

# AXA SCHENGEN « Essential » Travel Insurance Insurance Product Information Document



Inter Partner Assistance S.A., part of the AXA Group, directly and through its branches (and any AXA group companies IPA appoint), will provide and administer the Benefits and Services available under this policy. Inter Partner Assistance S.A. is a French insurer with a Belgian branch (NBB no. 0487), located at Boulevard du Régent 7, 1000 Brussels, registered under number CBE BE 0415.591.055 – RPM Brussels/RPR Brussel.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product are provided in your policy documents.

## What is this type of insurance?

This insurance product is a temporary contract for a single trip providing assistance to travellers in the event of certain travel emergencies that impact their safety and security, including coverage for urgent medical costs. Top-up coverages are available if detailed in the Special Conditions.



### What is insured?

#### ✓ **Travellers Assistance & Medical Expenses (up to €100,000 per insured; €150 for dental fees)**

- Medical expenses and hospitalization as a result of a medical emergency involving you incurred outside your country of residence (medical practitioners' fees, hospital expenses, medical treatment, ...) when deemed necessary by a recognised medical practitioner.
- AXA online teleconsultation Doctor Please.
- Medical assistance; your repatriation following a medical emergency incident; and of other insureds.
- Travelling alone: Visiting of loved one, Travelling with under 18's: Assistance in case of your repatriation
- Hospital benefit: In-patient incidental expenses.
- Extended stay for insured and other insureds
- Repatriation, post-mortem & coffin costs (max €750)
- Research and rescue expenses (up to €5,000).
- Transmission of urgent messages
- Identity documents and travel documents theft

#### ✓ **Increased Medical Expenses Top-Up Coverage (Optional)** enhances the basic medical expenses limits of 'Schengen Essential' for superior protection.

#### ✓ **Personal Liability (up to. €10.000/insured)**

- legal liability for accidental bodily injury, death, illness, or disease to third parties while traveling in the Schengen area.
- Coverage for loss or damage to property not owned by you.

#### ✓ **Travel Accident (up to. €10.000/insured)**

- Personal accident resulting in bodily injury during the trip that leads to death or permanent disability.

#### ✓ **Baggage Top-Up Coverage (Optional)**

- **Baggage Protection:** for the accidental loss of, theft of or damage to baggage and valuables.
- **Baggage Delay:** for the emergency replacement of clothing, medication and toiletries if the checked in baggage is delayed with 4 hours during the outward journey



### What is not insured?

- ✗ **Medical expenses** over €100,000 are not insured unless enhanced by taken-out top-up coverages, which set the maximum limit.
- ✗ Complications or disease relapse which, at the time of the booking or the departure, were at risk of quick aggravation or medical contraindication;
- ✗ Medical expenses incurred out of the covered zone
- ✗ **Personal Liability:** Liability which has been assumed by you which would not apply had you not agreed to take on the liability
- ✗ **Travel accident:** any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a bodily injury.
- ✗ **Baggage protection:** Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss, theft, damage).
- ✗ **Baggage delay:** Claims which do not relate to your outward journey on a trip outside of your country of residence.



### Are there any restrictions on cover?

- ! Contracts entered into when the insured is already present in the territorial zone covered by the policy.
- ! Country of residence must not be under sanctions, and not be the UK or the USA.
- ! Stays longer than 180 consecutive days.
- ! Any pre-existing medical conditions
- ! This is not private individual medical insurance
- ! Planned expenses before departure
- ! Multiple trips
- ! War, invasion, acts of foreign enemies, hostilities or warlike operations, terrorism, revolution, insurrection, civil commotion,...
- ! No costs covered inside your country of residence
- ! No costs are covered within your country of residence.
- ! The cover cannot be extended unless in cases of exceptional circumstances as defined by us, which prevent your return home.

**In the event of reimbursement to the insured, the bank transfer outside the European Union is billed at a flat rate of €20.**



## Where am I covered?

- ✓ The assistance service is provided in all the countries of the Schengen area at the time of the insured event, as well as those countries of the European Union that are not in the Schengen area, San Marino, the Principalities of Andorra and Monaco, Vatican City, Cyprus, Ireland and in the United Kingdom. In all cases, the present insurance does not cover the country of residence or any countries under sanctions.

**PLEASE NOTE:** Any trips to a country, specific area or event when the Travel Advice Unit of the Federal Public Service Foreign Affairs or regulatory authority in a country to/from which you are travelling has advised against all travel are not covered.



## What are my obligations?

- Take out a policy before your trip starts.
- Contact us for medical emergencies and hospitalisation: do not consent to medical interventions or expenses without our prior approval.
- Systematically handle all necessary steps with organisations such as Social Security and/or private individual healthcare covering the same expenses to obtain reimbursement.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form along with any additional information or evidence documents to us as soon as possible.
- For your convenience and faster support, please contact us online as much as possible via the contact section at [AXA SCHENGEN website](#) for digital assistance, filing claims & complaints, ask for refunds, or other inquiries.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- We recommend that you check that you do not have any other insurance policies that may cover the same events



## When and how shall I pay?

You can make a one-time payment for your premium when you buy this insurance. The premium, along with taxes and contributions, must be paid in full upfront through digital payment at [AXA SCHENGEN website](#).



## When does the cover start and end?

The contract starts at the subscription date and ends at the date of termination of the last applicable guarantee.



## How do I cancel the contract?

You have the right to withdraw from the policy within 14 calendar days. This withdrawal is free of charge and does not require justification. In all cases, reimbursement will exclude transaction costs, as well as any money transfer or currency exchange fees. However, if your trip occurs during this cooling-off period of 14 days and the policy is already active, you waive your right of withdrawal, and therefore no refund will be granted. The right of withdrawal is not applicable for coverage periods of less than 30 days.

we will provide you with a refund when you need to cancel .

- When you lawfully exercise your right of withdrawal during the cooling-off period.
- In the event that you are unable to obtain visa approval and, consequently, will not be able to travel to the area specified under the territoriality of this cover.
- In the unfortunate event of your passing prior to the commencement of the trip, which would prevent you from benefiting from the policy as the risk can no longer materialise.