

Business Travel Insurance Cover

Product disclosure statement by MONDIALCARE

Insurance Company : GROUPAMA - GSL SPECIAL LINES

Product: BUSINESS TRAVEL

This statement provides a summary of the main coverage as well as of the exclusions of the policy. It does not take into account any of your special needs and requests. You will find the exhaustive information on this product in the pre-contract and contractual documents

What kind of insurance is it ?

The insurance for business travel product provides all employees or anyone on a business trip, assistance and insurance benefits they may need over the full duration of the policy. Such as repatriation, medical and hospital expenses. The insurance also includes personal liability.



What is insured ?

✓ Personal individual cover in the event of an accident

Accidental death (limited to €50,000 or €150,000 based on the selected option)
Accidental death of spouse or dependent child
Total or partial **permanent disability** capped at: €50,000 or €150,000 based on the selected option
Daily Benefit in the event a comas (€75 per day from day 10)
Reimbursement of expenses incurred due to hospitalization (up to €20,000)

✓ Assistance in the event of an accident

Repatriation and medical transport (actual costs)
Reimbursement of medical expenses including those generated by Covid-19 (cap: €2,000,000).
Emergency **dental costs** €300 per tooth and €900 per claim
Accompanying the insured/ repatriated and return of the spouse
Person present with the insured in hospital (ticket - hotel expenses €250 per night, up to €5,000)
Extended stay (€250 per day, up to € 2,000)

✓ Assistance in the event of a death

Death assistance: Repatriation, coffin costs
Accompanying the deceased (€250 per day, up to 3 days)

✓ Assistance and Services

Early Return (reimbursed based on the actual costs)
Advance on bail costs (cap: €60,000)
Legal aid, legal fees (€20,000)
Means of payment lost or stolen (cap: €15,000)
Recovery of the insured's vehicle (actual costs)
Search and rescue costs (€5,000 per insured and €30,000 per event)

✓ Insurance Coverage

Baggage and Personal Items
Loss, theft or destruction (see Table of Benefits)
Travel Incidents
Delay, cancellation or boarding refused (see able of Benefits)
Personal Liability Abroad
Any and all damage : personal injuries, property damage, and consequential loss, deductible of €150 euro per claim (cap: €5,000,000, including €1,500,000 for Property damage and consequential loss:



What is not insured ?

- ✗ Employees under the expatriate or secondment status.
- ✗ Employees who are not affiliated or insured under the social security or under any other healthcare insurance company
- ✗ The consequences of intentional accidents
- ✗ Accidents from practising certain sports
- ✗ Drink driving Accidents
- ✗ Accidents caused by war



Is there any exclusion to the cover ?

Main Assistance exclusions

- ! Any pre-existing illness diagnosed and/or treated
- ! Trips undertaken for the purpose of diagnosis and/or treatment
- ! Pregnancy conditions, unless unforeseeable complication, and in any case, from week 36 of pregnancy
- ! Any condition resulting from drug use, narcotics or attempted suicide
- ! Intentionally caused damage
- ! Events that occurred on practising dangerous sports
- ! The consequences of civil or foreign war, attacks, official bans, seizures or forced seizure by security forces
- ! The consequences of riots, strikes, piracy, where the insured is actively involved
- ! The consequences of weather difficulties such as storms and hurricanes.
- ! Epidemics (Covid-19 excepted), pollution and natural disasters.

In addition to the above exclusions and as for the medical expense cover, the following is not covered :

- ! Expenses incurred after an accident or an illness medically established prior to the insurance purchase.
- ! Consequential medical or hospital expenses
- ! Cosmetic or reconstructive surgery costs and well-being services
- ! Cosmetic surgery of any kind, not resulting from and accident covered
- ! The cost of internal, optical, dental, functional, aesthetic prostheses and hearing aids
- ! The effects and consequences of psychiatric conditions



Is there any exclusion to the cover ?

Exclusions to the Baggage Cover

- ! Damage resulting from the decision of a public or governmental authority
- ! Damage resulting from the proper defect of the insured item, its natural wear and tear or its depreciation
- ! Cash, checkbooks, magnetic or credit cards, transport tickets...
- ! Musical instruments, works of art...
- ! The means of transport and sports equipment of all kinds.
- ! Glasses, contact lenses, prosthetics and equipment of any kind.
- ! Stolen luggage, belongings and personal items left unattended
- ! Theft committed by employees in the performance of their duties.
- ! Stolen jewelry where they were not placed in a safe.
- ! The consequences of willful misconduct of individuals insured under this Policy.
- ! Damage or loss caused by war.
- ! Damage or loss caused by a natural disaster.

Exclusion to the Personal Liability:

- ! The damage caused by war.
- ! Damage or loss caused by a natural disaster.
- ! The consequences of asbestos or lead used in buildings.
- ! Punitive or deterrent damages
- ! Damage from Pollution
- ! Damage of the nature of those referred to in Article I. 211-1 of the Insurance code on the compulsory Car Insurance
- ! Damage and consequential loss caused by a fire, explosion or water damage that originated in the building owned, rented or occupied by the Insured.
- ! Thefts committed in buildings mentioned in the previous exclusion
- ! Property damage (other than those referred to in the two previous exclusions) and consequential damage caused to property under the care of, used by or deposited to the Insured.
- ! The consequences of air, sea, river or lake navigation with craft owned, under the care of or used by the Insured.
- ! Damage caused by weapons and their ammunition whose possession is prohibited and owned, held by the Insured with no prefectural authorisation.
- ! Damage set to be legally insured and resulting from hunting.
- ! Damage caused by non-domestic animals.
- ! Damage caused by first-class and second-class dogs.

Accident and illness established prior to booking the ticket.

- ! Suicide, suicide attempt
- ! Intoxication or use of narcotics or drugs not prescribed by a qualified medical authority.
- ! Psychological or psychiatric disorders.
- ! Pregnancy, whether normal or pathological, delivery and childbirth.
- ! The consequences of willful misconduct of individuals insured under this Policy.
- ! Strike or embargo.
- ! Breakdown of the intended means of transport.
- ! Delay or removal of another means of transportation intended to the airport.
- ! Non provision, regardless of the reason, of a document required to take the intended means of transport.
- ! Any decision made by the carrier or tour operator.



Where am I covered ?

- ✓ Coverage under this Policy applies worldwide, exclusively for business trips or business assignments carried out by the Insured on behalf of the Policyholder.
- ✓ Coverage will be effective from when the Insured leaves his/her home or place of work and will end upon his/her return to the first of workplace or home. Coverage applies 24 hours a day for this whole period.
- ✓ Coverage will still apply to insured persons extending their trip for private purposes and for a maximum period of fifteen days



What are my obligations ?

You must, under penalty of nullity of the insurance policy or no cover granted :

- **On purchasing the insurance**

Declare the risk to be insured in good faith in order for the insurer to assess the risks they undertake.

Pay the premium mentioned on purchasing the Insurance.

- **In the course of the Policy**

Declare any new circumstances that may increase the risks covered or that may create new ones.

- **In the event of an Loss Event**

Report any accident that may give rise to a claim under the conditions and timeframes and attach any any documents useful to the assessment of the claim. Inform the insurer of any cover purchased for the same risks in whole or in part from any other insurers, as well as any reimbursement received for a claim.



When and how shall I pay the premiums ?

The premium must be paid on the day of purchasing the insurance with the insurer.

Payment shall be made by credit card on the insurer's website or by phone.



When shall the cover be effective and when shall it end ?

The policy is effective at the date of purchase and ends on the day of the last applicable purchased cover.



How can I cancel the policy ?

This insurance policy is a temporary insurance policy, therefore, it may not be cancelled by the Insured.