

"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

OPTIONAL COVERAGES:

Theft and vandalism
Digital Pack
Extended furniture value

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



What is not insured?

- ✗ Apartments with more than 4 rooms
- ✗ Professional or agricultural buildings
- ✗ Motorized land vehicles, caravans, air, river and maritime navigation equipment
- ✗ Professional activities



Are there any exclusions to the coverage?

MAIN EXCLUSIONS:

- ! The legal exclusion of intentional or fraudulent misconduct
- ! Civil or foreign war
- ! Damage caused by asbestos and lead
- ! Damage caused to property entrusted to, rented or borrowed by an insured
- ! The payment of fines, their ancillaries and penalties
- ! Loss of data or file recovery or damage caused by computer viruses

MAIN RESTRICTIONS:

- ! A sum may remain the responsibility of the insured in the event of a claim (the excess). The excesses for the Climate Events and Flood coverages amount to €228 and €380. The excess for Natural Disaster coverage is set by law
- ! Theft and vandalism coverage is subject to the presence and use of the means of protection required for underwriting
- ! The contents of the dwelling are guaranteed up to a fixed capital which varies according to the number of rooms
- ! Coverage for theft and breakage of mobile devices is limited to an overall maximum of €1,400 and two claims per insurance year



Where am I covered?

- ✓ In metropolitan France at the address indicated in the special conditions for all coverages
- ✓ Worldwide for the Personal Liability Private Life, Stay-Travel Liability, Defence and Digital Pack
- ✓ Metropolitan France and Overseas Departments in the Member States of the European Union, Andorra, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican State for Recourse and Legal Protection guarantees



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

- Report any loss within the time limits provided for in the contract and attach the necessary documents to assess the claim.



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?

Your contract takes effect on the date specified in the Special Conditions.

It is concluded for a period of between 1 and 9 months, without tacit renewal.



How can I terminate the contract?

Membership is subscribed for a firm period indicated in the special conditions.

Exceptionally, membership may end during the year if you move. Termination must be requested by registered letter to the insurer's representative (broker or mutual insurance company) in the cases and conditions provided for in the contract, accompanied by a copy of the exit inventory signed by the landlord.