

SEASONAL RENTING INSURANCE



Insurance Product Information Document

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Product : **TRANQUI'LOC**

This information document is not a pre-contractual document. It presents a summary of the main warranties and exclusions of the contract. 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 purpose of the "Tranqui'loc" travel insurance policy is to offer insurance cover to cover the insured when booking a seasonal rental in Europe.



What is insured?

POLICY BENEFITS

- Option 2 bis :

- Cancellation of the tenant
- Included: cancellation or modification of a trip in case of a positive Covid-19 diagnosis
- Trip Interruption
- Holiday Civil Liability

MAXIMUM OF GUARANTEE

- The guarantee is capped at:
 - € 8,000 per rental and € 38,000 per event for the cancellation guarantee,
 - Pro rated € 6,500 per rental and € 32,000 per event for the interruption guarantee.
- Up to € 2,500,000 for the Rental Personal Liability guarantee (sub-limits exist depending on the risks)



What is not insured?

- Stays longer than 90 consecutive days,
- The desire not to travel and/or the fear of travel.
- Residents outside the European Economic Area (except the Departments and Overseas Region, Mayotte, St Barthelemy and St Martin).



Are there any exclusion to the coverage?

- Accidents or diseases that have been the subject of a first observation, treatment or relapse, aggravation or hospitalization between the date of reservation of the stay and the date of accession to the contract .
- Unstable pathologies that have been observed or treated within 30 days prior to the reservation of the stay (unless the condition was stabilized).
- Accidents caused or intentionally caused by the Insured or the Beneficiary of the contract.
- The consequences of the Suicide consumed or attempted by the Insured.
- Absorption of drugs, narcotics, similar substances and medications not prescribed by an authorized medical authority and their consequences.
- The consequences of the alcoholic state of the Insured characterized by the presence in the blood of a level of pure alcohol equal to or higher than that fixed by the French law governing the car traffic.
- Nervous or mental diseases, resulting in hospitalization of less than 4 days
- Accidents occurring in the following circumstances are also excluded:
 - When the Insured practices a sport in a professional capacity, practice or takes part in an amateur race requiring the use of a land-based, aerial or water-powered vehicle, skiing off marked trails.
 - When the Insured uses as a pilot or passenger an ultralight, hang-glider, flying wing, parachute or paraglider.
 - When the Insured participates in brawls (except in case of legitimate defense), crimes, bets of any kind.
- Cancellation:
 - due solely to epidemic or pandemic-related travel advice issued by governments, health authorities or the World Health Organization, by or for the country of destination or the country of origin.
 - resulting solely from border closures, quarantine or other government orders, notices, regulations or directives.
 - if an airline, hotel or travel service provider has offered a voucher, credit or re-booking of the trip for cancellation refund or compensation.
- No loss will be covered if the Insured, his or her spouse or family member and any person ordinarily living with the Insured travels against the advice of a Physician, or any claim arising from any action by the Insured against the advice of a Physician (including, but not limited to, traveling with symptoms of COVID-19).



Where am I covered?

The guarantee applies to any guaranteed event occurring in the European Union.



What are my obligations?

The customer can join the contract at the same time as his seasonal rental booking.

Under penalty of nullity, non-guarantee or cancellation of the insurance contract, the member must:

Upon contract accession:

- Provide all supporting documents requested by the insurer.
- Pay the membership fee to Chapka, the amount of which is indicated on the website www.chapkadirect.fr

In the course of contract:

- Declare any new circumstances that have the effect of aggravating the risks taken care of or creating new ones.

In case of claim:

- Declare any claim likely to involve one of the guarantees under the conditions and time limits and attach any original supporting documents useful for the assessment of the incident.
- Inform any collateral you may have underwritten for the same risks in whole or in part with other insurers, as well as any reimbursement you may receive in respect of a claim.

Any misrepresentation of the circumstances or consequences of a claim will result in the loss of any right of guarantee.



When and how to pay?

The premium is determined according to the amount of the seasonal rental whose amount is indicated on the membership certificate and is payable in full by credit card at the time of subscription (see terms on the website www.chapkadirect.fr).



When does the cover begin and when does it end?

The cancellation guarantee takes effect on the day of insurance subscription and ends the day before midnight of the date of the first rental day.

The Trip Interruption, Property Damage, Civil Liability and Search and Rescue warranties take effect on the first day of rental for the duration of the rental as indicated at the time of booking on the Membership certificate and corresponding to the rental period.

The guarantee ends on the expiry of the warranty period stated on the certificate of membership.



How can I cancel the contract?

Terms of withdrawal:

If the contract has a duration greater than one month and has been subscribed remotely (internet or telephone), the insured retains the option of waiver provided by Article L 112-2-1-II-3 ° of the Code of insurance in case of remote subscription or the faculty of renunciation envisaged by the article L112-10 of the same code in case of multiple insurances. The insured may renounce his contract within a period of fourteen (14) calendar days from the date of subscription.

Termination terms: