

Travel Insurance

Insurance Product Information Document



Company: Europ Assistance S.A.

Product: Schengen Travel Insurance

EUROP ASSISTANCE S.A. is a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, Promenade de la Bonnette, 92230, Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405. This Collective Insurance acts through its division EUROP ASSISTANCE S.A., IRISH BRANCH whose principal establishment is located at 4th floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Statement that the complete information on the product is provided in the pre-contractual and contractual documents.

What is this type of insurance?

This Insurance policy covers the financial loss you incurred due to Medical and Dental Expenses, Medical Transfer, Transfer of Mortal Remains and Transmission of Urgent Messages.



What is insured?

- ✓ **Medical Expenses:** we will cover expenses in case of: 1/illness or accidental bodily injury to You; 2/ medical emergency; 3/medication prescribed during the first assistance service provided; 4/hospitalization; 5/local ambulance journeys ordered by a doctor;
- ✓ **Dental Expenses:** emergency dental expenses;
- ✓ **Medical Transfer:** we will arrange and cover the costs of Your transfer to a hospital near Your Residence;
- ✓ **Transfer of Mortal Remains:** we will organise and cover the costs of the transport of the mortal remains to the burial place within the district of the Insured place of Residence, as well as the costs of embalming, statutory minimum coffin and administrative procedures;
- ✓ **Transmission of Urgent Messages:** providing that no other means of sending these messages is available.

The liability of the Insurer is limited to the amount stated in the Schedule of Benefits.



What is not insured?

- * **With reference to Medical Expenses:** successive payment of initially prescribed medications and chronic treatment costs;
- * **With reference to Dental Expenses:** endodontic and orthodontic work, cosmetic reconstructions of previous work, dentures, veneers and implants;
- * **With reference to Transport of Mortal Remains:** funeral ceremonies and burial.



Are there any restrictions on cover?

General restrictions

- ! Consequences of a pre-existing medical condition;
- ! Acts intentionally caused totally or partially by an Insured, a Family Member or a Travel Companion;
- ! Malicious, illegal or reckless act of any Person Insured;
- ! Mental illness, self-injury, attempted suicide or suicide of a Person Insured;
- ! Consequences of the use of alcoholic beverages, narcotics, drugs or medication as such;
- ! Quarantine, epidemics or infectious diseases;
- ! War, demonstrations, insurrections, acts of terrorism, sabotage, nuclear detonation, radioactive contamination;
- ! Consequences resulting from the use or possession of explosives or firearms;
- ! Consequences derived from the performance of winter sports;
- ! Participation in competitive or motor sports (races or rallies), as well as performing in dangerous activities;
- ! Any phenomenon triggered by the force of nature.



Where am I covered?

This Insurance policy covers the insured in the zones mentioned in the insurance policy.



What are my obligations?

- To pay the insurance premium
- To provide the documents needed when you make a claim.



When and how do I pay?

The premium is disclosed to the Member prior to Membership and it includes taxes and fees. It is paid to the Insurer at the date of the Membership.



When does the cover start and end?

The cover starts from the date of entry into the Territorial Limits (This date may not be subsequent to the commencement of the Trip to be covered by this Policy) and it ends on the date specified in the Terms and Conditions of this Policy. The maximum duration of a Trip covered by this Policy is 4 months.



How do I cancel the contract?

The Member is entitled to withdraw from the Membership if the covered period is more than a month and the Membership has been concluded with distance sales techniques (e.g. by telephone, email or website).

In this case, you can withdraw within a period of 14 days from the start date of the Membership by emailing Us on: schengen@schengen.europassistance.com