

TRAVEL INSURANCE

Insurance Product Disclosure Document

BASTION Insurance Company Ltd

Cancellation/Curtailment Insurance



This information document provides a summary of the main benefits and exclusions of the product. It does not take into account specific needs and requests. Complete information on this product is provided in the pre-contractual and contractual documentation.



What is insured ?

Cancellation Insurance prior to the departure date in case of:

- ✓ Death, serious accident or serious illness of yourself or a family member.
- ✓ Serious damage caused by fire, explosion or water damage.
- ✓ Theft from your professional or private premises.
- ✓ Pregnancy complications.
- ✓ Administrative or professional attendance required in the following fields :
 - o Economic dismissal of yourself or your spouse.
 - o Convocation before a court.
 - o Obtaining a job or a Pole-emploi internship.
 - o Convocation to a remedial examination.
 - o Non-disciplinary job transfer.
- ✓ Conter-indications or consequences of vaccination.
- ✓ Visa Refusal.
- ✓ Serious damage to your vehicle.
- ✓ Theft of your National ID card and/or passport.
- ✓ Illness or accident preventing the practice of the activity, main object of your trip.
- ✓ Lack or excess of snow in a ski resort.
- ✓ Pregnancy before the 32nd week.

Curtailment insurance on site :

In case of repatriation organized by an assistance company: Reimbursement of unused ground services.



What is not insured ?

Cancellation insurance :

- ✗ Pre-existing illnesses, known before the purchase of the trip and insurance.
- ✗ Illnesses or serious accidents that have not been confirmed by a Doctor before the date of departure.
- ✗ Illnesses or accidents that do not prevent travel.
- ✗ Any cause related to COVID 19 (positive test or illness)

Curtailment insurance :

- ✗ Repatriations not organized by an assistance company.



Are there any restrictions on cover ?

Main Exclusions :

- ! Prohibitions decided by the authorities.
- ! Any intentional act that may result in activating one of the contract guarantee.
- ! Pregnancy beyond the 32nd week.



Where am I covered ?

- ✓ Worldwide.



What are my obligations ?

When subscribing the contract :

- Do not omit any information / Be up to date with premium payments.

In case of a claim :

- Travel Cancellation : report the claim as soon as possible and at the latest within 5 working days.
- Trip curtailment: report the claim as soon as possible and at the latest within 48 hours.



When and how do I pay ?

The product insurance premium is due upon purchase of the travel package. It is to be paid by credit card on the tourism site offering our insurance guarantees.



When does the cover start and end ?

- Travel Cancellation : From the date of purchase of the trip to the day of departure.
- Trip curtailment: On the dates of the trip purchased.



How do I cancel the contract ?

- The subscriber has the possibility of renouncing to his subscription by sending a registered letter with a proof of receipt within 14 days from the date of subscription to the contract.
- When the insurance risk is immediately involved, the refund will be made on a pro rata basis.
- For the cancellation guarantee, no reimbursement will be possible 30 days before the start of the trip.
- If benefits have already been paid under the contract, the User can no longer exercise his right to cancel.