

Assurance « ADAR + –Annulation de séjours

et Risques Locatifs »





Assureur : Le contrat est souscrit par l'intermédiaire de Groupe Special Lines pour le compte de Groupama Rhône-Alpes Auvergne 50 rue de Saint-Cyr - 69251 Lyon cedex 09 - N° de SIRET 779 838 366 000 28, Entreprise régie par le Code des Assurances et soumise à l'Autorité de Contrôle Prudentiel et de Résolution, 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09.

This backgrounder 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 "ADA +R 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 ?	 Qu'est-ce qui n'est pas assuré ?
<p>What is Insured ?</p> <p>Cancellation (events a→k) /interruption (a,b,e,f,g) of stay resulting from :</p> <ul style="list-style-type: none"> 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. (* In a partial exception to the exclusions, a serious illness will be considered to be the fact of the Insured person being tested positive for Covid 19 within 7 days prior to the contractual rental start date. The guarantee will be limited to the arithmetic share of only related persons living under the same roof. The Insured person must provide a positive PCR test for the coverage to apply. 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 or natural event . 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. <p>Rental liability following a fire, explosion, water damage, frost occurring in the premises, the pecuniary consequences of the liability of tenants or occupants under articles 1732 to 1735 and 1302 of the Civil Code for damage caused to movable and immovable property belonging to the owner.</p> <p>Recourse by neighbours and third parties following a fire, explosion, water damage or frost damage occurring in the premises, the financial consequences of the liability that tenants or occupants may incur under Articles 1240, 1241 and 1242 of the Civil Code for any physical and material damage caused to neighbours and third parties</p> <p>Liability for material damage caused to movable goods that is the subject of the inventory and which is located inside the rented dwelling and to the immovable property belonging to the owner.</p> <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 Voluntary suicide and while sound in mind Complications from pregnancy when the person is more than seven months' pregnant upon departure 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 Forgetting vaccinations 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 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 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. 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.</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% 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</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

Leases agreed by persons related to each other to any degree.

Exclusions applicable to the guarantee for financial loss resulting from dishonest or fraudulent action

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.



Where am I covered?

Cancellation: Interruption: for the renters of the whole world, for rentals in the European Union
Civil Liability Rental: for rentals located in France



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

Epidemics and/or pandemics and/or illnesses of viral and/or bacterial origin recognized by the French authorities at stage 2 or 3 and/or recognized in phase 4 by the WHO or that are declared by the WHO to constitute a public health emergency of international concern leading to the implementation, in any State concerned by the Insured person's activities, of national or local compulsory and restrictive measures related to the movement of persons and/or the organization of shows or events with a live audience and/or actions concerning property and persons taken as part of the above health measures.

Atypical pneumopathy and/or the influenza virus A-H1N1 and/or avian influenza and/or severe acute respiratory syndrome.

The epidemic referred to as Covid 19, an illness related to the SARS-COV-2 virus as well as any illness caused by coronaviruses and their possible mutation(s).

Exclusions applicable to the Occupant's Civil Liability coverage

Any damage to property located outside France

Any damage that does not engage the tenant's civil liability,

Any damage to the Tenant's property,

Damage resulting from deliberate damage, cigarette burns or any other smoker's item

Damage caused by domestic animals in the insured's care,

All damage caused by moisture, condensation, fog, smoke,

Breakdowns in the equipment made available to the insured,

Damage to lamps, fuses, electronic tubes, cathode ray tubes, semiconductor crystals, heating resistors and heating blankets,

Any damage, theft or disappearance of the Tenant's property,

Theft or disappearance of the owner's movable property,

The cost of cleaning,

The following are excluded from 'non-compliance' guarantees

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%

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

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.

Exclusions applicable to the guarantee for financial loss resulting from dishonest or fraudulent action

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.



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. (except for the Occupant's Civil Liability coverage, which takes effect the day after noon of the premium payment)



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.



How do I cancel the contract?

You have the right to waive this contract for a period of thirty (calendar) days from its conclusion, without any costs or penalties. However, if you benefit from one or more insurance premiums offered to you, so that you do not have to pay a premium over one or more months at the beginning of the contract, this period runs only from the payment of all or part of the first premium.

The exercise of the right of waiver is subject to the following four conditions:

- 1° You have subscribed to this contract for non-professional purposes;
- 2° This contract comes in addition to the purchase of a good or service sold by a supplier;
- 3° The contract you wish to waive is not fully executed;
- 4° You have not declared any loss guaranteed by this contract.

How to exercise this right in this situation, you can exercise your right to waive this contract by letter or any other durable medium addressed to the insurer of the contract. The insurer is required to reimburse you the premium paid within 30 days of your waiver. In addition, to avoid double-dipping, you are invited to check that you are not already