

# AXA SCHENGEN « Multi Trip »

## Insurance Product Information Document

Assureur : Inter Partner Assistance SA, une compagnie d'assurance belge reconnue sous le numéro 0487, RPM Brussel TVA BE0415.591.055, Avenue Louise 166/1, 1050 Bruxelles



*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 Multi Trip, 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
  - Medical assistance
  - Medical expenses
  - Repatriation or transportation following a medical incident (other insured persons accompanying the victim)
  - Luggage repatriation
  - Assistance to the insured traveling alone
  - Extension of the traveler's stay (up to 750 EUR)
  - Daily compensation
  - Anticipated return
  - Assistance in the event of death: repatriation and funeral expenses (up to 750 EUR for the cost of a coffin)
  - Research and rescue expenses (up to 5,000 EUR)
  - Coverage of children below 18 years old
  - Transmission of urgent messages
  - Coverage of the communication expenses
  - Identity documents and travel documents theft
  - Sending of necessary medicine, glasses, contact lenses, and prosthetics
  - Medical expenses and emergency hospitalization (up to 100,000 EUR per insured and per insurance period and 150 EUR for dental fees)



### What is not insured?

- ! People living in the Schengen Area
- ! 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 28<sup>th</sup> 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 EUR20.



### Where am I covered?

✓ The guarantees apply in all the Schengen Area countries, Liechtenstein, San Marino, Andorra, Monaco, and the Vatican. In any case, the guarantees do not apply in 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 restitute 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.