

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

What is this type of insurance ?

The **Young Persons/Foreign Studies** insurance product is a temporary policy available to people under the age of 31 travelling abroad for a period of between 2 and 24 consecutive months. This policy provides healthcare assistance in the event of accident, injury or an unforeseen event. It also covers damage to luggage, private third party liability or third party liability as tenant of the place of residence of the trip and the interruption of their studies.



What is insured?

In the event of accident or illness:

- ✓ Repatriation assistance
- ✓ Costs of emergency hospitalization abroad, including private room costs (limit: €500,000 per Insured Person)
- ✓ Emergency medical costs (limit: €500,000 per Insured Person and €300 for dental expenses)
- ✓ Psychological support following trauma

In the event of hospitalization of the Insured Person lasting more than 5 days:

- ✓ Accommodation costs of a family member (limit: €100 per day for a maximum of 10 days) and return transport costs

In the event of immobilization:

- ✓ Transport costs to continue the curtailed trip

For search and/or rescue costs:

- ✓ Reimbursement (limit for each type of expense: €8,000 per claim and €15,000 per insurance period)

For drugs that cannot be found locally

- ✓ Drug shipping costs

In the event of death of a family member:

- ✓ Early return to attend the funeral

In the event of theft of identity documents, credit cards, travel documents:

- ✓ Advance of funds (limit: €1,500 per claim and per insurance period)

In the event of death of the Insured Person:

- ✓ Repatriation of a body
- ✓ Funeral expenses (limit: €2,300)

In the event of permanent disability/death following an accident:

- ✓ capital (limit: €2,000 to €50,000 depending on the age of the Insured Person)

In the event of damage to luggage:

- ✓ Compensation (limit: €3,000 per claim including €300 for delay and €1,500 for valuable objects)

In the event of incurring third party liability during the stay abroad:

- ✓ Any physical, material or consequential non-material damage (limit: €1,500,000 per claim including €450,000 for material and consequential non-material damage)

In the event of interruption of studies:

- ✓ compensation (limit: €3,000 per claim)

The types of cover marked with a tick (✓) are automatically included in the policy



What is not insured?

- ✗ Any person resident outside Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, Reunion, Saint-Barthélemy
- ✗ Any person aged 31 and over on the day the policy is taken out
- ✗ Trips, training courses and study visits in Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, Reunion, Saint-Barthélemy and in countries not covered
- ✗ Trips, training courses and study trips abroad lasting less than 2 consecutive months or more than 24 consecutive months.



Are there any restrictions on cover?

Main exclusions:

- ! Deliberate acts, including suicide or attempted suicide by the Insured Person or fraudulent acts
- ! Damage resulting from war, whether civil or foreign, acts of terrorism, riots, popular movements, coups d'état, taking of hostages or strikes
- ! Damage occurring before the policy was taken out
- ! Expenses incurred without the prior approval of the insurer
- ! Convalescences and diseases under treatment but not yet completed
- ! Pre-existing injuries or illnesses diagnosed and/or treated, which resulted in hospitalization in the 6 months prior to the assistance request.
- ! Voluntary termination of pregnancy, in vitro fertilisation
- ! Participation in any sport (or preparatory training) as part of an official competition or on a professional basis

Principal restrictions:

- ! Excess of €30 per claim for the Damage to Luggage cover
- ! Excess per claim of €80 for the Third Party Liability during the Trip Abroad cover
- ! Payment of capital beyond permanent disability of 10%



Where am I covered?

- ✓ In the country(ies) visited during the trip or the region selected when the policy was taken out from among those offered by the insurer, excluding Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, Reunion, Saint-Barthélemy and North Korea.

The regions are: zone 1 (Europe, North Africa), zone 2 (All countries excluding Australia, Canada, United States), zone 3 (All countries).

Updated list of countries not covered on the insurer's website www.allianz-voyage.fr/pays-exclus.



What are my obligations?

Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:

- **When purchasing the insurance policy**

Declare the risk to be insured in good faith so as to enable the insurer to assess the risks it is covering,
Pay the premium indicated when purchasing the insurance policy

- **During the term of the policy**

Declare all new circumstances that may increase the risks insured or create new risks.

- **In the event of a claim**

Declare any event that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the claim,
Inform the insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how do I pay?

The premium is paid on the day the policy is taken out with the insurer.
However, monthly payment may be offered by the insurer.
Payment is made by bank card on the insurer's website or by telephone.



When does the cover start and end?

The cover takes effect once the premium is paid and ends on the expiry date of the last applicable cover type taken out.
The Insured Person has a right of cancellation.



How do I cancel the contract?

In the event of permanent return to France before the date initially planned, the policy is automatically cancelled. The Insured Person must notify this to the insurer by means of registered letter with acknowledgement of receipt.