

Travel Insurance

Insurance Product Information Document



Company: Inter Partner Assistance, a non-life insurance company certified by the Belgian National Bank (0487) under number 415 591 055

Product reference: Cap Explorer – CHAPKA

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. Full details about the product is provided in your policy documents and policy.

What is the type of insurance?

The CHAPKA Cap Explorer travel insurance product is tailored to provide immediate assistance in the event of certain travel emergencies, for trips less than 60 consecutive days. The subscription must be done at the same time as the booking.



What is insured?

BENEFIT SYSTEMATICALLY PROVIDED:

- ✓ Trip Interruption Insurance: €7,000/pers, €29,000/event

MAIN OPTIONAL BENEFITS (depending on the option chosen):

Cancellation insurance: €10,000/pers, max €40,000/event

Medical expenses abroad:

Asia/Australia/Canada/USA/New Zealand: €300,000 max/pers

Rest of the world: €200,000 max/pers

Europe and the Mediterranean region: €75,000 max/pers

Emergency dental care: €300 max/pers

Assistance abroad:

Medical repatriation: actual costs

Sending a medical practitioner on site: actual costs

Immobilisation on site: €100/day, max 10 days

Extending your stay on site: €100/day, max 10 days

Returning home or continuation of the trip after healing: actual costs

Presence in case of hospitalization: €100/day, max 10 days

Accompanying the deceased: €100/day, max 4 days

Return of beneficiaries: return ticket

Early return: one-way ticket or return ticket

Loss or theft of documents or personal belongings: €152/pers

Costs related to search and first aid: €4,600/pers, max €23,000/event

Legal assistance overseas:

Advance of bail abroad: max €15,245

Lawyer's fees abroad: max €3,049

Third-party liability:

Third-party liability in a non-professional context: all combined injuries €4,500,000

Third-party tenant's liability: immovable property €500,000 / movable property €10,000

Third-party liability in sports and leisure activities: all combined injuries €150,000

Baggages:

Loss, damage, theft, destruction of personal belongings:

€2,000/pers, including €1,000 max for valuable objects

Late baggage delivery: €152 max/pers and €762 max/event

Personal accident:

Death and Permanent disability >16 and <70 years old: €20,000

Death and Permanent disability <16 and >70 years old: €8,000

Cover preceded by a ✓ is always included in the policy.



What is not insured?

- ✗ The organization by the insured or his entourage of all or part of the cover provided in the insurance contract without prior agreement of the insurer.
- ✗ You cannot subscribe to this contract if your residence is not located in France, in the European Union, Switzerland, Liechtenstein or Norway.
- ✗ Trips for more than 60 consecutive days.



Are there any restrictions on cover?

MAIN EXCLUSIONS TO ALL BENEFITS:

- ! The abusive use of alcohol (blood/alcohol level higher than that established by regulations in force), the use or absorption of medications, drugs or narcotics not prescribed medically.

- ! Bobsleigh, skeleton, hunting of dangerous animals.

MAIN EXCLUSIONS - Cancellation Guarantee

- ! Bodily injury (accident or illness) subject of a first consultation, treatment; relapse or hospitalization between the date of the reservation of the trip and the date of subscription of this contract.

- ! Cancellations resulting from the non-presentation, for any reason at all, of one of the documents that are indispensable to travel, except in the cases specified under the present cover.

MAIN EXCLUSIONS – Medical expenses guarantee

- ! Prostheses, devices, glasses or contact lenses; treatments, stays in a rest home and physical therapy.

- ! Convalescences, ailments being treated or those not yet cured, for which you are on sick leave.

MAIN EXCLUSIONS – Baggages guarantee

- ! Cash, commercial and administrative documents, travelers checks, credit cards, airline tickets, travel tickets, vouchers.

- ! Goods entrusted to third parties or those that are the responsibility of third parties as depositaries, however, goods delivered to a carrier or entrusted to a tour operator or hotel are not considered goods entrusted to third parties.

MAIN RESTRICTIONS:

- ! Excess for Cancellation depending on event (from €50/pers until 20% of the event)

- ! Excess for Medical expenses: €30

- ! Excess for Third-party liability in a non-professional context: €150

- ! Excess for Third-party tenant's liability: €500

- ! Excess for Baggages: €30



Where am I covered?

- ✓ The covers are granted all over the world, with the exception of any country to which The French ministry of foreign affairs or the World Health Organization, has advised against travel.



What are my obligations?

Penalties for making a false declaration apart from the ordinary grounds for nullity:

Contract subscription:

Provide exact answer to the questions asked by the insurer, in particular in the risk declaration form, this allows the insurer to assess the covered risks.

Provide all supporting documents requested by the insurer.

Pay the travel insurance premium (or fraction of it) as indicated in the contract.

During the period of coverage:

Declare any new circumstance that could aggravate the covered risks or create new ones.

In case of claim:

Declare any claim likely to involve one of the benefits under the terms and conditions and during the corresponding timeframe and attach all documents needed to assess the claim.

Inform any benefits that may be purchased for the same risks in whole or in part from other insurers, as well as any reimbursements you may receive for a claim.

Return the complete compensation file together with the copy of the contract and / or the necessary supporting documents specific to each benefit.



When and how do I pay?

The travel insurance premium, corresponding to the amount specified in the certificate of insurance, can be paid in full by credit card during the subscription to the travel agency, in the respect of the local regulation.



When does the cover start and end?

Travel cancellation insurance coverage comes into force on the date of the contract's subscription and automatically ceases to apply at the time of departure once the insured has checked in or for rentals, at the time of delivery of the keys. The "cancellation" guarantee is not valid for trips departure date is less than 10 days from the date of subscription to the contract.

Coverage for assistance and travel cancellation take effect from the date of departure or start of the trip and automatically cease on the date of return or end of the trip as indicated on the signed trip contract, except expressly stipulated in the contract. If a private means of transport is used to allow the insured to travel from their home to their holiday destination, the assistance coverage will become effective as of the date of commencement of the trip and up to 48 hours before this date. It will automatically cease at the end of the trip and, at the latest, 48 hours after this date.



How do I cancel the contract?

The contract will automatically end at the return date as indicated in your certificate of insurance.

In the event of non-disclosure or false declaration concerning the constituent elements of the claim of which you are aware will be liable in the event of ill faith to the following penalty: this contract CAP EXPLORER shall be rendered null and the premiums paid will be acquired by AXA Assistance.

However, if the contract is longer than one month and has been subscribed remotely (internet or telephone), the insured retains the cooling off period provided for by Article L 112-2-1-II-3 ° of the Insurance Code in case of remote subscription provided by Article L112-10 of the same code in case of multiple insurances. The insured may cancel his contract within fourteen (14) calendar days of the subscription date.