

# TRAVEL INSURANCE

Allianz  Travel

Insurance product information document

Company: AWP P&C – French insurance company

Product: REGIE TOURISME (MEGEVE) COVER

This document provides an overview of the main types of cover and exclusions for the policy. It does not take into account your specific requests and requirements. The pre-contractual and contractual documents will provide complete information about this product.

## What type of insurance is this?

The REGIE TOURISME (MEGEVE) COVER insurance product is a temporary policy that will provide insurance cover and assistance services during any private trip booked with the approved organisation or intermediary.



### What is insured?

- ✓ **Full or Partial Cancellation or Change**  
Reimbursement of Cancellation fees (limit: €8,000 per Insured Person and €50,000 per event)  
Change fees (limit: €300 per Insured Person)
- ✓ **Accidental Damage and Theft of Ski Equipment**  
Personal equipment: reimbursement of the cost of hiring replacement equipment (limit: €800)  
Rented equipment: reimbursement of the rental deposit (limit: €300)
- ✓ **Delayed Return**  
Reimbursement of additional costs should the Trip be extended  
Reimbursement of additional travel costs
- ✓ **Traveller Assistance**  
Repatriation Assistance  
Assistance to Minor Children  
Visit from a Relative should the Insured Person be hospitalised locally (limit: €50 per day until the Insured Person is repatriated or discharged from hospital (10 nights maximum))  
Medical Expenses (limit: €5,000) and Charges for Emergency Hospitalisation Abroad (limit: €3,000)  
Search and/or Rescue Expenses  
Assistance should there be a death: repatriation of the body, funeral expenses (limit: €3,000)  
Providing a driver  
Legal protection expenses: reimbursement of lawyers' fees (limit: €5,000), advance for bail (limit: €15,000)
- ✓ **Remote Consultation**  
Medical consultation by telephone or online via a website (limit: 3 Remote Consultations maximum per Insured Person and per Insurance Period)
- ✓ **Curtailment of a Snow Sport or Leisure Activity**  
Should a Snow Sport or Leisure Activity be curtailed: compensation proportional to the number of activity days not used (limit: €800)  
Should a ski pass be lost or stolen: compensation proportional to the number of ski pass days not used (limit: €300)
- ✓ **Sport or Leisure Activity Third-Party Liability**  
Any Physical Injury or Material or Consequential Non-Material Damage (limit: €150,000 including €45,000 for Material and Consequential Non-Material Damage)

The types of cover marked with a tick (✓) are automatically included in the policy



### What is not insured?

- ✗ Individuals with their Home outside Europe
- ✗ Trips for more than 3 consecutive months



### Are there any exclusions to the cover?

#### Main exclusions:

- ! Damage as a result of intentional misconduct, suicide or attempted suicide by the Insured Person
- ! Damage as a result of the Insured Person consuming alcohol and/or the Insured Person ingesting non-medically prescribed medication, drugs or narcotics
- ! Damage resulting from a Civil War or a Foreign War, riots, looting, popular movements, coups d'état, hostage-taking or strikes
- ! The consequences of a condition which is being still treated, for which the Insured Person is convalescing, as well as pre-existing Illnesses or injuries diagnosed and/or treated, as well as elective surgery which resulted in hospitalisation during the 6 months prior to the request for assistance
- ! Theft committed by the Insured Persons or by their Family Members (ascendants, descendants or Spouse) or committed in collusion with them;
- ! Damage as a result of scuffs, scratches, tears or stains.
- ! Unless otherwise stated in the cover, the consequences of an Epidemic or a Pandemic.

#### Main restrictions:

- ! An amount set out by the policy may still be paid by the Insured Person (Excess)



## Where am I covered?

- ✓ The 'Full or Partial Cancellation or Change' cover will apply for any Trip in Europe.
- ✓ The 'Accidental Damage or Theft of Ski Equipment', 'Delayed Return', 'Remote Consultation', 'Traveller Assistance', 'Curtailement of a Snow Sport or Leisure Activity' and 'Sport or Leisure Activity Third-Party Liability' types of cover will apply in the country (countries) visited during the Trip organised by the Approved Organisation or Intermediary and listed in the sales agreement for the insured service, **excluding Countries Not Covered**.

An updated list of all Countries Not Covered is available on the Allianz Travel website, at the following address:  
<http://paysexclus.votreassistance.fr>



## What are my obligations?

**Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:**

### ■ When taking out the policy

Declare the risk to be insured in good faith so as to enable the Insurer to assess the risks that it is covering.

Pay the premium indicated when taking out the insurance policy.

### ■ During the term of the policy

Declare any new circumstances that may increase the insured risks or create new risks.

### ■ Should a claim need to be made

Submit any claim that may invoke one of the types of cover under the terms and conditions and within the time periods established, and provide any document that may be useful in assessing the claim.

Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



## When and how should payments be made?

The premium must be paid on the date that the policy is taken out.

Payments can be made to the Authorised Organisation or Intermediary using any payment method.



## When does the cover start and end?

The policy will take effect at 12:00 am on the day after the premium is paid and ends 24 hours after the return date.



## How can I terminate the policy?

As this is a temporary insurance policy, the Insured Person cannot terminate it.