

Travel Insurance

Insurance product information document

Company : Mutuaide Assistance, Approval N°4021137 - Insurance company authorised in France and governed by the French Insurance Code

Mutuaide

Product : CAMPING PARADIS CANCELLATION COMFORT

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

What type of insurance is it?

CAMPING PARADIS ANNULATION CONFORT ASSURANCE is an insurance contract designed to cover the Insured on the occasion of and during his/her trip.



What is insured?

✓ CANCELLATION ON MEDICAL GROUNDS

Up to €5,000 per claim

✓ CANCELLATION FOR ANY REASON

Up to €5,000 per claim

✓ ALL EXCEPT CANCELLATION

Up to €5,000 per claim

✓ INTERRUPTION OF STAY

Up to €5,000 per person



What is not insured?

- ✗ The consequences of the trip organiser's default,
- The consequences of the disintegration of the atomic nucleus or any irradiation from a radioactive energy source,
- The local health situation, natural disasters covered by the procedure set out in Law No. 82.600 of 13 July 1982 and
- ✗ their consequences, meteorological or climatic events,



Are there any exclusions to cover?

The main exclusions of the contract are :

- ! Damage caused intentionally by the Insured and damage resulting from his/her participation in a crime, misdemeanour or brawl, except in cases of legitimate self-defence,
- ! The consequences of the use of narcotics or drugs not prescribed by a doctor, and alcohol poisoning,
- ! Any event occurring between the date of subscription to the trip and the date of subscription to the insurance contract. Epidemics and pandemics, unless otherwise stipulated in the cover,
- ! An event, illness or accident that is first diagnosed, relapses, worsens or results in hospitalisation between the date the holiday is purchased and the date the insurance policy is taken out,
- ! Non-presentation, for any reason whatsoever, of documents essential to the stay, such as passport, identity card, visa, travel tickets, vaccination booklet, except in the event of theft of the passport or identity card within 48 hours prior to departure.



Where am I covered?

Cover applies worldwide.

As a general rule, countries in a state of civil or foreign war, notorious political instability, popular unrest, riots, acts of terrorism, reprisals, restrictions on the free movement of people and goods (for whatever reason, including health, safety, weather, etc.) are excluded.



What are my obligations?

- When the contract is taken out

The Insured must pay the premium.

The Insured must answer all the questions asked by the Insurer, in particular on the declaration form, to enable the Insurer to assess the risks covered.

- In the event of a claim

The Insured must report the claim within 5 working days of becoming aware of the loss.

The Insured must provide the Insurer with all supporting documents necessary for the implementation of the insurance cover and assistance services provided for in the contract.



When and how do I make payments?

The premium is payable when the contract is taken out, by any means of payment accepted by the travel agency.



When does the cover begin and when does it end?

Start of cover

Cancellation" cover takes effect on the day the present contract is taken out.

Right of renunciation

In accordance with article L112-10 of the Code des Assurances, the Insured who takes out an insurance contract for non-professional purposes, if he/she can prove previous cover for one of the risks covered by this new contract, may cancel this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not taken out any cover, and within a maximum period of thirty calendar days from the date of conclusion of the new contract.

End of cover

Cancellation" cover expires on the day of departure for the trip (place where the organiser convenes the outward journey).



How can I cancel the contract?

Cancellation of the contract is not permitted.

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What type of insurance is it?

CAMPING PARADIS PREMIUM CANCELLATION INSURANCE is an insurance contract designed to cover the Insured on the occasion of and during his/her trip.



What is insured?

✓ CANCELLATION WITHOUT JUSTIFICATION

Up to max. 5,000 per claim

Deductible per booking 30% with a minimum of €50



What is not insured?

- ✗ The consequences of the trip organiser's default,
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- ! The consequences of the use of narcotics or drugs not prescribed by a doctor, and alcohol poisoning,
- ! Any intentional act by the Insured which may result in the policy being covered,
- ! Journeys that are impossible to make as a result:
 - Default of any kind, including financial default, on the part of the tour operator, carrier, etc.
 - Cancellation of all or part of the services provided during the trip
 - Restrictions on the movement of persons imposed by the competent authorities of the country of departure, transit or destination.
- ! Any event or consequence related to an epidemic or pandemic



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