

Cancellation Insurance



Insurance Product Information Document

Compagnie : TOKIO MARINE EUROPE S.A (TOKIO MARINE HCC), a company registered with the Luxembourg Trade and Companies Register under number B221975, located at 26, Avenue de la Liberté, L-1930, Luxembourg, supervised by the Commissariat aux Assurances (CAA), acting for the purposes hereof through its French branch, governed by the French Insurance Code, registered with the Paris Trade and Companies Register under number B 843 295 221 and located at 36 rue de Châteaudun CS 30099 75441 Paris Cedex 09 and acting in compliance with the French Insurance Code.

Product : Cancellation Insurance ASO

This information document provides you with a summary of the main cover and exclusions of the insurance product and does not take into account your specific needs and requests. You will find complete information about the product in any pre-contractual documentation and the policy terms and conditions. In particular, the amount of any payout corresponds to the amounts agreed between the insurer and the policyholder detailed in the coverage table.

What is this type of insurance?

This insurance is an optional group insurance contract specially designed to meet the needs of participants in a sporting event organized by the policyholder.



What is insured?

THE FOLLOWING GUARANTEES ARE SYSTEMATICALLY PROVIDED:

- ✓ death, accident or serious illness (accident or illness requiring hospitalisation) of the Insured's spouse, cohabiting partner or partner in a civil partnership (PACS), of an ascendant or descendant to the first degree, or of a brother or sister, occurring in the thirty days prior to the event;
- ✓ pregnancy and childbirth, provided that the Insured is not pregnant at the time of subscription;
- ✓ refusal of a visa by the authorities in the country of the event, provided that the participant has not previously been refused a visa by these authorities;
- ✓ theft of the Insured's identity card or passport in the seven days prior to the event, provided that these documents are essential for travel;
- ✓ summons to appear before a court as a juror or witness, expert, or with a view to the adoption of a child;
- ✓ summons to court;
- ✓ summons to a make-up examination (university only), provided that the failure was not known at the time of registration for the event;
- ✓ serious damage (theft, fire, water damage, natural elements) to the Insured's main or secondary residence or business premises, more than 50% of which is destroyed and which absolutely requires the Insured's presence on the day of his/her departure or the event;
- ✓ an accident during transport by rail or sea enabling the Insured to travel to the event (with the exception of strikes and industrial action).

Accident" means any bodily injury resulting from the sudden action of a cause external to the Insured.

Illness" means any medically certified deterioration in health.

This policy covers participants who are under 75 years of age on the day of the event and who have subscribed to this policy for their participation in one or more sporting events organised by the Policyholder, referred to as the "insured".



What is not insured?

- ✗ Events not listed on the Declarations Page
- ✗ Persons not named in the Policy
- ✗ Accidents or events occurring outside the period of cover



Are there any exclusions from cover?

THE MAIN EXCLUSIONS ARE:

- ! ILLNESSES OR ACCIDENTS FIRST DIAGNOSED BEFORE APPLICATION FOR MEMBERSHIP.
- ! SUICIDE, ATTEMPTED SUICIDE, DRUNKENNESS (ALCOHOL LEVEL OVER 0.50%L) OR USE OF NARCOTICS OR MEDICATION NOT PRESCRIBED BY A COMPETENT MEDICAL AUTHORITY.
- ! PREGNANCY AND CHILDBIRTH IF PREGNANCY WAS KNOWN AT THE TIME OF SUBSCRIPTION ;
- ! PSYCHIC, MENTAL OR NERVOUS ILLNESSES NOT REQUIRING HOSPITALISATION FOR MORE THAN SEVEN DAYS.
- ! THE DIRECT OR INDIRECT CONSEQUENCES OF EPIDEMICS AND/OR PANDEMICS OF DISEASES OF VIRAL AND/OR BACTERIAL ORIGIN RECOGNISED BY THE FRENCH AUTHORITIES BY STAGE 2 OR 3 DECLARATION OR BY SUI GENERIS DECLARATION AND/OR BY ANY INTERNATIONAL AUTHORITIES AND/OR LISTED AND/OR RECOGNISED BY WHO OR SUBJECT TO A DECLARATION OF PUBLIC HEALTH EMERGENCY OF INTERNATIONAL SCOPE, PRESENTING A RATE OF CONTAGION AND ILLNESS LEADING TO PUBLIC HEALTH POLICIES INVOLVING RESTRICTIVE LOCAL AND/OR NATIONAL AND/OR INTERNATIONAL MEASURES IN TERMS OF POPULATION MOVEMENT AND SANITARY TREATMENT.



Where am I covered?

- ✓ Cover applies to claims occurring anywhere in the world..



What are my obligations?

Under penalty of nullity of the insurance contract or forfeiture of cover:

On enrolment :

- Answer exactly the questions asked by the insurer
- Provide all the supporting documents requested by the insurer
- Pay the premium (or part-premium) due under the policy.

During the term of the contract:

- Declare by registered letter within 15 days of becoming aware of any new circumstances that aggravate the risks covered or create new risks (e.g. change of address).
- Pay any instalments of the premium due under the contract.

In the event of a claim:

- Declare any claim likely to invoke one of the guarantees under the policy in accordance with the conditions and within the time limits laid down.
- Provide all supporting documents necessary for payment of the compensation provided for in the contract.
- Take all necessary measures to limit the damage.



When and how do I pay?

- The premium is payable in advance in a single instalment at the time of subscription.
- Payment can be made by credit card or direct debit.



When does my cover start and end?

Cover is acquired from the date of agreement between the parties, unless they stipulate that commencement is subject to payment of the first premium. These same provisions apply to any amendment to the contract Unless otherwise agreed, The contract is concluded until the end date of the event indicated in the Special Conditions.

The contract is concluded for a fixed period without tacit renewal.



How can I terminate the policy?

Cancellation may be requested in the cases and under the conditions stipulated in the contract