

COVID-19 COVER

COVID-19 INFORMATION - Non-contractual document



Campez Couvert 
by **gritthen**

Insured by :



GENERAL PRINCIPLE



WE COVER:

COVID-19 INDIVIDUALLY
AS AN ILLNESS, SERIOUS ILLNESS OR CAUSE OF DEATH,
FOR ALL COVERS,
BE THEY INSURANCE OR ASSISTANCE.



Sole exception:

We shall not cover the customer for illness if he travels to a country against the formal advice of his government.



WE EXCLUDE:

ANY MASS RISK OF OUR POLICIES.

THIS IS AN INSURANCE PRINCIPLE
THAT PROTECTS BOTH
OUR COMPANY AND OUR PARTNERS.

IN THIS PERSPECTIVE, THE CONSEQUENCES OF RESTRICTING
FREEDOM OF MOVEMENT
WILL BE EXCLUDED SYSTEMATICALLY

(CLOSING OF BORDERS, HEALTH EMERGENCY,
STANDARD QUARANTINE AND LOCKDOWN, ETC.).

WHAT IS A CONTACT CASE?



People showing Covid-19 symptoms (symptoms confirmed by a medical opinion) and people identified as having been in close contact with an infected person, **EXCLUSIONS:** anyone not showing Covid-19 symptoms and with no prescription. Once the "contact person" is advised that he is a "contact case" by his GP, the Assurance Maladie services or the ARS (regional health agency), he must make an appointment in a Covid test screening centre. The doctor of Assurance Maladie teams will give him the address of the laboratory.

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SMART INSURANCE SOLUTIONS

Gritthen Affinity SAS - Insurance Broker

HEAD OFFICE: 27 Rue Charles Durand - CS 70139 - 18021 BOURGES Cedex - France
ORIAS 110 613 17 - www.orias.fr - RCS Bourges 529 150 542 - Corporate equity: €10,260
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EXAMPLES OF COVER



I am in quarantine for COVID-19 (Positive test)



I should like to cancel my trip as I have caught COVID 19 (hospitalisation)



I should like to cancel as a member of my family (as per definition) has caught COVID 19 (hospitalisation)



I should like to cancel my trip as I am a proven contact case and am obliged to self-isolate and take a PCR test



I should like to cancel my trip as I am a proven contact case waiting the results of my PCR test



I should like to cancel my trip as I am ill, my doctor confirms that I am not in a fit state to travel and suspects COVID



I should like to cancel my trip as I am ill with COVID (positive test)



I should like to cancel as someone close to me is seriously ill with COVID (hospitalisation/death)



I should like to cancel as I have been summoned by the authorities under the fight against COVID



As I have been ill or a contact case, I shall be two days late (or more) arriving at my stay location



Boarding denied following a temperature check



EXAMPLES OF NON-COVER



Closing of borders



Health emergency



Standardised quarantine and lockdowns



Illness when staying in a country against the formal advice of his government



Administrative closure of the establishment



Refusal of access to the country of destination for lack of vaccination and where the country of destination had already made vaccination mandatory when booking the stay