



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 and Personal Liability Insurance - Association Coopération Mobility & Expatriation

Insurance product information document

Designer : GENERALI IARD

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This information document provides a summary of the product's main guarantees and exclusions, and does not take into account your specific needs and requests. You will find full information on this product in the pre-contractual and contractual documentation. In particular, the amount of compensation corresponds to the sums agreed between the insurer and the policyholder and detailed in the Table of Benefits.

What type of insurance is it?

The purpose of the "Individual Accident and Personal Liability - Association Coopération Mobility & Expatriation" insurance policy is to guarantee a lump sum in the event of an accident occurring to the insured persons, and to cover the pecuniary consequences of their personal liability incurred in the course of their private lives. Coverage is provided 24 hours a day, 7 days a week, for the duration of the expatriation.



What is insured?

THE WARRANTIES OFFERED ARE AS FOLLOWS depending on your choice:

- ✓ Accidental death
- ✓ Accidental total or partial permanent disability
- ✓ Daily benefit in case of coma
- ✓ improvements
- ✓ Search and rescue costs



What is not insured?

- ✗ Bodily injury or events not listed in the Conditions
- ✗ Persons not named in the Declarations.
- ✗ Accidents or events occurring outside the warranty period.
- ✗ Death resulting from illness



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 SUFFERED 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.

THE MAIN RESTRICTIONS

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



Where am I covered

Worldwide, unless otherwise specified in the special conditions



What are my obligations?

Under penalty of nullity of the insurance contract, non-insurance or suspension :

When you take out the contract

- Answer the insurer's questions accurately, enabling him to assess the nature of the risks he is assuming.
- Pay the premium (or fraction thereof) specified in the contract.
- Provide with information leaflets

During the term of the contract

- Declare, as soon as he is aware of it, any change in his situation that could modify his risk.
- Deliver amended information leaflets to

In the event of a claim

- Report the claim to the insurer within twenty-one days of the date on which the policyholder becomes aware of it.
- Provide all supporting documents required for payment of contractual indemnities.
- Take all necessary measures to limit the damage.



When and how do I make payments?

Contributions are payable annually in accordance with the terms of the contract.

However, the policyholder may choose to pay in instalments (half-yearly, quarterly or monthly).

Payment can be made by bank transfer or cheque.



When does coverage begin and end?

Coverage is acquired as soon as the parties have agreed, unless they stipulate that the first premium must be paid before coverage can take effect. Unless otherwise agreed, the contract is concluded for a period of 1 year.

- Upon expiry, it is automatically renewed from year to year, unless terminated by either party by registered letter at least two months before the annual subscription due date.
- However, any insurance contracted for a period of less than one year will automatically cease, without tacit renewal, on expiry of the agreed term.



How can I cancel the contract?

- It is possible to cancel the contract by sending a registered letter with acknowledgement of receipt, or by any other means provided for in the contract, to MONCEY ASSURANCES, 63 rue de Provence - 75439 PARIS Cedex 09.
- on the main contract expiry date, subject to the notice period specified in the contract
- following a change to the insurance contract, within 30 days of the information being communicated to the policyholder
- in the event of revised premiums, within 30 days of this information being communicated to the policyholder.