

Personal Accident 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 : Personal Accident 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:

- ✓ **Formule 1 :**
 - ✓ Death
 - ✓ Permanent partial or total disability
 - ✓ Treatment cost
 - ✓ Cost of research, rescue and salvage
 - ✓ Repatriation assistance
- ✓ **Options 2 and 3 :**
 - ✓ Death
 - ✓ Permanent partial or total disability
 - ✓ Treatment cost
 - ✓ Cost of research, rescue and salvage
 - ✓ Repatriation assistance
 - ✓ Temporary disability
- ✓ Coverage and indemnity limits vary according to option.
- ✓ Permanent disability occurs when physical potential is permanently reduced as a consequence of an accident.
- ✓ In the event of disability, compensation is calculated according to the insurance company's scale.
- ✓ The insured person is the member.
- ✓ The beneficiaries of the guarantees are :
 - ✓ in the event of death: the person designated as beneficiary or, failing that, in the following order: his/her spouse or civil union partner who is not separated or divorced, or his/her children, born or unborn, living or represented, or his/her heirs.
 - ✓ All other guarantees: the member.



What is not insured?

- ✗ Bodily injury or 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:

- ! ACCIDENTS CAUSED OR PROVOKED INTENTIONALLY BY THE INSURED, THE CONSEQUENCES OF HIS/HER SUICIDE OR ATTEMPTED SUICIDE, AS WELL AS ACCIDENTS CAUSED BY THE USE OF DRUGS OR NARCOTICS NOT MEDICALLY PRESCRIBED
- ! ACCIDENTS RESULTING FROM THE INSURED'S PARTICIPATION IN A BRAWL (EXCEPT IN CASES OF SELF-DEFENSE OR ASSISTANCE TO A PERSON IN DANGER), A DUEL, A MISDEMEANOR OR A CRIMINAL ACT.
- ! ANY PERSON WHO INTENTIONALLY CAUSED OR PROVOKED THE LOSS
- ! CONVALESCENCE AND ILLNESS (DISEASE, ACCIDENT) IN THE COURSE OF TREATMENT AND NOT YET CONSOLIDATED
- ! PRE-EXISTING ILLNESSES THAT HAVE BEEN DIAGNOSED AND/OR TREATED, AND HOSPITALIZED IN THE SIX MONTHS PRIOR TO THE REQUEST FOR ASSISTANCE
- ! TRAVEL UNDERTAKEN FOR DIAGNOSTIC AND/OR TREATMENT PURPOSES
- ! PREGNANCY, EXCEPT IN THE CASE OF UNFORESEEABLE COMPLICATIONS, AND IN ALL CASES AFTER THE THIRTY-SIXTH WEEK OF PREGNANCY
- ! CONDITIONS RESULTING FROM THE USE OF DRUGS, NARCOTICS OR SIMILAR SUBSTANCES NOT PRESCRIBED BY A PHYSICIAN, OR THE CONSUMPTION OF ALCOHOL WITH AN ALCOHOL LEVEL IN EXCESS OF 0.50%/L
- ! CONSEQUENCES OF ATTEMPTED SUICIDE



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