

# COVID-19 COVER

COVID-19 INFORMATION Non-contractual document



## Campez Couvert

### GENERAL PRINCIPLE



#### WE COVER :

INDIVIDUALLY COVID-19 AS AN ILLNESS, SERIOUS ILLNESS OR CAUSE OF DEATH, AND THIS FOR ALL GUARANTEES, WHETHER INSURANCE OR ASSISTANCE.



**Exception :**

We will not cover the customer in case of illness if he goes to a not recommended country by his government.



#### WE DON'T COVER :

ANY MASS RISK OF OUR POLICIES.

THIS IS A PRINCIPLE OF INSURANCE AND ALLOWS TO PROTECT OUR COMPANY AND OUR PARTNERS.

IN THIS CONTEXT, WILL BE SYSTEMATICALLY EXCLUDED THE CONSEQUENCES OF A RESTRICTION TO FREEDOM OF MOVEMENT (CLOSURE OF BORDERS, HEALTH EMERGENCY STATE, GENERALIZED QUARANTINE AND CONTAINMENT ...).

#### WHAT IS CONTACT CASE ?



People with Covid-19 symptoms (confirmed symptoms by a medical opinion) and people identified as having been in high risk contact with an infected person, **EXCLUSIONS** : People who dont have Covid-19 symptoms and dont have a prescription. Once informed of its « contact case » situation by doctor, by the health insurance services or by the ARS (agency regional health), the «contact person » must make an appointment at a screening location practicing the Covid test. The doctor or the Health Insurance teams will tell him the address of the laboratory.

## EXAMPLES OF SUPPORTED CASES



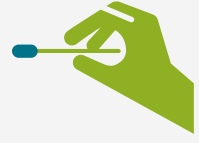
I'm in  
in quarantine  
because of COVID-19  
(Positive test)



I want  
to cancel my trip because i'm sick  
of Covid-19  
(hospitalization)



I want  
want to cancel my trip because  
a family member (according to  
definition) is sick of Covid-19  
(hospitalization)



I want  
to cancel my trip because i'm  
contact case and I have to isolate  
myself and take a Covid-19 test  
(PCR)



I want  
to cancel my trip because i'm  
contact case and I'm waiting for  
my Covid-19 test (PCR) results



I want  
to cancel my trip because i'm sick  
and my doctor confirmed I'm not  
able to travel and he suspects a  
covid-19 sickness



I want  
to cancel my trip because i'm sick  
of covid-19 (positive test)



I want  
to cancel because a close friend of  
family is seriously ill of covid-19  
(positive test)



I want  
to cancel my trip because i'm  
requisitioned by the authorities in  
the fight against COVID



After sickness or contact case,  
I will arrive at my place of stay with  
two days late (or more)



Cancellation for denied  
boarding following temperature  
measurement

## EXAMPLES OF UNSUPPORTED CASES



Closure  
of borders



Health emergency  
state



Generalized quarantine  
and containment



Case of sickness if you travel  
in a country strongly advised  
against by your government



Administrative closure  
of the establishment

Company : Mutuaide Assistance, Approval number N°4021137 – Insurance company approved and registered in France by the french insurance code

Product : « CAMPEZ COUVERT » policy

This information document presents a summary of the main cover and exclusions of the product. It does not take into account your specific needs and requirements. You will find comprehensive information on this product in the precontractual and contractual documentation.

## What kind of insurance is this ?

Travel Insurance covers the insured person for any damages suffered before and during the trip, as well as any other personal costs incurred. The "Campez couvert" product includes cover for travel cancellation, late arrival, a curtailed stay, forgotten personal items and cover for the provision of a replacement vehicle.



### What is covered ?

The insurance covers have different reimbursement ceilings, as indicated in the contract.

#### Insurance cover systematically provided :

- ✓ Trip cancellation charges of up to €5,000 per person and €30,000 per event.  
Covid Extension
- ✓ Modification fee: Reimbursement of fees relating to modifications to the dates of stays: up to €2,000 per person and €10,000 per event in accordance with the conditions stated in the policy.
- ✓ Late arrival Reimbursement of unused accommodation days up to €4,000 per rented property or per pitch with a maximum of €25,000 per event
- ✓ Curtailed stay expenses Reimbursement of the costs of stays already paid for in addition to services related to the stay which were not used including any possible costs for cleaning the rented accommodation, in the case of an early return, up to €4,000 per person and with a maximum of €25,000 per event
- ✓ Replacement vehicle Payment for the provision of a replacement vehicle of a category equivalent to that of the vehicle immobilised following a breakdown, damage to the vehicle or theft during the stay for a maximum period of 3 consecutive days
- ✓ Forgotten item left behind in the rented accommodation Reimbursement of shipping costs for personal belongings left behind in the rented accommodation with a maximum of €150 per shipment



### What is not covered?

- ✗ Cancellation for reasons of personal convenience.



### Are there any exclusions to the cover ?

#### Main exclusions :

- ! Consequences and/or events resulting from a work strike, a terror attack, or an act of terrorism.
- ! Wilful misconduct on the part of the insured party.
- ! Diseases or accidents detected for the first time, or for which you received treatment or were hospitalised, if these take place between the date on which you purchased your trip and the date on which you signed up to the insurance policy.
- ! Pregnancy complications beyond the 6th month.
- ! Bankruptcy of the travel organiser, or of the airline or rail company.

#### Main restrictions :

- ! The excess, i.e. an amount indicated in the policy which the insured person has to pay, for the cancellation fee cover.
- ! The cover for late arrival and curtailed stay expenses apply after a period of one day.



Where am I covered ? ?

- ✓ The cover taken out under this policy applies worldwide.



## What are my obligations ?

**Your insurance policy may be void, or you may not be covered unless, on signing the policy, you:**

- Pay the premium (or instalment) indicated in the policy.

**In the event of a claim:**

- Submit your claim in due form, within the allocated time, including all elements of a nature to evidence your loss.
- Inform us of any cover you may have taken out for similar losses, wholly or partially, with other insurers, as well as of any payouts you might have received in regards to the loss for which you have submitted your claim.
- In the case of theft, you must lodge a complaint with the competent authorities, and provide us with the original copy of the complaint.



## When and how are payments made ?

Your premiums should be paid to your insurer, or to the insurer's agent, when first taking out the policy. Payments can be made by credit card, cheque, bank transfer or postal order.



## When does cover start and when does it end ?

**Cover start date**

The "Travel cancellation" cover takes effect on the date you take out the policy.  
All other covers take effect on the date of departure

**Cover end date**

The "Travel cancellation" cover expires on the date of departure  
All other covers expire on the last day of your trip, with a maximum period of 90 consecutive days.



## How can I cancel the policy ?

Since this is a temporary policy, it cannot be cancelled.  
The policy expires, at the latest, on the date of return.