

ETUDASSUR CONTRACTS :

BETTER UNDERSTAND YOUR MULTI-RISK HOME INSURANCE

This information document provides a summary of the main benefits and exclusions of the policy. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

This EtudAssur product is an insurance contract intended for students and employees in professional training who rent an apartment in student residences. This contract covers the residential buildings and furniture against material damage. It also covers the tenant's compulsory civil liability and his private life civil liability.



What is insured ?

The maximum amount of each benefit may be subject to a ceiling as defined in the Schedule of Benefits on the Policy Schedule.

GUARANTEES SYSTEMATICALLY PROVIDED :

- ✓ **Property damage coverage**
 - ✓ Fire and related events
 - ✓ Climatic events
 - ✓ Water damage - freezing
 - ✓ Glass breakage (no deductible)
 - ✓ Stay – Travel
 - ✓ Natural disasters
 - ✓ Technological disasters
 - ✓ Attacks and acts of terrorism
 - ✓ Relocation costs

- ✓ **Civil liability coverage**
 - ✓ Liability as a tenant
 - ✓ Personal liability
 - ✓ Defence costs

OPTIONAL BENEFITS :

Property damage coverage

Theft - vandalism
Theft from the person
Bicycle theft
Loss of keys
Bedbug disinsectization warranty
Electrical damage
Replacement value extension for furniture up to 2 years

Strike coverage

✓ Assistance

Early return
Temporary accommodation
Emergency suitcase
Transfer of furniture
Search for service providers
Intervention of locksmith, electrician or glazier
Personal assistance (particularly in the event of travel abroad)

Benefits preceded by a check mark ✓ are systematically provided for in the contract.



What is not covered ?

- ✗ The insured's tenants and sub-tenants
- ✗ Non-dwelling buildings
- ✗ New constructions or extensions of existing constructions, not declared
- ✗ Office and computer equipment and electrical appliances older than 10 years
- ✗ Valuables, art, jewelry and cash, funds and securities
- ✗ Motorized land vehicles



Are there any exclusions to the coverage ?

MAIN EXCLUSIONS :

For all guarantees:

- ! Damage that is not random or incidental in nature
- ! Damage intentionally caused by or with the complicity of any insured person
- ! Damage and liability resulting from a felony, misdemeanor or infraction committed voluntarily by the insured
- ! Thefts committed outside the buildings (except papers and keys) or on goods stored in collective premises or outbuildings

For property damage coverage:

- ! Damage caused by obsolescence, wear and tear, internal defects or breakdown of furniture and equipment
- ! Damage covered under the manufacturer's or seller's warranty

For liability coverage:

- ! Damage resulting from the exercise of a professional activity, even if not declared
- ! Your participation in a sporting event or competition or your sporting activities in a club subject to compulsory insurance
- ! Immaterial damage resulting from uninsured property damage or bodily injury
- ! Defense costs not related to an indemnifiable loss under the insurance contract and/or exceeding the applicable coverage limits or sublimits

MAIN RESTRICTIONS :

- ! The insured may be required to pay a deductible amount as specified in the Schedule of Benefits.
- ! Coverage for damage to property resulting from theft or vandalism is subject to the existence of protective measures defined in the Declarations.



Where am I covered?

- ✓ The Stay - Travel, Theft - Vandalism and Theft from person coverages apply worldwide in the event of a stay or trip of less than 3 consecutive months.
- ✓ Tenant's liability coverage is provided at the risk address shown on the Declarations Page
- ✓ Personal liability coverage applies in metropolitan France excluding Corsica, as well as throughout the world in the event of a stay or trip of less than 3 consecutive months for studies abroad.



What are my obligations?

Under penalty of nullity of the insurance contract or non-insurance, the insured must :

When you take out the contract :

- Answer exactly the questions asked by Etudassur, especially in the preliminary questionnaire
- Declare any other insurance contract taken out for risks covered by the contract,
- Pay the premium indicated in the contract.

During the course of the contract:

- Declare any new circumstance that either aggravates the risk or creates a new risk,
- Declare any move.

In the event of a claim:

- Report the loss within 5 days of the date you become aware of it for Property Damage and Financial Loss coverage, and 15 days for Civil Liability coverage,
- Immediately take all necessary measures to limit the extent of the loss,
- Transmit to the insurer any document necessary for the investigation of the case.



When and how to make the payment ?

The premium is payable in one go at the time of the contract subscription.
Payment is made by credit card directly on the Etudassur.fr website via the secure platform of the Banque Populaire.



When does the coverage begin and end ?

Coverage begins on the effective date chosen at the time of subscription and ceases in the event of termination of the contract.
The contract is concluded for a fixed term without tacit renewal as defined in the specific conditions, unless terminated under the terms and conditions of the contract.
You will be notified of the end of your contract by email and SMS 30 days before the end of it. You will then be able to renew it on Etudassur.fr with your email address and your contract number.



How do I cancel the contract ?

Etudassur contracts are fixed term contracts without tacit renewal. It is therefore not necessary to terminate the insurance contract, which will expire on the effective date indicated in the contract's Special Conditions.

The cancellation can nevertheless take place in the following cases:

- In the event of moving, upon simple request by email attached to your inventory of fixtures at the time of departure, the contract will be terminated on the date indicated on your inventory of fixtures at the time of departure.
- In case of changes in the personal or professional situation of the insured within 3 months following the date of the event with a notice period of 1 month provided that the change has a direct impact on the risk covered.
- In case of total loss of the insured object resulting from a non-insured event, without notice.

