

Travel insurance

Insurance product information document

Company: Aréas Dommages - SIREN no.: 775 670 466

Mutual insurance company with fixed premiums, registered in France and governed by the French Insurance Code.



Product: SAFEBOOKING CANCELLATION INTERRUPTION

This information document provides a summary of the product's main cover and exclusions. It does not take into account your specific needs and requests. Full product information can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

SAFEBOOKING CANCELLATION INTERRUPTION insurance (policy no. 01051178-B1) is designed to cover you in the event of cancellation or interruption of your stay, in the event of late arrival at the place of the stay and in the event of forgetting a personal item at the place of the stay.



What is insured?

The insured events benefit the Insured within the limits of the ceilings and deductibles shown in the Table of Cover Amounts and in accordance with the SAFEBOOKING CANCELLATION INTERRUPTION general terms and conditions.

SYSTEMATICALLY PROVIDED COVER

✓ 1/ CANCELLATION

Maximum of €32,000 per insured accommodation

- ✓ Cancellation for MEDICAL REASON
Including COVID extension
- ✓ Cancellation OTHER NAMED CAUSES

✓ 2/ LATE ARRIVAL

Maximum 3 days refundable

✓ 3/ INTERRUPTED STAY COSTS

Maximum €32,000 per insured accommodation

✓ 4/ LEAVING A PERSONAL ITEM IN THE PLACE OF THE STAY

Maximum €150 per file and up to 1 item per accommodation

Cover preceded by a tick ✓ is systematically included in the policy.



What is not insured?

- ✗ Persons not named in the coverage certificate,
- ✗ Events occurring between the date of booking the stay and the date of taking out the insurance,
- ✗ The Insured's dismissal for gross misconduct.



Are there any exclusions from the coverage?

MAIN EXCLUSIONS

The consequences of damage resulting from:

- ! epidemics and pandemics recognised by national or international health authorities, unless otherwise stipulated in the special terms and conditions and in accordance with the provisions of the "COVID EXTENSION" in the event of cancellation;
- ! volcanic eruptions, earthquakes, floods, tidal waves or other natural disasters, natural catastrophes, unless otherwise stipulated in the special terms and conditions and in accordance with the provisions of the cancellation cover;
- ! pollution, civil or foreign war, or civil commotion;
- ! riot, strike, attack or act of terrorism, unless otherwise stipulated in the special terms and conditions and in accordance with the provisions of the cancellation cover;
- ! voluntary participation by an insured person in riots or strikes;
- ! alcoholism, drunkenness, use of drugs, narcotics or medication not prescribed by a doctor;
- ! an intentional act committed by the insured person or with their complicity.

MAIN RESTRICTIONS COMMON TO ALL COVER

- ! The Insured may be required to pay a deductible in accordance with the Table of Cover Amounts in the general terms and conditions.



Where am I covered?

- ✓ The policy covers the Insured for claims occurring in France.



What are my obligations?

Under penalty of nullity of the insurance policy, non-cover, cancellation, reduction of the claim indemnity or forfeiture of the cover

When taking out the policy

- Answer exactly the questions asked by the insurer;
- Accurately declare the identity of each Insured;
- Pay the premium due under the policy.

During the term of the policy

- Declare by registered letter, within 15 days of learning of them, any new circumstances that could aggravate the risks covered or create new ones.

In the event of a claim

- Declare any claim likely to involve any of the policy's cover within the specified conditions and timeframe, and enclose all documents required to assess it;
- Provide information on any cover you may have taken out for the same risks, in whole or in part, with other insurers, as well as any reimbursement you may receive in respect of a claim.
- Declare a claim as soon as you become aware of it, and at the latest within 2 working days in the event of theft, or 5 working days for any other event (in the event of a natural or technological disaster, the deadline is extended to 10 days following publication of the ministerial order declaring the disaster).



When and how to make payments.

The premium is payable in advance, in one lump sum when signing.

Payment is made by credit card, and must be sent to the insurer or its representative designated in the policy.



When does the coverage begin and end?

Coverage takes effect on the date it is taken out and ends on the date of the end of the stay, as indicated on the coverage certificate, subject to payment of the premium.

Cancellation and Late Arrival cover takes effect from the day of taking out this policy until the day of departure on the outward journey, provided that subscription to the Policy is simultaneous with the booking of the stay in accordance with Article 2 of the general terms and conditions. Other cover takes effect from the date of departure (outbound) to the date of return (inbound). The policy is concluded for a fixed period without tacit renewal.



How can I cancel the policy?

The commitment is firm and definitive, with no possibility of cancellation. However, in accordance with Article L112-10 of the French Insurance Code, a right of withdrawal is provided for the Insured who, for non-professional purposes, takes out an insurance policy constituting a complement to a good or service sold by a supplier and may cancel this policy, without charge or penalty, as long as it has not been fully performed or the Insured has not invoked any cover, and within a maximum period of thirty calendar days from entering into the policy. When the insured benefits from one or more free insurance premiums, this period runs only from payment of all or part of the first premium. This right does not apply if you report a covered Claim to the Insurer during this 30-day period.