

Insurance « ADAR Rental Risks ».

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Tokio Marine Europe S.A. (French branch),
6-8 Boulevard Haussmann, 75441 Paris Cedex 09, registered with the RCS of Paris under No B 843 295 221, TVA FR 60 843 295 221, acting in compliance with French insurance laws.

This background provides you a summary of the main guarantees and exclusions of the product and does not take into account your specific needs and requests.

You will find the complete information of this product in the pre-contractual and contractual documentation. In particular, the amount of the indemnities corresponds to the sums agreed between the insurer and the Policyholder of the contract and detailed in the table of guarantees.

What type of insurance is it?

The purpose of the "ADAR Rental Risks" insurance is to guarantee the tenant's civil liability towards the owner of a rented property in the frame of a seasonal rental and the reimbursement to the insured of the expenses retained by the owner in case of cancellation or interruption of stay.



What is Insured ?

Cancellation (events a→k) /interruption (a,b,e,f,g) of stay resulting from :

- a) Serious illness, serious injury or death of the Insured or any other individual mentioned in the rental contract and who can enjoy of the said rental.
- b) Material damage resulting from theft, fire, explosion and similar events, water damage, or a natural event affecting his main and/or secondary residence and/or business premises
- c) Impediment of taking possession of the rented premises as a result of economic lay-off or transfer of the Insured
- d) Impediment to access to the rental site due to roadblocks or strikes
- e) If the Insured is forced to cancel or renounce his stay within 48 hours before or after the contractual date of starting of the rental due to a ban on sites due to pollution, flooding, fire, natural event or epidemic.
- f) As a result of an administrative or judicial summons that cannot be postponed.
- g) Unavailability of the rented premises preventing their use as a result of a fortuitous event, such as fire, storm...
- h) Visa denial by the country's authorities
- i) Theft of identity card, passport 48 hours before departure.
- j) Impediment to access of the rental premises on the day scheduled for taking possession of the rented premises as a result of the theft or attempted theft of the vehicle.
- k) If the insured's holiday dates have been changed by decision of his employer.



What is not insured ?

Boat and vehicle rentals
Rentals of more than 180 days.
Rentals made outside the European Union.
The General Civil Liability of the tenant
Rental liability following
Recourse by neighbours
Liability for material damage
The repatriation of insured persons, unless mentioned in the Special Conditions.
The rents above **Capital**.



Are there any restrictions on cover?

Exclusions applicable to the « Cancellation » and « Interruption of stay » cover:

Pregnancy beyond the 28th week or childbirth,
The Consequences of Participation in a cure, an aesthetic treatment, a psychic or psychotherapeutic treatment not accompanied by hospitalization of at least 3 days,
Accidents and illnesses whose origin is known before the contract is taken out, unless there is an unforeseeable change in health.
The foreseeable alteration of pre-existing health at the time of subscription,
Disputes or disputes based on a description or inventory of fixtures,
Economic lay-off or professional transfer whose procedure is initiated at the time of subscription.
The accident for which the insured has been positively tested for alcohol or drug use in proportion to the legal rate in force constituting an offence.

The accident, as a pilot of a flying vehicle, during participation in a motor sport event and their preparatory tests,
The lack of vaccination or the impossibility of vaccination.
Cancellations due to the approved intermediary
Reimbursement of the insurance contribution.
Changes in holiday dates if one of the occupants is a company manager, a professional, a craftsman or an intermittent entertainer



What are my obligations ?

At subscription of the contract : Pay the contribution indicated in the contract and as soon as your rental contract is signed or deposits have been paid, you have 10 days to subscribe to ADAR insurance. After this period, subscription is still possible, but you will only benefit from all the guarantees after a 7-day waiting period has been applied, during which no guarantee can take effect.

How to claim ?

Make the claim report to the insurer within fifteen days of the date on which the policyholder became aware of it.
Provide all supporting documents necessary for the payment of the compensation provided for in the contract. Take all necessary measures to limit the damage.



Where am I covered ?

- ✓ Cancellation: Worldwide
- ✓ Interruption: at the located area in the European Union



When and how do I pay?

The special premium is payable in advance according to the terms of contract

The payment can be processed by banking means of payment.



When does the cover start and end?

Subject to payment, the INTERRUPTION AND RESIDENCE Cancellation guarantees apply from **Date de Début de la garantie** to **Date de Fin de la garantie** provided that the insurance was purchased before the start date of the rental period, and within a maximum of 10 days following the signature of the contract of rental or payment of the deposit or deposit.

If the insurance was purchased after the maximum period of 10 days following the signature of the rental contract or the payment of the down payment or deposit; the INTERRUPTION AND RESIDENCE Cancellation benefits will only be acquired after the application of a 7-day waiting period during which no coverage can take effect,



How do I cancel the contract?

Existence of a withdrawal right within the past 14 calendar days which starting point is the conclusion of the contract. If the start date of the warranty period is within the 14-day withdrawal period, a premium calculated at pro rata temporis to the insured period will be deducted from the premium received.

Methods of exercising this right: by sending a registered letter.