is

unaware takes place during the cancellation period and brings the policy cover into play. Please be informed that starting your travel, you waive from your right to withdraw from this Policy as the performance of the cover under the Policy by the Insurer would have started.

End of the subscription

The subscription and covers end:

- After the Policyholder notifies non-renewal by email to contact@insurte.com with fourteen (14) calendar days notice before the monthly/annual due date, when the Policy is automatically renewed. This termination may occur at any time after the first period of insurance (monthly or annual). Each month/year started, according to the initial period, is due in full,
- At the end of the policy, in accordance with the end date specified on the subscription form for fixed durations,
- If the policyholder does not accept the premium change proposed by MUTUAIDE ASSISTANCE, upon notification by email to contact@insurte.com subject to a fourteen (14) calendar days notice period,
- Upon the death of the policyholder, his/her assigns must inform MUTUAIDE ASSISTANCE by email to contact@insurte.com. The subscription ends on the date of policyholder's death,
- When the policyholder exercises his/her right to cancel, on the date the email to contact@insurte.com is sent,
- If the premium is not paid, as required by Article L 113-3 of the French Insurance Code,
- If the policyholder's initial visa is refused, upon presentation of the official proof of refusal from the competent authorities within fourteen (14) calendar days from the date of notification of visa refusal by the competent authorities by email to contact@insurte.com,
- In all other cases provided for by the French Insurance Code.

Changing the policy

The policyholder may request to modify his/her Policy, subject to notifying:

contact@insurte.com

All insurance amendment requests must be submitted before the insurance takes effect.

Payment of the premium

MUTUAIDE ASSISTANCE hereby mandates Insurte, who accepts, to collect on its behalf, the amount of the premiums owed by the Policyholder, to ensure their collection, and to terminate the Contract Policy in case of failure to pay outstanding amounts.

- The subscription form constitutes prior notification of a direct debit,
 - The policyholder must ensure that his/her bank account contains sufficient funds and undertakes to inform INSURTE of any change in his/her bank details,
 - The policyholder may be held liable for any dispute or improper cancellation of a direct debit and to generate, at his/her cost, a formal notice related to the payment,
 - Any premium payment incident may result in the application of a fifteen euros (€15) administrative fine,
 - Any refund may result in the application of fifteen euros (€15) for administrative costs.
- Payments and reimbursements within the framework of the subscription or a claim are always in euros based on the exchange rate in force on that date. Any exchange-related costs will remain at the expense of the Insured.

Premium change

MUTUAIDE ASSISTANCE must inform by email the policyholder of any change in the premium one (1) month before the expiry date of the policy. The policyholder may refuse this change and terminate his/her subscription under the conditions set out in article "End of the subscription".

Plurality of insurance

In accordance with the provisions of article L.121-4 of the French Insurance Code, when several insurances are contracted without fraud, each one of them produces its effects within the limits of each policy's covers, in compliance with the provisions of Article L.121-1 of the French Insurance Code.

Applicable law and jurisdiction

The Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of France. 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 French courts.

Complaint

If you wish to submit a complaint, please follow the procedure indicated in the Terms & Conditions of your contract.

Declarations and consents

Please find below the declarations and consents that you accepted during your online subscription:

- Wherever you are located, you are not obliged to subscribe to travel insurance in your home country;
- Wherever you are located, you are not prevented from buying travel insurance from a French broker by any local laws;
- This website is hosted in France, the virtual space constituted by the web pages of the sites are deemed to be located in France and the subscriptions made there are therefore located in France; and
- You agree to the General Conditions of Use.

You declare that you have read, before any agreement, the pre-contractual information notice, the Insurance Product Information Document (IPID), the Terms & Conditions, the General Conditions of Use, the Legal Notice, the Privacy Policy, the Cookies Policy, and the Disclaimer. You agree that the entire purchasing process is online, including your consent and that you will not receive a paper version.

You agree that this website is governed by the laws of the Republic of France, you must verify if the law of your country of origin or any other country that may apply to you forbids it, should this not be the case, cease this purchase and this session web. You recognize that the guarantees, as described in the Terms & Conditions, constitute a solution adapted to your needs and requirements. You thus agree to take out the Insurte Contract and to authorize the processing of your personal data according to our Privacy Policy.

You confirm that you have the legal capacity to contract.

You can select your currency to pay, however your contract remains in Euros, subject to French insurance tax, the French Insurance Code and French law.

Modifications

All insurance amendment requests must be submitted before the insurance takes effect.

Contact our support team: contact@insurte.com