

Travel Insurance

Information document on the insurance product

Companies: Mutuaide Assistance, Approval no. 4021137- Insurance company approved in France and governed by the French Insurance Code

Mutuaide

Product: UTMB ANNUEL

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

What type of insurance is it?

UTMB ANNUEL is a group insurance contract whose purpose is to cover the Insured for and during his trip.



What is insured?

✓ REPATRIATION ASSISTANCE

Transport / repatriation
Repatriation of accompanying persons including minors
Medical expenses in the country of residence up to 15,000 € per person and per event
Medical expenses outside the country of residence up to 150,000 € per person and per event
Repatriation of remains
Early return
Search and rescue costs up to 8,000 € per person
Replacement driver up to 500 €



What is not insured?

- ✗ Damage resulting from intentional or fraudulent fault of the Insured in accordance with article L.113-1 of the French Insurance Code.
- ✗ Civil or foreign war, rioting, popular movements,
- ✗ The consequences of disintegration of an atomic nucleus or any radiation coming from a source of radioactive energy,
- ✗ Unless otherwise specified, an earthquake, volcanic eruption, tidal wave, flood or natural disaster except within the framework of the provisions resulting from law no. 82-600 of 13th July 1982 (of French Insurance Code) relative to indemnification of the victims of natural disasters (for insurance guarantees).
- ✗ Medical expenses in the country of residence.



Are there exclusions to coverage?

The main exclusions of the contract

- ✗ Expenses incurred without prior approval from our Assistance Service,
- ✗ Voluntary participation of an Insured in riots, strikes, altercations or unlawful acts,
- ✗ The consequences of the use or medications, drugs, narcotics and assimilated products not ordered medically and the abusive use of alcohol,
- ✗ Any intentional act by the Insured that could trigger the guarantee of the contract.

The contract also contains certain restrictions

- ✗ Only the guarantees corresponding to the subscribed plan are acquired.
- ✗ The contract must be subscribed on the day of booking the trip or, at the latest, the day before the 1st day of application of the cancellation fee schedule.
- ✗ For the same contract, all Insureds must have subscribed the same plan.



Where am I covered?

The guarantees apply worldwide.



What are my obligations?

- Upon subscription of the contract

The Insured is required to pay the contribution.

The Insured is required to answer the questions asked by the Insurer in a precise manner, particularly on the declaration form permitting it to assess the risks covered.

- In case of an incident

- Concerning the assistance services, the Insured must contact the assistance platform and obtain its prior approval before taking any initiative or committing to any expense.

In all cases, the Insured must provide the Insurer with all items and supporting documents necessary for implementation of the insurance guarantees and the assistance services provided for in the contract.



When and how to make payments?

The contribution is payable upon subscription of the contract,



When does the cover begin and end?

Start of cover

The "repatriation assistance" guarantee takes effect on the day of departure.

Right of renunciation

In accordance with article L112-10 of the French Insurance Code, the Insured who subscribes an insurance contract for non-professional reasons, if he provides proof of having a prior guarantee for one of the risks covered by this new contract, may waive this new contract, without costs or penalties, as long as it has not been fully executed or the Insured has not sought any guarantee, and within a period of fourteen calendar days following establishment of the new contract.

End of cover

The "repatriation assistance" guarantee expires on the last day of the trip.



How can I cancel the contract?

Cancellation of the contract is not allowed.