



## General Terms and Conditions

### • TRIP CANCELLATION •

#### DEFINITIONS :

**Serious Illness** : Any change in health ascertained by a medical authority reputed to be competent which implies the ceasing of all professional or other activity and which requires a medical prescription.

**Serious Accident** : Any physical incident not intentionally caused by the victim arising from the sudden action of an external cause ascertained by a medical authority reputed to be competent which implies the ceasing of all professional or other activity.

**Luggage** : Travelling bags, suitcases, personal effects and objects required for your personal needs during the trip which is the subject of this contract, excluding the personal clothing worn by you.

**The Assister** : The specialist assistance Companies and their Central Assistance Office, selected by L'EUROPÉENNE D'ASSURANCES.

**Domicile** : the habitual place of residence of the person insured in Europe,

**Family Member** : The spouse or concubine, the ascendants or descendants, fathers-in-law, ( \*step-fathers ), mothers-in-law, ( \*step-mothers ), sisters, brothers, brothers-in law ( \*step-brothers ), sisters-in-law, ( \*step-sisters ) sons-in-law ( step-sons ), daughters-in-law ( \*step-daughters ).

#### ARTICLE 1 - NATURE OF THE GUARANTEE

L'EUROPÉENNE D'ASSURANCES covers you for the cancellation expenses which remain your responsibility and which have been invoiced to you by your service provider in application of his General Conditions of Sale when you cancel your trip **BEFORE DEPARTURE** for one of the following causes which occurs after you have taken out the insurance :

- ❖ Death, physical accident or serious illness, to yourself, your spouse or concubine, your ascendants or descendants, fathers-in-law, ( \*step-fathers ), mothers-in-law, ( \*step-mothers ), sisters, brothers, brothers-in law ( \*step-brothers ), sisters-in-law, ( \*step-sisters ) sons-in-law ( \*step-sons ), daughters-in-law ( \*step-daughters ), as well as the person indicated on the same contract,
- ❖ Cancellation caused by the death, serious illness or serious accident to the person indicated on your application form who is replacing you professionally or who is responsible for looking after your minor or handicapped children during your trip,

- ❖ Previously unknown contra-indications for vaccination or unforeseen complications following vaccination,
- ❖ A psychiatric, mental or depressive illness which requires hospitalisation for more than 3 days,
- ❖ Pregnancy complication
- ❖ Serious damage caused by fire, explosion, water damage or caused by the forces of nature to your place of work or private property ( including your secondary residence ) on condition that these premises suffer more than **50 %** destruction,
- ❖ Theft in the policy holder's professional premises or home, if that theft requires his / her presence, and if it occurred within 48 hours before his / her departure.
- ❖ The lay off for economic reasons of you, your spouse or your concubine insured under this contract,
- ❖ The refusal of a tourist visa by the authorities of the country to be visited, on condition that the request for a visa has been made in the time laid down by the competent Authorities of this country
- ❖ Cancellation by the person who was to have accompanied you on the trip, registered at the same time as you and insured under this contract, when the cause of the cancellation is one mentioned in the above list and if it occurs after the cancellation time-table has commenced.

#### **ARTICLE 2 - EFFECT OF THE GUARANTEE**

Subject to the policy holder having paid the premium, on the day before the first day of application of the penalties specified in the penalty scale in the event of cancellation, the coverage shall be effective as from the signing of this agreement and shall expire at the time of departure

#### **ARTICLE 3 - LIMITATIONS TO THE GUARANTEE**

The compensation owed under this guarantee shall not exceed the actual penalty amount charged within the upper limit of the scale specified in the special terms following the trip cancellation.

In any case, the compensation shall not exceed the following amounts :

maximum of **€ 600 including taxes** per person or **€ 3 000** per event including taxes

Insurance premium and visa costs shall not be refunded.

#### **ARTICLE 4 - DEDUCTIBLE**

No deductible apply

#### **ARTICLE 5 - EXCLUSIONS**

**All events not listed in article 1 « nature of the coverage » are excluded.**

**In addition to the exclusions specified in the General Terms, cancellation resulting from the following events shall not be covered :**

- \* **an illness or accident known to the policy holder previously to the trip reservation or to the signing of this agreement,**
- \* **Plastic surgery, courses of treatment, abortion, in vitro fertilisation and their consequences,**
- \* **Forgotten vaccination**
- \* **a mental, depressive or psychological illness requiring less than 4 days' hospitalisation,**
- \* **epidemics**

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**If the policy holder cancels late, L'Européenne d'Assurances shall only pay for cancellation costs payable on the date of occurrence of the event causing the cancellation.**

**If the insurance was taken out after the occurrence of the reason for cancelling the trip and in the policy holder's knowledge, the policy holder shall not be entitled to compensation.**