Multi-risk insurance for seasonal rentals

Insurance Product Infomation Document

Company : Aréas Dommages - Trade and Companies Register n° 775 670 466

Mutual insurance company with fixed contributions registered in France and governed by the Insurance Code

Policy product : Tranquiloc Insurance

This product information document provides a summary of the main covers and exclusions of the insurance product. It does not take into account your specific needs and requests. You will find the complete information on the product in the pre-contractual and contractual documents.

What is the type of insurance ?

Tranquiloc insurance policy (insurance policy n°01049724) is first meant to cover in case of cancellation, interruption of stay and late arrival on-site as well as in the event of damages caused to the rented property.

What is insured ?

The insured events benefit to the Insured within the limits of the ceilings and deductibles shown in the Table of Cover in the Special Terms and Conditions.

THE GUARANTEES SYSTEMATICALLY PROVIDED FOR THE TENANT:

Formula 1 (basic guarantees) :

- ✓ Cancellation (including COVID-related harm).
- ✓ Interruption of the stay (including COVID-related harm).
- ✓ Late arrival (including COVID-related harm).

OPTIONAL COVERAGES FOR THE TENANT (according to the formula)

Formula 2 (Formula 1 + options) :

- Civil liability for holiday accommodation.
- Anti-surprise resulting from a fraudulent transaction or the non-conformity of the rented property.
- Forgotten object in the rental property.
- Unavailability of the rented property.
- Replacement of keys following loss or theft.

Formula 3 (Formula 2 + options) :

- Loss, theft or damage to Luggage.
- Emergency veterinary expenses.
- Replacement vehicle in case of breakdown, theft or material accident.

OPTIONAL EXTENSION OF COVER

- Cancellation of a cure.

The guarantees preceded by a tick ✓ are systematically provided for in the contract.

What is not insured ?

- ✗ People who are not named on the insurance policy,
- ✗ Events occurring between the date of registration for the trip and the date this policy is taken out,
- ✗ Redundancy for serious misconduct of the Insured,
- ✗ Depression or psychiatric, nervous system or mental disorders except in the event of Hospitalization of more than 3 consecutive days.

Are there any restrictions on cover ?

THE MAIN EXCLUSIONS

- ! Damage intentionally caused or provoked by the Insured,
- ! Absence of any hazard,
- ! Epidemics and pandemics recognized by national or international health authorities unless otherwise stipulated in the Special Terms and Conditions and in accordance with the provisions of the COVID Option,
- ! Civil or foreign wars,
- ! Damage, with no fire or explosion, resulting from excess heat, closeness or contact with a light source or fireplace, sparks, sprayed or spilled fuel; burned laundry and clothing; and the total or partial destruction of objects that have fallen, been thrown or been set down in or on a fireplace,
- ! Practice of sport in a professional capacity,
- ! Participation in endurance or speed competitions on board any land, water or aircraft with an engine,
- ! Damage resulting from the consumption of alcohol by the Insured, characterized by the presence in the blood of a level of pure alcohol equal to or higher than that set by the regulations of the country visited and governing motor traffic,
- ! Use of a medicinal product or narcotics not medically prescribed, as observed by a competent medical authority.

THE MAIN RESTRICTIONS COMMON TO ALL COVERAGES

An excess may be payable by the Insured and/or a waiting period, particularly for the LATE ARRIVAL cover, for which a minimum delay of 24 hours is provided.

Where am I covered ?

✓ This policy covers the Insured in the event of cancellation of the stay, interruption of the stay and late arrival at the place of stay throughout the world, as well as in the event of damage caused to the rented property belonging to the owners throughout the world.

What are my obligations ?

Under penalty of nullity of the insurance contract, non-guarantee, cancellation, reduction of the claim indemnity or forfeiture of the guarantee

When subscribing :

- Provide exact answers to the questions asked by the insurer.
- Declare precisely the Insured identity.
- Pay the related travel insurance premium.

During the period of coverage :

- Declare by registered letter within 15 days following you knowing any new circumstances that could worsen the risk covered or create new ones such risk.

In case of claim :

- Declare any claim likely to involve one the covers of the contract under the conditions and related timeframes and attach all documents needed for the assessment of the claim.
- Declare any cover that may be subscribed for the same risks in whole or in part from other insurers, as well as any reimbursements you may receive for a claim.
- Declare a claim as soon as you are aware of it and at the latest within 2 business days in case of theft or 5 business days for any other event (in case of natural or technological disaster, the deadline is extended to 10 days following the publication of the ministerial declaration stating this situation).

When and how do I pay ?

The prime must be paid in full and in advance while subscribing.
Payment is made by credit card and must be sent to the insurer or to the representative designated in the contract.

When does the cover start and end ?

The insurance contract takes effect on the date of subscription and ends on the return date as indicated on the Special Terms and Conditions, subject to the payment of the premium.
The contract is concluded for a fixed period without automatic renewal.

How do I cancel the contract ?

The commitment is firm and definitive, with no possibility of cancellation or right of renunciation for stays of less than one month (L.112-2-1-II-3° of the Insurance Code).
However, a right of renunciation is provided for stays of more than one month, in accordance with Article L112-10 of the Insurance Code, the Insured who takes out an insurance contract for non-professional purposes, if he/she can prove that he/she has previous cover for one of the risks covered by this new contract, may renounce this new contract, without charge or penalty, as long as it has not been fully executed or the Insured has not called in any cover, and within a period of thirty calendar days from the conclusion of the new contract. This right does not apply if you declare an insured Claim to the Insurer during this 30-day period.

The French version of this document prevails over the English version.

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