

Insurance Product Information Document



Company : Tokio Marine

Product : ADAR

Contrat : n° 65.529.353



A COMPLETE PACKAGE OF INSURANCE COVER TO TAKE THE WORRY OUT OF YOUR HOLIDAYS in Europe

|  What is insured ? |  What is not insured ? |
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| <p>1-Cancellation of the holiday: The Insurer guarantees to reimburse the Insured sums paid as a deposit and the balance owing where cancellation of a holiday occurs for the following events, up to a limit of 50 000 € euros per claim whatever the number of beneficiaries.</p> <p>a) Serious illness, serious injury or the death of the Insured or any other person mentioned in the rental contract and who would be living in the aforementioned rented accommodation</p> <p>b) Loss to property caused by theft, fire, explosion or similar events, water damage or an event of nature affecting his/her main and/or secondary residence and/or his/her business premises, the seriousness of which absolutely requires his/her presence on the day of departure, or during the course of the holiday, in order to complete the formalities required.</p> <p>c) Prevention from occupation of the rented accommodation due to redundancy or transfer of the Insured or his spouse notified by an employer, provided that such notification occurs after cover comes into effect and on condition that one or other of the foregoing situations was not known to the insured when he took out this contract; obtaining a job or paid training taking effect before or after the rental dates, while the person insured was registered as unemployed, provided that it is not a question of the extension or renewal of a contract, or temporary work provided through an employment agency.</p> <p>d) Prevention of the insured from getting to the resort by road and rail , water and air on the day they are due to take possession of the rented accommodation and in the forty eight hours following, due to roadblocks or strikes directly affecting the traffic, confirmed by the Mayor of the commune where the holiday residence is situated.</p> <p>e) If the Insured is forced to cancel or abandon</p> | <p>The following are excluded from the cover described above:</p> <p>1-General exclusions • Losses directly or indirectly linked to: - intentional or fraudulent loss on the part of the Insured. - a state of war (foreign or civil war). - events of a catastrophic nature (losses due to volcanic eruption, earthquake, the sea, tidal wave, earth slip and other events of a catastrophic nature unless these events are declared a "Natural Disaster"). - nuclear hazard (losses that are nuclear in origin or caused by any source of nuclear radiation).</p> <p>2- Exclusions that apply to "Cancellation" and "Interruption of holiday" cover</p> <p>• The consequences of:</p> <ul style="list-style-type: none">- Of a pregnancy beyond the 28 th week, or of childbirth. - voluntary suicide and while sound in mind. - a course of treatment, of any psychological or psychotherapeutic treatment not involving at least 3 days of hospitalisation or of beauty treatment. –- Of accidents and illness known about before the contract of insurance was taken out, except.- the foreseeable worsening of a condition existing at the time of taking out the policy.- any dispute or disagreement over the description or inventory.- redundancy or transfer, procedures for which were in process at the time of taking out the policy.- an accident for which the insured has been the subject of a positive test for the use of alcohol or drugs in relation to the legal limit in force, constituting an offence.- an accident as the driver of a moving vehicle while participating in a motorised sporting event and prior testing.- lack or impossibility of vaccination. – |

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his/her holiday in the 48 hours preceding or following the contracted date the rental starts as a result of the non-availability of the accommodation due to pollution, flooding, fire, event of nature.

f) Subsequent to non-deferrable administrative or judicial subpoena.

g) Non-availability of the rented accommodation, when its use is prevented by a chance event such as fire, storm, water damage or other event of nature occurring within 60 days before the date the rental starts.

h) Visa denied by the authorities of the country, no request must have been formulated beforehand and refused by these authorities for this same country.

i) Theft of identity card, passport 48h before departure.

j) Being prevented from going to the rental premises, on the day scheduled for taking possession of the rented premises subsequent to the theft or attempted theft of the vehicle.

k) If the holiday dates of the insured were modified by a decision of his or her employer

Interruption of the holiday

Reimbursement of rent not accrued due to the interruption of the holiday as a consequence of one of the events listed in the section on cover CANCELLATION OF THE HOLIDAY at paragraphs a), b) e) f) and g), up to a limit of **50 000 €** euros. Compensation owed by the Insurer for an injured party is determined by the number of occupants and the number of days left to run.

4- Civil liability of the occupant for material damage, the Insurer covers:

Rental liability Subsequent to a fire, explosion, water damage, freezing taking rise in the premises, the monetary consequences of the liability of the tenants or occupants in terms of Articles 1732 to 1735 and 1302 of the Civil Code for real estate and property damage to the property of the owner of the rental housing (except rented boats), the fees for appraisers and the travel or replacement expenses as well as the rehusing costs made indispensable subsequent to a covered claim.

The insurer also covers the monetary consequences, loss of rents or right to benefit incurred by the owner. Damage caused to other boats is excluded.

This cover is for 1,500,000 euros all damages included.

b) Remedy of neighbours and third parties

Subsequent to a fire, explosion, water damage, freezing taking rise in the premises, the monetary consequences of the liability that the tenants or occupants can incur in terms of Articles 1382 to 1383 and 1384 of the Civil Code for all corporal or material damage caused to neighbours and third parties and for which the rental liability coverage hereinabove has come into play. This cover is for 450,000 euros all damages included.



Cancellations due to the approved intermediate. -
Repayment of the insurance premium.


- Exclusions applying to cover for the Occupant's Civil Liability


- Any losses not involving the tenant's civil liability. -
- Any losses to the Tenants property.
- Intentional damage or damage resulting from cigarette burns or from any other type of smoking. -
- Damage caused by domestic animals that are the responsibility of the insured.
- All damage due to damp, condensation, mud or smoke.
- Breakdown of equipment available for use by the insured.
- Damage caused to lamps, fuses, lighting tubes, cathode tubes, semiconductors, heating elements and electric blankets.
- The cost of repair, unblocking or replacement of pipe work, taps and fittings attached to water and heating installations.
- Theft of articles left in the courtyards, terraces or gardens.
- Theft of articles left in common areas available for use by several tenants or occupants, except where breaking and entering has occurred.
- Theft or loss of keys to the accommodation. -
- Losses occurring while the premises containing the insured articles are wholly occupied by third parties other than the tenant, his employees or people there with his permission. - Losses as a result of use not in compliance with the rental contract.
- The consequences of contractual undertakings to the extent that they exceed those required of the beneficiary by law.
- Damage incurred by fixtures considered as fittings.





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| <p>c) Civil liability for material damage Other accidental damage caused to property in the inventory and located inside the rented housing (except fittings) and to the real estate belonging to the owner of the rented housing. This cover is for 10.000 euros less the absolute excess of 150 euros</p> | |
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|  Where am I covered ? |  Are there any restrictions on cover ? |
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| <p>In the event of cancellation, covers applies prior to taking possession of the premises. (Date de Début de la garantie).</p> <p>In all other events, cover applies in the place of stay until the Date de Fin de la garantie.</p> | <p>Total rental accommodation including the possible Agency costs and fees must be less than 50 000 € .</p> <p>Only for rentals in Europ Maximum period of cover : 90 days</p> |

|  What are my obligations ? |
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| <p>When your rental agreement is signed or a deposit or down payment has been paid, you have a period of 10 days to take out the ADAR luxe insurance.</p> |

|  When and how do I pay ? |
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| <p>The INTERRUPTION AND CANCELLATION OF STAY cover applies provided the insurance is taken out before the start date of the rental, and within a maximum period of 10 days after signing of the rental agreement or payment of the deposit or down payment.</p> |

|  When does the cover start and end ? |
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| <p>Guarantees take effect the next day at noon of the payment of the premium until the end of the rental period</p> |

|  How do I cancel the contract ? |
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| <p>Existence of a right to withdraw within 14 past calendar days the starting point of which is the conclusion of the contract In case the date of the beginning of the warranty period is understood for the period of retraction of 14 days, a premium calculated in pro rata temporis of the assured period will be deducted from the taken premium</p> <p>Modalities of exercise of this right : by the sending of a registered letter.</p> |

