

Assistance, Legal liability and Luggage benefits

Insurance Product Information Document

CCM ASSURANCE : N° Orias 12066830

Company: ALLIANZ IARD – French insurance company




Product: **Globe trotter cover**

This product information document presents a summary of the contract's main guarantees and exclusions. It does not take into account your needs and specific requests. You shall find detailed information about this product in the pre-contractual and contractual documentation. The benefits that are preceded by a green check are systematically granted.

What is this type of insurance?

The « Globe trotter cover » product has been subscribed by the AMI Association on behalf of its members under 70 years of age who are travelling outside of their country of residence. It provides for **Assistance benefits**, coverage of **Legal liability** that may occur during private life or during internships, and coverage of your **luggage** during the outward and return travel.

These benefits complete the health, accidental death and dismemberment benefits that are described in the information document of the product « Health, accidental death and dismemberment benefits » of the contract number 080225/503 with AWP Health & Life S.A.

 What is insured ?	 What is not insured ?
<p>Assistance benefits :</p> <ul style="list-style-type: none">✓ Medical transport✓ Repatriation✓ Presence of a relative if hospitalized > 7 days (outward/return ticket + €80 per night, max 8 nights)✓ Transport of body in case of death (funeral costs limited to €1 500)✓ Early return following the death of a member of the immediate family (return ticket)✓ Search costs (maximum €3 000)✓ Advance of funds in cases of theft (up to €700)✓ Dispatch of essential medicines which cannot be found on site✓ Legal assistance abroad : payment of fees up to €3 000 or advance of bail up to €7 000, to be reimbursed <p>Optional benefit for students : Costs of the interruption of studies (reimbursement on a pro rata basis of the scholarship fees in case of hospitalization > 45 days, up to €15 000)</p> <p>Legal liability :</p> <ul style="list-style-type: none">✓ <u>Personal injury</u>: limited to €4 500 000.✓ <u>Damage to property and consequential losses therefrom</u>: limited to €450 000.✓ <u>Objects entrusted during a period of traineeship</u> : limited to 11 500€. <p>Luggage insurance :</p> <p>During the outward / return journey, luggage, objects and personal effects under the responsibility of the transport company, limited to €1 150 in addition to the reimbursement from the transport company, in the event of :</p> <ul style="list-style-type: none">✓ Theft and loss,✓ Total or partial destruction.	<p>✗ Accidents or illnesses which occurred prior to the effective date of the contract.</p> <p>✗ The intentional act of the covered person.</p> <p>✗ The absence of random.</p> <p>✗ Assistance due to a non-covered accident or illness.</p> <p>Legal liability :</p> <p>✗ The consequences of any material damage and/or personal injury affecting personally the covered person and the members of his/her family.</p> <p> Are there any restrictions on cover ?</p> <p>Main exclusions for all guarantees</p> <ul style="list-style-type: none">! Use of non prescribed drugs and non medicinal products! Participation in duel, bet, crime and offence, fights (except self-defence), strikes! Alcoholism or drunkenness! Accidents and diseases incurred during sport competitions or within a professional context <p>Main exclusions relating to Assistance benefits only</p> <ul style="list-style-type: none">! Assistance due to epidemics, pollution, natural disasters! States of pregnancy unless unforeseen complications, and in all cases from the 32nd week of pregnancy <p>Main exclusions relating to Legal liability only</p> <ul style="list-style-type: none">! Damage resulting from the use of land motor vehicles, sailing and motor boats, and air navigation appliances! Damage resulting from any professional activity! Objects entrusted to the insured (except in case of internships)! Consequential damage that is not the direct result of accidental damage to property and/or personal injury that is covered! Internships in the medical and paramedical field (except for internships exclusively on an observation basis) <p>Main exclusions relating to Luggage insurance</p> <ul style="list-style-type: none">! Fragile objects such as porcelain, glass, ceramic! Laptop computers, mobile phones! Cash, credit cards <p>Main restrictions</p> <ul style="list-style-type: none">! €100 deductible per file and per claim for each Legal liability guarantee.

