

"Non-contractual document given for information purposes only. Only the insurance contract drawn up in French and consisting of the Home Insurance General Conditions no. 150101 N 06 and the Special Conditions formalises the rights and obligations of the insured and the insurer"

Home Insurance

Insurance Product Information Document

Company: AXA France IARD - Insurance company registered in France and governed by the Insurance Code - Siren: 722 057 460.

Product: Comfort Student Formula Tempo S2C



This document presents a summary of the key information on our Comfort insurance contract. Full pre-contractual and contractual information is provided in the documents relating to the insurance contract. You will find complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is this?

The purpose of comprehensive home insurance is to protect a home and its contents, in the event of a loss, whether the insured is responsible or a victim. Cover for rental risks (water damage, fire and explosion) is mandatory for tenants of unfurnished accommodation. This insurance is for student tenants. It covers persons usually living at the address indicated in the special conditions.



What is insured?

COVERAGES SYSTEMATICALLY ACQUIRED:

- ✓ Fire, terrorist attacks and acts
- ✓ Natural disasters, Technological disasters
- ✓ Water damage, Storm, Flood, Climate events, Freezing
- ✓ Glass breakage
- ✓ Defence recourse
- ✓ Personal liability private life
- ✓ Liability to the lessor
- ✓ Liability for insured real property
- ✓ Theft and vandalism in case of theft

Civil liability

- ✓ Private life (ceiling of 20 000 000 €) ✓ Fire - Water damage

Coverages preceded by a ✓ are systematically provided for in the contract.



Are there any exclusions to the coverage?

MAIN EXCLUSIONS :

- ! The intentional fact.
- ! Thefts committed by members of the family members.
- ! Theft of goods deposited in the premises shared by several occupants.
- ! Damage caused by any sailboat, and by any boat or floating device propelled by a motor.
- ! Damage caused by dangerous animals and dogs of category 1 and 2.
- ! Damage caused by professional activities
- ! Damage resulting from the practice of hunting.
- ! Damage resulting from Civil or foreign war.
- ! Damage covered by insurance for damage to buildings
- ! The reconstitution of damaged computer computer files.
- ! Payment of fines.
- ! Cash, bank bills, coins and lingots of precious metals, stamps or stamped paper, manuscripts, titles and securities.

MAIN RESTRICTIONS:

- ! Reduction of the indemnity in case of non-observance of the prevention and protection measures (fire, theft and water damage / frost).
- ! A fraction of the indemnity may remain payable by the insured (deductible).
- ! Period of unoccupancy: maximum 90 days per year (sum of all periods of unoccupation of the premises exceeding 3 days)

The list of exclusions is not exhaustive, please refer to the general conditions.



What is not insured?

- ✗ Apartments with more than 2 rooms
- ✗ Mobile homes and light leisure residences, secondary residences
- ✗ Caravans and their contents.
- ✗ Buildings classified by the Historical Monuments
- ✗ Buildings used for professional purposes Buildings rented out (no guarantee for the non-occupying owner)
- ✗ Motorized land vehicles, caravans, air, river and maritime navigation equipment
- ✗ Professional or agricultural buildings Motorized land vehicles, air, river and maritime navigation equipment Professional activities
- ✗ Professional activities

The list of what is not insured is not exhaustive, please refer to the general conditions.



Where am I covered?

- ✓ For Property Damage, Real Estate Liability, Defense and Recourse following an accident: at the place of insurance located in Metropolitan France and Monaco
- ✓ For personal liability coverage: worldwide for stays not exceeding 90 consecutive days.



What are my obligations?

Under penalty of nullity of the insurance contract or refusal of coverage:

When you subscribe to the contract

- Answer exactly the questions asked by the insurer and its distributor, provide the required documents and pay the premium indicated on the contract.

During the contract

- Declare any changes that modify the declarations made at subscription.

In the event of a loss

- Declare any claim likely to involve one of the guarantees within the conditions and time limits specified and attach all documents useful for assessing the claim. Inform us of any coverage you may have taken out for the same risks, in whole or in part, with other insurers, and of any reimbursement you may receive for a claim.
In case of theft, file a complaint within 24 hours with the appropriate authorities and provide the original of this complaint.



When and how to make payments?

Contributions are payable within the time limits specified in the contractual documentation. Payment is made upon subscription. The method of payment is chosen at the time of subscription by the insured: debit card or cheque.



When does coverage begin and end?

The contract takes effect from the date and time specified in the Special Conditions, and ends on the term date indicated on the certificate (valid as Special Conditions).

In the case of a temporary lease scheduled to end less than 183 days (approximately 6 months) after the subscription date, the subscriber must opt for a temporary contract. The Subscriber then chooses the desired end date.

Otherwise (lease term longer than 6 months), the contract must be for a fixed term of one year.

Whether temporary or annual, the contract is not tacitly renewed (it therefore ends automatically on the expiry date indicated on the certificate): it can only be renewed at the initiative of the insured unless terminated by one of the parties in the cases and conditions set out in the contract.



How can I terminate the contract?

Membership is taken out for a period determined at the time of subscription, which can range from 1 month to 1 year.

Temporary contracts (less than 6 months) cannot be terminated before the term indicated on the certificate.

In the case of annual contracts, membership may exceptionally be terminated during the year in the event of a move.

Cancellation must be requested by registered letter to the insurer's representative (broker or Mutual Insurance Company) in the cases and under the conditions stipulated in the contract, accompanied by a copy of the inventory of fixtures signed by the landlord. The cancellation request can only be made within three months of the date of moving out and takes effect one month after receipt of the registered letter.

The reimbursement is calculated only on the premium part (excluding administration fees) on a pro rata basis of the unexpired period less 30 days. Early termination fee (before the term stipulated in the contract): 10 € (this amount cannot however exceed the amount of the premium refund, and will be automatically reduced to avoid the termination generating an amount to be paid by the insured).