

Company : Mutuaide Assistance, Approval number N°4021137 – Insurance company approved and registered in France by the french insurance code

Product : « CAMPEZ COUVERT » policy

This information document presents a summary of the main cover and exclusions of the product. It does not take into account your specific needs and requirements. You will find comprehensive information on this product in the precontractual and contractual documentation.

What kind of insurance is this ?

Travel Insurance covers the insured person for any damages suffered before and during the trip, as well as any other personal costs incurred. The "Campez couvert" product includes cover for travel cancellation, late arrival, a curtailed stay, forgotten personal items and cover for the provision of a replacement vehicle.



What is covered ?

The insurance covers have different reimbursement ceilings, as indicated in the contract.

Insurance cover systematically provided :

- ✓ Trip cancellation charges of up to €5,000 per person and €30,000 per event.
Covid Extension
- ✓ Modification fee: Reimbursement of fees relating to modifications to the dates of stays: up to €2,000 per person and €10,000 per event in accordance with the conditions stated in the policy.
- ✓ Late arrival Reimbursement of unused accommodation days up to €4,000 per rented property or per pitch with a maximum of €25,000 per event
- ✓ Curtailed stay expenses Reimbursement of the costs of stays already paid for in addition to services related to the stay which were not used including any possible costs for cleaning the rented accommodation, in the case of an early return, up to €4,000 per person and with a maximum of €25,000 per event
- ✓ Replacement vehicle Payment for the provision of a replacement vehicle of a category equivalent to that of the vehicle immobilised following a breakdown, damage to the vehicle or theft during the stay for a maximum period of 3 consecutive days
- ✓ Forgotten item left behind in the rented accommodation Reimbursement of shipping costs for personal belongings left behind in the rented accommodation with a maximum of €150 per shipment



What is not covered?

- ✗ Cancellation for reasons of personal convenience.



Are there any exclusions to the cover ?

Main exclusions :

- ! Consequences and/or events resulting from a work strike, a terror attack, or an act of terrorism.
- ! Wilful misconduct on the part of the insured party.
- ! Diseases or accidents detected for the first time, or for which you received treatment or were hospitalised, if these take place between the date on which you purchased your trip and the date on which you signed up to the insurance policy.
- ! Pregnancy complications beyond the 6th month.
- ! Bankruptcy of the travel organiser, or of the airline or rail company.

Main restrictions :

- ! The excess, i.e. an amount indicated in the policy which the insured person has to pay, for the cancellation fee cover.
- ! The cover for late arrival and curtailed stay expenses apply after a period of one day.



Where am I covered ? ?

- ✓ The cover taken out under this policy applies worldwide.



What are my obligations ?

Your insurance policy may be void, or you may not be covered unless, on signing the policy, you:

- Pay the premium (or instalment) indicated in the policy.

In the event of a claim:

- Submit your claim in due form, within the allocated time, including all elements of a nature to evidence your loss.
- Inform us of any cover you may have taken out for similar losses, wholly or partially, with other insurers, as well as of any payouts you might have received in regards to the loss for which you have submitted your claim.
- In the case of theft, you must lodge a complaint with the competent authorities, and provide us with the original copy of the complaint.



When and how are payments made ?

Your premiums should be paid to your insurer, or to the insurer's agent, when first taking out the policy. Payments can be made by credit card, cheque, bank transfer or postal order.



When does cover start and when does it end ?

Cover start date

The "Travel cancellation" cover takes effect on the date you take out the policy.
All other covers take effect on the date of departure

Cover end date

The "Travel cancellation" cover expires on the date of departure
All other covers expire on the last day of your trip, with a maximum period of 90 consecutive days.



How can I cancel the policy ?

Since this is a temporary policy, it cannot be cancelled.
The policy expires, at the latest, on the date of return.