

# TRAVEL INSURANCE

Insurance Product Disclosure Document

BASTION Insurance Company Ltd

## Cancellation/Curtailment Insurance



This information document provides a summary of the main benefits and exclusions of the product. It does not take into account specific needs and requests. Complete information on this product is provided in the pre-contractual and contractual documentation.



### What is insured ?

#### **Cancellation Insurance prior to the departure date in case of:**

- ✓ Death, serious accident or serious illness of yourself or a family member.
- ✓ Serious damage caused by fire, explosion or water damage.
- ✓ Theft from your professional or private premises.
- ✓ Pregnancy complications.
- ✓ Administrative or professional attendance required in the following fields :
  - o Economic dismissal of yourself or your spouse.
  - o Convocation before a court.
  - o Obtaining a job or a Pole-emploi internship.
  - o Convocation to a remedial examination.
  - o Non-disciplinary job transfer.
- ✓ Counter-indications or consequences of vaccination.
- ✓ Visa Refusal.
- ✓ Serious damage to your vehicle.
- ✓ Theft of your National ID card and/or passport.
- ✓ Illness or accident preventing the practice of the activity, main object of your trip.
- ✓ Pregnancy before the 32nd week.

#### **Curtailment insurance on site :**

In case of repatriation organized by an assistance company: Reimbursement of unused ground services.



### What is not insured ?

#### **Cancellation insurance :**

Pre-existing illnesses, known before the purchase of the trip and insurance.

Illnesses or serious accidents that have not been confirmed by a Doctor before the date of departure.

Illnesses or accidents that do not prevent travel.

Any cause related to COVID 19 (positive test or illness)

#### **Curtailment insurance :**

Repatriations not organized by an assistance company.



### Are there any restrictions on cover ?

#### **Main Exclusions :**

Prohibitions decided by the authorities.

Any intentional act that may result in activating one of the contract guarantee.

Pregnancy beyond the 32nd week.



## Where am I covered ?

- ✓ Worldwide.



## What are my obligations ?

### When subscribing the contract :

- Do not omit any information / Be up to date with premium payments.

### In case of a claim :

- Travel Cancellation : report the claim as soon as possible and at the latest within 5 working days.
- Trip curtailment: report the claim as soon as possible and at the latest within 48 hours.



## When and how do I pay ?

The product insurance premium is due upon purchase of the travel package. It is to be paid by credit card on the tourism site offering our insurance guarantees.



## When does the cover start and end ?

- Travel Cancellation : From the date of purchase of the trip to the day of departure.
- Trip curtailment: On the dates of the trip purchased.



## How do I cancel the contract ?

- The subscriber has the possibility of renouncing to his subscription by sending a registered letter with a proof of receipt within 14 days from the date of subscription to the contract.
- When the insurance risk is immediately involved, the refund will be made on a pro rata basis.
- For the cancellation guarantee, no reimbursement will be possible 30 days before the start of the trip.
- If benefits have already been paid under the contract, the User can no longer exercise his right to cancel.

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