

Travel Insurance

Insurance Product Information Document



Company: Europ Assistance S.A.

Product: Schengen

EUROP ASSISTANCE SA, a Société Anonyme [French Public Limited Company] governed by the Code des assurances [French Insurance Code], with a share capital of €58,356,222, having its registered office located at 2 rue Pillet Will, 75009 Paris, France, registered in the Trade and Companies' Register of Paris under number 451 366 405, acting for the purposes of this insurance policy through its Irish branch **EUROP ASSISTANCE SA IRISH BRANCH**, whose place of business is at Ground Floor, Block B, Central Quay, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and is registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is supervised by the Autorité de Contrôle Prudentiel et de Résolution [French supervisory authority] (ACPR) located at 4 place de Budapest, CS 92459, 75436 Paris Cedex 09, France, under number 4021295. The Irish subsidiary is regulated by the Central Bank of Ireland in respect of business conduct rules and operates in your country under the freedom to provide services.

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 provides a medical assistance and covers the medical expenses incurred during your trip within the Schengen area.



What is insured?

- ✓ Medical expenses incurred in the territorial limits: in the event of sudden illness or accidental bodily injury occurring during a covered trip while within the territorial limits, are covered: 1/ emergency medical expenses and fees; 2/ medication prescribed by a doctor or surgeon during the first assistance service provided; 3/ hospitalisation expenses; 4/ expenses for urgent local ambulance journeys ordered by a doctor. Cover is provided up to 30 000 € / person / claim.
- ✓ Dental expenses incurred in the territorial limits: dental expenses considered as an emergency up to 100 €.
- ✓ Medical repatriation: the transfer to a better equipped or more specialised hospital near your usual place of residence.
- ✓ Transport of mortal remains: In the event of the Policyholder's death during the Trip, we will organise the transfer of the body from the confining location to the place of interment (funeral home or crematorium) or to the funeral operator's premises from the place of interment or cremation.
- ✓ Coffin cost: In the event of the Policyholder's death during the Trip, we will cover the regulatory minimum cost of a wooden coffin as well as the handles and name plate.

The liability of the Insurer is limited to the amount stated in the table of coverage and limits.



What is not insured?

- * Persons of 75 years of age or more.
- * Those costs which have not been previously notified to us and those for which the corresponding authorisation has not been received.
- * All expenses engaged before the policy start date or after the policy end date.
- * Mental illness, preventative medical check-ups, heat treatment, cosmetic surgery, Acquired Immunodeficiency Syndrome and those cases in which the goal of the trip is medical treatment or surgical intervention, alternative and complementary medical treatments (homeopathy, kinesiotherapy, etc.), the expenditures derived from physiotherapy and/or rehabilitation as well as related items.
- * Non urgent dental expenses; dental expenses due to normal deterioration of tooth or dental prostheses; any damage to dental prostheses or valuable metals.
- * Vaccinations.
- * Any treatment that, accordingly to the opinion of our medical team can reasonably be postponed until your retour to your country of residence.
- * Any charge of the eventual cost and administrative procedure needed in case your Schengen VISA has to be extended.
- * Insured people included in international lists of potential terrorists.
- * Expenses not supported by documentary proof.
- * Medical expenses incurred in your country of residence.
- * Scheduled hospitalisations or treatment organized before or during the trip without being motivated by an emergency, their consequences and the resulting expenses.
- * Stays in a rest home, their consequences and the resulting expenses.
- * Physiotherapy, physical education, chiro practice, their consequences and resulting expenses.
- * Medical or para-medical services and the purchase of products whose treatment properties are not recognised by Irish legislation and related expenses.
- * Shipping of medical drugs.
- * The cost of spectacles and contact lenses, as well as the acquisition, implantation-substitution (such as pacemakers and stents), removal and/or repair of prostheses, anatomic and orthopaedic parts of whatever type (such as a neck brace).



Are there any restrictions on cover?

General restrictions

- ! Any Pre-existing Medical Conditions. This applies equally to the presentation or deterioration of illness and/or injuries;
- ! Participation on the part of an insured person in wagers, challenges or disputes;
- ! The consequences derived from the performance of winter sport, competitive sport or motorsports (races or rallies), as well as the performance of these dangerous activities: boxing, weightlifting, wrestling, martial arts, mountaineering with access to glaciers, sledging, descent into water with breathing apparatus, caving and water-ski jumping;
- ! Airborne sports in general;
- ! Adventure sports such as rafting, bungee jumping, hydro speed, gorge walking and similar. Mountain, cave, sea or desert rescue;
- ! Suicide, attempted suicide, self-injuries and self-inflicted wounds, or self-harm on the part of the insured person;
- ! Sudden illness or accidental bodily injury resulting from the consumption of alcoholic beverages, narcotics, drugs or medicines, other than those which have been prescribed by a doctor;
- ! Fraudulent activity on your part or that of an insured person or assignee thereof;
- ! Epidemics and/or infectious diseases which appear suddenly and spread rapidly through the population, as well as those caused by pollution and/or contamination of the atmosphere;
- ! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his travel.
- ! Wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes, whether officially declared or not.
- ! The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles.
- ! Telluric movements, flooding, volcanic eruptions and, in general, those elements which are caused by the release of the forces of nature. Whatever other phenomena of a catastrophic or extraordinary nature which, as a result of size and seriousness, are classified as catastrophic or disastrous.



Where am I covered?

- ✓ This Insurance policy covers the insured in all countries included in the Schengen area.



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 policyholder prior to the policy subscription and it includes taxes and fees. It is paid to the insurer at the date of purchase of the policy by the accepted means of payment.



When does the cover start and end?

The cover starts at the moment you leave your country of residence and enter into the territorial limits and ends at the moment in which you leave the territorial limits, at the end date stated in the insurance certificate or when you are repatriated by us to your usual place of residence or hospital close thereto, whichever comes first. The maximum duration of a trip covered by this policy is 4 months.



How do I cancel the contract?

You are entitled to withdraw from the policy if the policy has been subscribed for a period longer than one month and has been concluded with distance sales techniques, with immediate effect upon receipt of the notification of withdrawal.

In this case, you can withdraw within a period of 14 days after the policy purchase date by emailing us at: schengen@schengen.europ-assistance.com