

# Trip Cancellation insurance

## Insurance Product information document



**Company:** HELVETIA Global Solutions Ltd, a public limited company with a capital of 77,480,000.00 Swiss francs - **Address:** Aeulestrasse 60, 9490 Vaduz, Liechtenstein, registered in the Commercial Register of the Principality of Liechtenstein under number FL-0002.191.766-9, approved as an insurance company by the Financial Market Supervisory Authority of the Principality of Liechtenstein (FMA Liechtenstein). Helvetia is authorised to carry out insurance activities in France under the freedom to provide services, notified to the ACPR (Refassu ID: 224324).

### Product: Neat Camping - FLEX

This document is a summary of the main characteristics of the product. It does not take into account your specific needs and requests. Full information about this product can be found in the pre-contractual and contractual documentation.

### What type of insurance is it?

Neat Camping – FLEX is an insurance contract whose purpose is to cover the Insured during and during his trip.



#### What is insured?

##### ✓ CANCELLATION WITH JUSTIFICATION

Maximum 5000 € per person and 30 000 € per event. No deductible in the event of cancellation for medical reasons. In the event of loss of identity papers or cancellation of paid leave by the employer: 25% deductible. Other reasons: deductible of 15 euros per file.

##### ✓ CANCELLATION WITHOUT JUSTIFICATION

Up to a maximum of €5000 per claim.  
Deductible of 30% of the total amount of the stay.

##### ✓ CHANGE FEES

Coverage up to a maximum of €2,000 per person and €10,000 per event.

##### ✓ LATE ARRIVAL

Reimbursement of unused land benefits in proportion to the rental, with a maximum of €4,000 per rental or pitch, up to a limit of €25,000.  
Franchise : 1 jour.

##### ✓ INTERRUPTION OF STAY FEES

Reimbursement of unused land services on a pro rata temporis basis, including any cleaning costs of the rental, in the event of premature return.  
Coverage up to a maximum of €4,000 per person and €25,000 per event. Deductible: 1 day.

##### ✓ REPLACEMENT VEHICLE

Coverage of a replacement vehicle of equivalent category to the immobilized vehicle for a maximum of 3 consecutive days.

##### ✓ FORGETTING A PERSONAL ITEM IN THE RENTAL

Coverage of the return of a single object, up to a maximum of €150 per file.

##### ✓ VETERINARY CARE AND DOG CAT ASSISTANCE COSTS

Coverage of a maximum of 2 veterinary consultations per stay, up to a limit of €250 for all Care Costs and Assistance guarantees.



#### What is not insured?

✗ Anything not mentioned in the list "What is insured?" opposite.



#### Are there any exclusions to coverage?

The main exclusions of the contract are:

- ! The consequences and/or events resulting from the strike, an attack or an act of terrorism.
- ! Intentional fault on the part of the insured.
- ! Illnesses or accidents that have been the subject of an initial diagnosis, treatment or hospitalisation between the booking of the trip and the subscription of the contract. Pregnancy complications beyond the 6th month. The failure of the tour operator or the airline or railway company.



## Where am I covered?

Warranties apply worldwide.



## What are my obligations?

### - When you take out the contract

The Insured is required to pay the contribution.

The Insured is required to answer exactly the questions asked by the Insurer, in particular in the declaration form allowing him to assess the risks covered.

### - In the event of a claim

The Insured must declare their claim within 5 working days from the time they become aware of the claim.

The Insured is required to provide the Insurer with all supporting documents necessary for the implementation of the insurance guarantees and assistance services provided for in the contract.



## When and how to make payments?

Premiums are payable to the insurer or its underwriting representative. Payments can be made by credit card, cheque, money order and bank transfer.



## When does coverage start and when does it end?

### Start of coverage

Cancellation with proof: the day of subscription to this contract

Forgotten objects: the day of departure from the place of stay

Other guarantees: on the day of arrival at the place of stay

### End of coverage

Cancellation with proof: on the day of the start of the stay

Forgotten items: 10 days after the insured's return home

Other coverage: the day of departure from the place of stay



## How can I cancel the contract?

As this is a temporary contract, it cannot be terminated.