

Insurance Product Information Document
 Company : AWP P&C – French Insurance Company
 Product : Multi-risk n°303 301

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

What type of insurance is it?

The **Multi-risk n° 303 301** product is a temporary contract which offers to any person having booked a boat rental via the CLICK & BOAT website, as well as the websites Océans Evasion, Nautal Smart Sailing SL or Scansail Yachts International GmbH and according to the formula subscribed to, insurance coverage in case of cancellation, repurchase of deductibles as well as personal assistance services.



What is insured?

The coverage is acquired according to the formula subscribed to:

Standard Formula

- ✓ Personal Assistance

Standard Formula and Cancellation

- ✓ Personal Assistance
- ✓ Cancellation

Standard Formula and Cancellation and Trip Interruption

- ✓ Personal Assistance
- ✓ Cancellation
- ✓ Trip Interruption

Deductible Repurchase option (if subscribed)

The coverage preceded by a tick (✓) are systematically provided for in the contract



Who is not insured?

- People living outside Europe, Monaco, USA, Canada, Russia, Australia and New Zealand, United Kingdom, Argentina, Mexico and Brazil.



Are there any exclusions to the coverage?

Main Exclusions:

- ! The suicide or attempted suicide of the insured person
- ! The consumption of alcohol by a beneficiary and/or the absorption by a beneficiary of drugs and any narcotic substance mentioned in the Public Health Code, not medically prescribed
- ! Damage caused by civil or foreign war, riots, civil commotion, manipulation of weapons or hostage taking
- ! The possible consequences (control, additional treatment, recurrence) of an illness that has given rise to repatriation in the 6 months preceding the request for assistance
- ! Voluntary termination of pregnancy, in vitro fertilization
- ! The participation in any sport practiced in a professional capacity or under contract with remuneration as well as the preparatory training
- ! Natural disasters

Main Restrictions:

- ! For the Cancellation Coverage: deductible of 30 € per insured or 25% of the amount of the cancellation fees with a minimum of 150 € per insured in case of cancellation following the suppression or modification of the date of vacations by the employer
- ! For the Medical and Hospitalization, Emergency Abroad Expenses Coverage: deductible of 60 €
- ! For the Deductible Repurchase Coverage: deductible of 350 € or 500 € depending on the formula subscribed to



Where am I covered?

The areas of intervention of Allianz Assistance concerning the coverage of the present agreement are :

- ✓ The world zone (*) **excluding countries not covered, for Personal Assistance and Cancellation Insurance**
- ✓ **Europe + Maghreb (**)** zone, for the **Deductible Repurchase option**

(*) World Zone ☒ All countries **except Countries not covered.**

(**) **Europe + Maghreb zone** ☒ The countries of the European Union, the United Kingdom, Western Russia + Morocco, Algeria and Tunisia

An updated list of all countries not covered is available on the Allianz Assistance website:

<http://paysexclus.votreassistance.fr>.



What are my obligations?

Under the penalty of nullity of the insurance contract or non-guarantee:

- **At the subscription of the contract**

Declare the risk to be insured in good faith to enable the insurer to assess the risks it is assuming.

Pay the premium indicated at the time of subscription of the contract.

- **During the course of the contract**

Declare any new circumstances that have the effect of aggravating the risks assumed or creating new ones.

- **In the event of a claim**

Declare any claim to activate one of the coverages under the conditions and within the time limits and attach any document useful for the assessment of the claim.

Inform the insurer of any coverage that may have been taken out for the same risks, in whole or in part, with other insurers, as well as of any reimbursement received in respect of a claim.



When and how to make payments?

The premium must be paid on the day of subscription to CLICK&BOAT.



When does the coverage begin and when does it end?

The contract takes effect the next day at 00:00 am of the payment of the premium by the insured and ends 24 hours after the date of return.

The insured has a right of renunciation.



How can I terminate the contract?

As this is a temporary contract, no cancellation is possible at the initiative of the insured.