



## GENERALI IARD

Société anonyme with share capital of 94,630,300 euros, headquartered at 2 rue Pillet-Will 75009 Paris, registered in the Paris Trade and Companies Register under number 552 062 663.3

# Personal Accident, Assistance and Personal Liability Insurance

Insurance product information document

Designer : GENERALI IARD

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## Product : Indigo Expat

This document is a summary of the insurance coverage. It does not take into account your specific requests and needs. Before subscribing, you can find all the main information in the contractual documentation. The contractual conditions are detailed in the Brochure, which includes the special conditions, the applicable rates and the application form, and in the General Conditions. A Certificate of Insurance is issued to you after you have taken out the policy. It is important that you read these documents carefully.

### What type of insurance is it?

This is an international insurance product, designed to cover personal liability and personal accident risks in the area of coverage. Assistance and repatriation services are optional.



### What is insured?

**THE WARRANTIES OFFERED ARE AS FOLLOWS depending on your choice:**

Benefit amounts are subject to ceilings that vary according to the level of cover chosen, and are shown in the table of cover that can be downloaded from <https://indigo-expat.com/>.

There is also an overall maximum amount of compensation per insurance year for each type of cover for personal liability. The amount varies according to the level of cover chosen for personal accident. The ceilings are shown in the Table of Benefits. When the ceiling is reached, the amounts exceeding the ceilings are not covered.

Guarantees systematically covered :

- ✓ Bodily injury, property damage and consequential loss: inexcusable fault (employees working for the insured member), consequential property damage and consequential loss ...
- ✓ Individual Accident: accidental death of the insured, permanent total disability following an accident, daily allowance in the event of coma, home/vehicle improvements and search and rescue expenses.

Optional warranty

- ✓ Assistance and Repatriation: medical transport, repatriation, repatriation of body in the event of death, etc. Services systematically provided/
- ✓ 24/24 Assistance and Repatriation Service



### What is not insured?

- ✗ Death or disability due to illness
- ✗ Persons not named in the contract
- ✗ Events or accidents occurring prior to subscription
- ✗ Civil liability for motor vehicles
- ✗ Professional civil liability
- ✗ Civil liability towards the owner of a permanent housing



### Are there any exclusions to coverage?

- ! ARE EXCLUDED FROM THE INSURANCE :
- ! ACCIDENTS AND THEIR CONSEQUENCES, CAUSED OR PROVOKED BY THE INSURED OR WITH HIS COMPLICITY.
- ! ACCIDENTS AND THEIR CONSEQUENCES CAUSED BY :
  - USE OF DRUGS, NARCOTICS OR TOXIC SUBSTANCES NOT PRESCRIBED BY A PHYSICIAN;
  - DRUNKENNESS, ALCOHOLISM OR DRUG ADDICTION;
  - SUICIDE OR ATTEMPTED SUICIDE OF THE INSURED\* ;
  - THE INSURED'S VOLUNTARY PARTICIPATION IN A CRIME, AN OFFENCE, AN ACT OF VANDALISM, AN ASSAULT, A RIOT, AN ATTACK, AN ACT OF TERRORISM OR SABOTAGE, A POPULAR MOVEMENT OR A BRAWL NOT INVOLVING SELF-DEFENCE OR ASSISTANCE TO A PERSON IN DANGER;
  - ACTS OF CIVIL OR FOREIGN WAR.

- ! ACCIDENTS AND THEIR CONSEQUENCES CAUSED BY THE INSURED DRIVING A MOTOR VEHICLE UNDER THE INFLUENCE OF ALCOHOL AS DEFINED BY CURRENT REGULATIONS, OR UNDER THE INFLUENCE OF NARCOTICS OR SUBSTANCES NOT MEDICALLY PRESCRIBED.
- ! ACCIDENTS AND THEIR CONSEQUENCES WHILE USING ANY AIRCRAFT, EXCEPT AS AN UNPAID PASSENGER ON ROUTES OPERATED BY COMPANIES LICENSED TO TRANSPORT PASSENGERS.
- ! ACCIDENTS AND THEIR CONSEQUENCES :
  - DUE TO IONIZING RADIATION EMITTED SUDDENLY OR ACCIDENTALLY BY NUCLEAR FUELS OR BY RADIOACTIVE PRODUCTS OR WASTE FROM REACTORS;
  - CAUSED BY WEAPONS OR DEVICES DESIGNED TO EXPLODE BY MODIFYING THE STRUCTURE OF THE ATOMIC NUCLEUS;
  - DUE TO THE DIRECT OR INDIRECT EFFECTS OF EXPLOSION, HEAT RELEASE, IRRADIATION RESULTING FROM THE TRANSMUTATION OF ATOMIC NUCLEI OR RADIOACTIVITY, OR RADIATION CAUSED BY THE ARTIFICIAL ACCELERATION OF PARTICLES;
- ! ACCIDENTS AND THEIR CONSEQUENCES, CAUSED WHILE WORKING IN ONE OF THE FOLLOWING SECTORS: ARMY, POLICE, LAW ENFORCEMENT OR CIVIL AVIATION (FLIGHT PERSONNEL);
- ! ACCIDENTS AND THEIR CONSEQUENCES, CAUSED BY THE INSURED'S PROFESSIONAL PRACTICE OF A SPORT OR PARTICIPATION IN SPEED EVENTS, TRIALS OR COMPETITIONS REQUIRING THE USE OF MOTORIZED EQUIPMENT.
- ! ANY DAMAGE CAUSED OR PROVOKED BY A CONTAGIOUS DISEASE AND HAVING GIVEN RISE TO THE IMPLEMENTATION OR APPLICATION OF SPECIFIC SANITARY OR OTHER MEASURES BY ANY COMPETENT NATIONAL AUTHORITY.

#### International sanctions

The insurer shall not be bound by any guarantee, provide any service or pay any sum under this contract if the implementation of such a guarantee, the provision of such a service or such a payment would expose it to a sanction, prohibition or restriction resulting from a resolution of the United Nations Organization, and/or to the economic or commercial sanctions provided for by the laws and/or regulations enacted by the European Union, France, the United Kingdom and the United States of America or by any other national law applicable to this contract providing for such measures.

#### Exclusions specific to third-party liability coverage :

- ! FINES AND OTHER PENALTIES IMPOSED
- ! THE CONSEQUENCES OF CONTRACTUAL COMMITMENTS ACCEPTED BY THE INSURED WHICH HAVE THE EFFECT OF AGGRAVATING THE LIABILITY WHICH WOULD HAVE BEEN INCUMBENT ON HIM IN THE ABSENCE OF THE SAID COMMITMENTS.
- ! POLLUTION DAMAGE, AS WELL AS ABNORMAL NEIGHBORHOOD DISTURBANCES (NUISANCES).
- ! CONSEQUENCES OF AIR, SEA, RIVER OR LAKE NAVIGATION
- ! DAMAGE CAUSED BY WEAPONS AND AMMUNITION THE POSSESSION OF WHICH IS PROHIBITED
- ! THE CONSEQUENCES OF HUNTING, INCLUDING DAMAGE CAUSED BY DOGS WHILE HUNTING.
- ! DAMAGE CAUSED BY FIRST CATEGORY DOGS (ATTACK DOGS) AND SECOND CATEGORY DOGS (GUARD AND DEFENSE DOGS),
- ! THE CONSEQUENCES OF ORGANIZING SPORTS COMPETITIONS, PRACTICING SPORTS AS A LICENSEE OF A SPORTS FEDERATION OR PRACTICING AIR OR WATER SPORTS

#### THE MAIN RESTRICTIONS

- ! The insured may be required to pay a deductible.



#### Where am I covered

In the area of coverage: all countries of secondment or expatriation except the United States of America and Canada.



#### What are my obligations?

- Before purchasing cover, you must answer all the questions and provide all the information we need to identify the cover best suited to your situation.
- Before cover commences, you must read your policy documents as soon as they are made available to ensure that you have the right cover and that you understand the terms and conditions that apply. Under penalty of reduction or cancellation of cover
- When taking out the policy: complete the application form accurately and truthfully, sign it, provide any supporting documents requested and pay the premium specified in the policy.
- During the term of the contract: you must inform the Insurer as soon as possible of any change that may affect your contract and/or any change in your situation (change of address, change in family composition, etc.). In the event of a claim, you must respect the deadlines for submitting your claims to the Insurer (indicated in the general terms and conditions).



#### When and how do I make payments?

- Membership fees are payable annually (as specified on the Membership Form). They are payable in Euros.
- The contribution must be paid before the start of the insurance period to which it relates.
- You can pay by cheque or bank transfer.
- Please note that if the insurance is no longer active during the year (e.g. return to the country of origin), there is no refund possible, even on a pro rata basis.



## When does coverage begin and end?

- Membership takes effect on the date indicated on the Insurance Certificate. The insured has a period of 14 full calendar days from the date of dispatch of his or her Membership Certificate to withdraw from the contract, without having to justify his or her decision or pay any penalties.
- The contract is concluded for a period of one year, ending on the date indicated on the Insurance Certificate. It is renewed by tacit agreement on each anniversary, for successive one-year periods, unless terminated by one of the parties.



## How can I cancel the contract?

You can terminate the contract:

After notifying us in writing within 30 days of receipt of your policy documents, or following the effective/renewal date of your policy. Whichever is later. Please note that you cannot backdate the cancellation of your subscription.

Cancellation of the contract within these 30 days entitles you to a full refund of the premiums paid for this (these) member(s) for the new insurance year, provided that no refund has been made under this policy. If you decide not to exercise your right to cancel (or modify) the subscription within these 30 days, both parties will be bound by the insurance contract and the premium for that insurance year will be due in full.