

Trip cancellation insurance

Insurance product information document



Company: HELVETIA Global Solutions Ltd, a limited liability company with a capital of 77,480,000.00 Swiss francs - **Address:** Aeulestrasse 60, 9490 Vaduz, Liechtenstein, registered in the Trade Register of the Principality of Liechtenstein under number FL-0002.191.766-9, licensed as an insurance company by the Financial Market Supervisory Authority of the Principality of Liechtenstein (FMA Liechtenstein). Helvetia is authorised to carry out insurance business in France in respect of the freedom to provide services, notified to the ACPR (REFASSU ID: 224324).

Product: Neat Camping - FLEX +

This document summarises the main features of the product. It does not take into account your specific needs and requests. Full product information can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

Neat Camping - FLEX+ is an insurance policy designed to cover the Insured for and during their trip.



What is insured?

✓ **“ALL RISKS (subject to named exclusions)” CANCELLATION**
Maximum €5,000 per person and €30,000 per event. No deductible.

✓ **CANCELLATION WITHOUT PROOF**
Up to €5,000 per claim. Deductible of 30% of the total amount of the stay.

✓ **MODIFICATION COSTS**
Maximum cover of €2,000 per person and €10,000 per event.

LATE ARRIVAL
Reimbursement of unused land-based services in proportion to the length of the rental period, up to a maximum of €4,000 per rental or pitch, within the limit of €25,000.
Deductible: 1 day.

INTERRUPTED STAY COSTS
Reimbursement of unused land-based services on a prorata temporis basis, including any rental cleaning costs, in the event of early return.
Coverage up to a maximum of €4,000 per person and €25,000 per event. Deductible: 1 day.

RENTAL DAMAGE
Reimbursement of damage up to €800 per claim. Deductible and threshold triggering cover: €60.

REPLACEMENT VEHICLE
Coverage of a replacement vehicle of an equivalent category to the immobilised vehicle for a maximum of 3 consecutive days.

PERSONAL ITEMS LEFT BEHIND IN THE RENTAL PROPERTY
Payment for the return of a single item, up to a maximum of €150 per claim.

VETERINARY CARE AND ASSISTANCE FOR DOGS AND CATS
Coverage of up to 2 veterinary appointments per stay, up to a maximum of €250 for all Medical Care and Assistance benefits.



What is not insured?

✗ **Anything not mentioned in the “What is covered?” list opposite.**



Are there any exclusions to coverage?

The main policy exclusions are:

- ✗ **Consequences and/or events resulting from strikes, terrorist attacks or acts of terrorism.**
- ✗ **Intentional fault on the part of the insured.**
- ✗ **Illnesses or accidents involving an initial diagnosis, treatment or hospitalisation between the time the trip is booked and the time the policy is taken out.**
- ✗ **Pregnancy complications beyond the 6th month.**
- ✗ **fault of the trip organiser, airline or train company.**



Where am I covered?

Cover applies worldwide.



What are my obligations?

- When you take out the policy

The Insured must pay the premium.

The Insured must answer all questions asked by the Insurer, in particular on the declaration form, to enable the Insurer to assess the risks covered.

- In the event of a loss

The Insured must declare the loss within 5 working days of becoming aware of it.

The Insured must provide the Insurer with all supporting documents required for activating the insurance cover and assistance benefits indicated in the policy.



When and how do I make payments?

Premiums are payable to the insurer or its representative at the time the policy is taken out.

Payments can be made by bank card, cheque, money order or bank transfer.



When does coverage begin and end?

Start of cover

- "All risks (subject to named exclusions)" cancellation: on the date this policy is taken out.
- Forgotten items: on the date of departure from the holiday venue
- Other cover: on the date of arrival at the holiday venue

End of cover

- "All risks (subject to named exclusions)" cancellation: on the day the stay begins
- Forgotten items: 10 days after the insured returns home
- Other cover: on the date of departure from the holiday venue



How can I terminate the contract?

As this is a temporary contract, it cannot be terminated.