

# Employee, Contractor, and Visitor Protection Insurance

Insurance Product Information Document

Generali Iard, Société anonyme au capital de 94 630 300 euros

A company governed by the Insurance Code - 552 062 663 RCS Paris - Registered office: 2 rue Pillet-Will - 75009 Paris  
A company belonging to the Generali Group, registered in the Italian insurance group registry under number 026



## Generali Individual Accident Protection

This information document presents a summary of the main coverages and exclusions of the product and does not take into account your specific needs and requests. You will find the full details about this product in the pre-contractual and contractual documentation.

### What type of insurance is it?

This Corporate Individual Accident product is designed to cover employees, service providers, and visitors.



#### What is insured?

Les garanties sont soumises à des plafonds fixés dans le contrat.

#### SYSTEMATICALLY PROVIDED COVERAGES

- ✓ Death/Permanent Disability due to an accident
- ✓ Funeral and burial expenses
- ✓ Supplementary reimbursement of medical expenses
- ✓ Assistance
- ✓ Crisis support

#### OPTIONAL COVERAGES

Medical expenses from the first euro  
Loss of income (Daily Indemnities) due to an accident  
Participant's Liability Insurance  
Liability Insurance Abroad  
(reserved for participants not residing in mainland France and/or those not covered by personal liability insurance)  
Reimbursement of registration fees



#### What is not insured ?

- ✗ Any damages caused by engaging in an activity other than the one declared in the contract.
- ✗ Liability risks covered by specific guarantees or insurance contracts.



#### Y-a-t-il des exclusions à la couverture ?

##### MAINS EXCLUSIONS :

- ! Stays in certain specialized institutions: rest homes, outdoor centers, convalescence homes, diet centers, retirement homes, sanatoriums, aeriums, preventoriums, vocational rehabilitation centers, retirement homes, and medium/long-term care centers or services.
- ! Thermal or thalassotherapy treatments, rejuvenation, detoxification, or sleep cures.
- ! Cosmetic treatments, except for plastic surgery directly resulting from a covered accident.
- ! Stays in hospitals, clinics, and psychiatric services.
- ! Accidents and their consequences caused or provoked by the insured or with their complicity.
- ! Accidents and their consequences caused by the use of drugs, narcotics, or toxic substances not medically prescribed, as well as drunkenness, alcoholism, or addiction.
- ! Suicide or attempted suicide of the insured.
- ! Voluntary participation of the insured in a crime, offense, act of vandalism, aggression, riot, attack, terrorism, or sabotage, involvement in a popular uprising or brawl not related to self-defense or assistance to a person in danger, or incidents of civil or foreign war.
- ! Accidents and their consequences suffered during the insured's driving of a motor vehicle with a blood alcohol level equal to or exceeding the legal limit or under the influence of narcotics.
- ! Accidents and their consequences resulting from the insured's participation in a professional sport or involvement in speed events, trials, or competitions requiring the use of motor vehicles.

##### MAINS RESTRICTIONS

- ! A deductible (excess) may remain the responsibility of the insured.

*The guarantees preceded by a checkmark ✓ are systematically included in the contract*



## Where am I covered?



The guarantees and assistance apply worldwide, except in countries experiencing civil or foreign war, well-known political instability, or those affected by natural disasters, popular uprisings, riots, acts of terrorism, reprisals, restrictions on the free movement of people and goods.



## What are my obligations ?

### UNDER PENALTY OF NULLITY OF THE INSURANCE CONTRACT OR NON-COVERAGE:

#### At the time of signing the contract:

- Accurately answer all questions posed by the insurer.
- Provide all supporting documents requested by the insurer.
- Pay the premium (or portion of the premium) indicated in the contract.

#### During The Contract :

- Declare any new circumstances that could either increase the risks covered or create new ones.
- Pay the premium (or portion of the premium) by the dates specified in the contract.

#### In case of claim :

- Report any claim that may trigger one of the guarantees within the specified conditions and deadlines, and attach all useful documents for assessing the claim.
- Inform the insurer of any guarantees possibly taken out for the same risks, in whole or in part, with other insurers, as well as any reimbursements you may receive for the claim.



## When and how to make payments?

Premiums are payable in advance to the insurer. The premium must be paid no later than ten days after the due date. However, an installment payment option may be available. Payments can be made by check, bank transfer, direct debit, or credit card.



## When does coverage begin and when does it end?

The guarantees take effect the day after noon following the effective payment of the first premium and at the earliest on the effective date indicated in the Special Provisions.

Unless otherwise stated in the Special Provisions, the contract is concluded for a duration of one year and automatically renews each year on its main due date, unless terminated by either party in the cases and conditions specified in the contract.



## How can I terminate the contract?

Termination must be requested either by registered letter, by declaration made against receipt to the insurer or their representative, or by extrajudicial act in the cases and conditions provided in the contract.



Si vous imprimez ce document,  
pensez à le trier !