

Travel Insurance

Insurance Product Information Document

Companies :

Mutuaide Assistance, Registration no.4021137 – French Insurance Company registered by the French Insurance Code

CARAVELA Insurance company registered in Portugal No 503 640 549

Product : COMPREHENSIVE – CM2024001

Mutuaide

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of Insurance?

Product Travel Insurance Comprehensive is intended to cover you before your trip and if you need help during your trip (less than 90 consecutive days)



What is insured?

✓ CANCELLATION borne by CARAVELA

(up to €150,000 per person and €300,000 per event)

In case of:

Serious illness or Any other justified reasons: Excess from €50 per person to 25%1 of the value of the incident minimum €150 depending on cancellation motive or value of the trip.

✓ MISSED DEPARTURE/MISSED RETURN borne by CARAVELA

Up to €2,000 per person/€10,000 per event

✓ TRANSPORT DELAY borne by CARAVELA

More than 2 hours (flight) or 4 hours (train or boat): additional costs due to the waiting: on justification Maximum €100 per person €500 per event

✓ LUGGAGE borne by CARAVELA

Up to €3,000 € per person/€30,000 per event. Excess €30 per person. Late delivery (24 hours): €500 maximum per person

✓ CURTAILED TRIP borne by CARAVELA

Up to €50,000 per person

✓ PERSONAL LIABILITY borne by CARAVELA

Up to €500,000 per claim

✓ DELAYED RETURN borne by CARAVELA

Additional costs due to non-medical delayed return: Maximum €300 per day and per person (hotel and meals) max 5 days and €500 for transportation

✓ MEDICAL ASSISTANCE (summary) borne by MUTUAIDE

Repatriation or Health transport including in case of epidemic illness)

Repatriation of accompanying persons and children under 18

Impossible return following a quarantine *return up to €300 per night/14 nights maximum*

Medical expenses outside country of residence including in case of epidemic illness *up to €300,000 /excess €46 per file*

Visit of a relative up to €300 per night maximum 10 nights

Repatriation of the body

Early return

Legal assistance abroad *up to €15,000 for a bail and €1,500 for legal fees*

Search or emergency costs *up to €4,500 per person*

Despatch of money abroad *up to €1,500*



What is not covered?

✗ An event, a sickness or accident which has been observed for the first time, where a relapse has occurred, which has aggravated or which has led to hospitalisation between the date on which the trip was purchased and the date on which the insurance contract was signed.

✗ Cancellation due to the transportation company

✗ Where it is not possible to leave for reasons relating to border closure, material organisation, or to the accommodation conditions or safety conditions of the destination.

✗ Omission, loss (except by a carrier), exchange of luggage

✗ Civil or foreign war, riots, strikes, popular movements, attack, hostage-taking,

✗ Consequences of radiation

✗ Effects and consequences of pollution and natural catastrophes

✗ Medical fees in the country of residence



Are there any restrictions on cover?

Main exclusions :

! Damage caused intentionally by the Insured and those resulting for his or her participation in a crime, an offence or a fight, except in self-defence;

! The amount of the damages and their consequences;

! Participation as a competitor in a competitive sport or in a rally giving the right to a national or international classification which is organised by a sport federation for which a license is issued, and training for these competitions;

! The practice, professionally, of any sport

! Epidemics and pandemics unless otherwise stipulated in the guarantee,

! Intentional act of the Insured

! Suicide and attempted suicide,

! The decay of an atomic nucleus or any radiation from an energy source having a radioactive character.

The product has some restrictions:

! The contract may be signed up to 14 days after the purchase of the journey.

CARAVELA Insurance company, Joint stock company with a registered capital of €44,388,315.20€ - Registered office : Avenida Marques de Tomar, 2, 14, 1050-155 LISBONNE, Portugal – Registered in Portugal under number 503 640 549 NIPC Lisbonne – authorised to operate in France under the Freedom to Provide Services

MUTUAIDE ASSISTANCE 126 rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX. SA au capital de €13,401,270 – Company governed by the French Insurance Code. Subject to supervision by the Autorité de Contrôle Prudentiel de Résolution – 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 – 383 974 086 RCS Bobigny – TVA FR 31 383 974 086



Where am I covered?

The cover is provided worldwide.



What are my obligations?

- Before the purchase of the contract

Insured has to pay the premium.

Insured has to answer precisely to the questions of the Insurer.

- In case of claim

- Insurance claim, the Insured has to declare the claim within 5 working days after being aware of the event, subject to an accidental case or force majeure

- Medical Assistance claim, The Insured may contact the Assistance service and obtain approval before taking any decision or incurring any expenses. In all cases, Insured has to provide all documents required to manage his claim.



When and how do I pay?

Premium has to be paid when you subscribe the policy. It has to be done by all means accepted by the travel agency according to the regulation



When does the cover start and end ?

Start of the cover

The cover starts the day of the purchase of the product.

End of the cover

Guarantees expire the last day of the trip mentioned on the contract less than 90 consecutive days from the departure date.



How do I cancel the contract ?

Conditions of resiliation are mentioned in the contract.