

AXA SCHENGEN « Low Cost »

Insurance Product Information Document

Insurer: Inter Partner Assistance SA, insurance company with head office in Belgium at 1000 Brussels, Boulevard du Régent, 7, assistance company authorised under no. 0487, B.C.E. 0415.591.055 on the Brussels company registry



This document aims to give you an insight into the main guarantees and exclusions of this insurance policy. This document has not been established according to your specific needs and the data listed is not exhaustive. For more information, check the contractual and pre-contractual conditions related to this insurance product. In the case of a discrepancy between the content of this document and the general and particular conditions, the conditions will always prevail.

What kind of insurance is it?

The insurance product, AXA Schengen Low Cost, is a temporary contract offering assistance to the traveler visiting the Schengen Area in the case of an accident, disease, and unforeseen events.



What is insured?

The following lists are only here to give a general idea of the kind of cover offered by this policy. Detailed conditions for each of the following guarantees below are in the General Conditions.

Assistance warranty services:

- ✓ Travelers assistance
 - Repatriation or transportation following a medical incident
 - Luggage repatriation
 - Assistance in the event of death: repatriation and funeral expenses (up to €750 for the cost of a coffin)
 - Medical expenses and emergency hospitalization (up to €30,000 per insured and per insurance period and €150 for dental fees)



What is not insured?

- ! Country of residence
- ! Stays longer than 180 consecutive days
- ! Medical expenses incurred abroad



MOST IMPORTANT EXCLUSIONS (non-exhaustive):

- ✗ Events due to intentional action, by suicide or suicide attempt or fraudulent activities;
- ✗ Expenses spent by the insured without an AXA ASSISTANCE prior agreement;
- ✗ Planned expenses before departure;
- ✗ Foreseeable damageable consequences from an intentional action or an omission by the insured;
- ✗ The need for assistance because the insured is intoxicated with alcohol or in a similar state because of products other than alcohol;
- ✗ Events induced by a foolhardy act, a bet, or a challenge from the insured;
- ✗ Events caused by war, civil war, popular uprising, a claim by a person or material by the authorities, social conflicts such as a strike, lockout, riot or popular revolt, terrorism or act of sabotage;

- ✗ Participation in a professional capacity in competitions or training for such events;
- ✗ States of pregnancy after the 28th week and voluntary termination of pregnancy;
- ✗ Complications or disease relapse which, at the time of the booking or the departure, were at risk of quick aggravation or medical contraindication;
- ✗ Medical expenses related to diagnosis and/or the medical treatment planned and their consequences.

In the event of reimbursement to the insured, the bank transfer outside the European Union is billed at a flat rate of €20.



Where am I covered?

- ✓ The assistance service is provided in all the countries of the Schengen area at the time of the insured event, including Liechtenstein, San Marino, the Principalities of Andorra and Monaco and Vatican City. In all cases, the present insurance does not cover the country of residence.



What are my obligations?

- When taking out a policy: Take out before traveling and declare all the risks.
- During the contract: Take all the measures to avoid losses.
- In the case of losses:
 - Report the loss as soon as possible;
 - Provide all the valuable insights;
 - Contact AXA ASSISTANCE before any intervention and do not agree for expenses without an AXA ASSISTANCE prior agreement;
 - Take all the reasonable measures to prevent and alleviate the consequences of the loss;
 - Handle systematically all the necessary steps with organizations such as Social Security and/or preventative healthcare covering the same expenses to get the recovery fees;
 - Join the medical certificate to all the loss declarations;
 - Draw up official reports by the authorities and inform the insurer within eight days. After this period, none of the reports will be valid, except in the case of force majeure;
 - Within a maximum of three months: provide the proof of expenditure, provide the proof of the facts giving the right to guarantee services and reconstitute systematically unused transport booking.



When and how shall I pay?

You must pay the premium plus taxes and contributions up front as soon as you receive the payment invitation.



When does the coverage start and end?

The contract starts at the subscription date and ends at the date of termination of the last applicable guarantee.



How can I cancel my contract?

You have the right to withdraw if your subscription lasts more than one month and has been taken remotely, with immediate effect as soon as the withdrawal is notified. In this case, you can withdraw within 14 days of the start date of the subscription.