

Insurance Product Information Document



Company : EUROP ASSISTANCE



Product : ADAR+



Contrat :


MULTIRISK HOLIDAY INSURANCE: Assistance Cover: Cover applies worldwide


 What is insured ?	 What is not insured ?
<p>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 15000 euros per claim whatever the number of beneficiaries.</p> <p><input checked="" type="checkbox"/> CANCELLED TRIP</p> <ul style="list-style-type: none"> - Illness, accident or death (including relapse of prior ailments and pregnancy complications) - Property damage at home or in professional premises - Redundancy of insured or insured's partner - Cancellation by beneficiary accompanying party <p>Payment on account + balance due, limited to 15000</p> <p><input checked="" type="checkbox"/> INTERRUPTED TRIP</p> <ul style="list-style-type: none"> - Reimbursement of land-based services not used in the event of medical evacuation or early return Unused portion of cost limited to 15000 <p><input checked="" type="checkbox"/> RESORT LIABILITY</p> <ul style="list-style-type: none"> - Bodily injury and property damage following fire, explosion, water damage / Limited to 1 525 000€. - Movable and real estate damage for owner of leased premises / Limited to 2 500€ with a deductible of 75€. <p><input checked="" type="checkbox"/> NON-COMPLIANCE OF THE PROPERTY RENTED</p> <p>Refusal by tenant to occupy premises following non-compliance of such Hotel fees incurred on the site of the rental / Money retained by owner / 75€ per person and limited to one night</p>	<p>Exclusions that apply to "Cancellation" and "Interruption of holiday" cover</p> <p>Cancellation caused by a person hospitalised when booking your trip or taking out this policy</p> <p>Voluntary suicide and while sound in mind</p> <p>Complications from pregnancy when the person is more than seven months' pregnant upon departure</p> <p>Illness requiring mental treatment or psychotherapy including nervous breakdowns which did not require hospitalisation for at least five days at the time at which your trip was cancelled</p> <p>Forgetting vaccinations</p> <p>Accidents resulting from participation in the following sports: bobsleigh, rock-climbing, skeleton, mountain climbing, competition tobogganing, all airborne sports, as well as accidents arising from participation or training in matches or competitions</p> <p>Failure to provide documents which are vital for the trip irrespective of the cause, such as passports, visas, travel documents or vaccination log except in the event of theft of the passport or ID card on the day of departure</p> <p>Illnesses or accidents which have already been noted, relapses, aggravation or hospitalisation between the date of purchase of your trip and the date at which you take out this policy.</p> <p>- Exclusions applying to cover for the Occupant's Civil Liability</p> <p>Any losses not involving the tenant's civil liability.</p> <p>Any losses to the Tenants property.</p> <p>Intentional damage or damage resulting from cigarette burns or from any other type of smoking.</p> <p>Damage caused by domestic animals that are the responsibility of the insured.</p> <p>All damage due to damp, condensation, mud or smoke.</p> <p>Breakdown of equipment available for use by the insured.</p> <p>Damage caused to lamps, fuses, lighting tubes, cathode tubes, semiconductors, heating elements and electric blankets.</p> <p>The cost of repair, unblocking or replacement of pipe work, taps and fittings attached to water and heating installations.</p> <p>Theft of articles left in the courtyards, terraces or gardens.</p> <p>Theft of articles left in common areas available for use by several tenants or occupants, except where breaking and entering has occurred.</p> <p>Theft or loss of keys to the accommodation.</p> <p>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.</p> <p>Losses as a result of use not in compliance with the rental contract.</p> <p>The consequences of contractual undertakings to the extent that they exceed those required of the beneficiary by law.</p> <p>-The following are excluded from 'non-compliance' guarantees</p> <p>A minor defect in relation to the description in the announcement and in particular, without being exhaustive, differences to the extent of: An orientation of the building of less than 30° An overall habitable surface area of less than 10%</p>




<p>☑ COVER FOR FINANCIAL LOSS RESULTING FROM DISHONEST OR FRAUDULENT ACTION Lease fraudulently ensured Hotel fees incurred on the site of the rental / Refund of all sums paid by the reserving party thus defrauded which were retained by the owner /75€ per person and limited to one night</p>	<p>An overall garden surface area of less than 20% A distance in relation to services associated with the lease of less than 40% A temporary defect (i.e., lasting less than 20% of the overall scheduled duration) in the leased premises or attached services</p> <p>A fraud perpetrated by the leaseholder, i.e., all bookings granted by such which use a fictitious name or description and by means of fraudulent manoeuvres with the general aim of making the victim believe in the existence of an inexistent leased property or property belonging to someone else Indirect losses, loss of opportunity, loss of custom, contractual penalties Leases agreed by persons related to each other to any degree.</p> <p>Exclusions applicable to the guarantee for financial loss resulting from dishonest or fraudulent action</p> <p>All bookings, advance payments, deposits or payments made after you have been informed by the distributor of a suspected fraud Bookings concerning announcements for leases the content of which established clearly that the beneficiary of said deposit or advance paid had not right or authorisation to publish the announcement All circumstances which affect only the pleasure of your leased property Deposits or advance payments not reimbursed by the owner as a result of an omission by you to honour the rules established with the owner and stipulated in the lease agreement All requests for reimbursement concerning transportation costs including fuel and incurred by you to travel to the leased premises Cancellation of your trip as a result of an action by the owner before your departure who reimburses the amounts paid as per your lease contract within 30 days of notification of cancellation All bookings made prior to registering as a member of the distributor.</p>
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 <p>Where am I covered ?</p>	 <p>Are there any restrictions on cover ?</p>
<p>In the event of cancellation and cover for financial loss resulting from dishonest or fraudulent action, covers applies prior to taking possession of the premises. In all other events, cover applies in the place of stay..</p>	<p>Total rental accommodation including the possible Agency costs and fees must be less than 15.000 € Maximum period of cover : 90 days</p>

 <p>What are my obligations ?</p>
<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+ insurance.</p>

 <p>When and how do I pay ?</p>
<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. Payments can be made by credit card, check or transfer</p>

 <p>When does the cover start and end ?</p>
<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 ?

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

Modalities of exercise of this right : by the sending of a registered letter.

