

Glossary :

the terms of Etudassur

Below is an exhaustive list of terms that may be used in your discussions with us.

ACCIDENT - ACCIDENTAL :

Any sudden, unforeseen and/or external event to the victim and/or the insured, constituting the cause of the damage. Anything resulting from such an event is considered accidental.

INSURED :

You, the individual subscriber of the contract mentioned in the Specific Conditions, including your roommates if designated in these Specific Conditions.

SPECIAL CONDITIONS :

All the provisions which are specific to you, i.e. the definition of the insured goods, the Table of Guarantees with the insured amounts, as well as the clauses and conventions complementary or derogatory to the present General Conditions.

DISCHARGE :

Loss of your warranty rights.

DEPENDENCIES :

Building or part of a building not intended for habitation or fitted out for habitation, i.e. for people to live or stay in. If you are staying in an apartment, the cellar at the bottom of the building and included in the lease or the parking lot if it is located less than 5 km from your home.

HOME:

Your dwelling place including the buildings and furnishings located at the address stated in the Declarations and described in the Declarations.

TIMELINE:

The starting point of each year of insurance as defined in the Declarations.

EFFRACTION :

Forcing, damaging or destroying any locking device.

HARMFUL EVENT:

The fact, act or event that caused the damage suffered by the victim and is the subject of a claim.

FRANCHISE :

The part of the indemnity remaining at your charge during a disaster.
Example: 100€ in case of water damage.

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OFFICE AND COMPUTER EQUIPMENT :

Computers and their peripherals (e.g. printer, scanner), less than 10 years old, located in the insured buildings.

SHARED ROOM :

Any common room, separate from the individual rooms, accessible only to the occupants of the enclosed shared accommodation, including :
kitchen, entrance, corridor, hallway, pantry, bathroom, sanitary facilities, living room.

DISASTER:

Under Property Damage coverage: any random event that may engage our guarantee.

Under Civil Liability coverage: any damage or set of damages caused to third parties, engaging your responsibility, resulting from a harmful event and having given rise to one or more claims. The harmful event is the one that constitutes the cause of the damage. A set of damaging events with the same technical cause is considered as a single damaging event.

THIRD PARTY:

Any person who is not an insured.

ECONOMIC VALUE:

The market price at which a property can be sold on the day of the loss.
In the case of a building, this price does not include the value of the bare land.

NEW VALUE :

Replacement value at new price on the day of the loss of an identical good (or failing that, of equivalent characteristics and performance in case of unavailability on the market on the day of the loss).
Example: a computer bought 2000€ one year ago will be covered at 2000€.

USE VALUE:

Replacement value at the new price on the day of the loss, depreciation deducted, of an identical good (or failing that, of equivalent characteristics and performance in case of unavailability on the market on the day of the loss).
Example: a computer bought 2000€ 3 years ago and now worth only 1700€ will be reimbursed for 1700€.

YOU (your / your) :

Any person who is an insured.