

 evaneos-travel.com

**Policy
booklet**

Contract

No 78 929 671

 **Assistance**



CHAPKA
ASSURANCES
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Allianz 

Table of the amounts of cover

Cover	Amounts
REPATRIATION ASSISTANCE	
• Repatriation or medical transport	Actual costs
• Accompaniment during the repatriation or transport	Ticket
• Presence in the event of hospitalisation	Ticket Hotel expenses of €80 (€57/\$87) per day, for a maximum of 2 days
• Additional reimbursement of medical, surgical, pharmaceutical, and hospitalisation expenses	€20,000 (€14,285/\$21,850) per person, maximum of €75,000 (€53,569 / \$81,938) per event For trips to Russia: €30,000 (€21,428/\$32,775) per person, maximum, and €112,500 (€80,353/\$122,906) per event
Excess per claim file (medical expenses)	€30 (€21/\$33)
• Advance of medical expenses	See "medical expenses reimbursement" limit
• Transport of the body in the event of death: <ul style="list-style-type: none"> - Repatriation of the body - Funeral expenses necessary for the transport - Return of family members or of an insured accompanier - Death formalities 	Actual costs €2,300 (€1,643/\$2,513) Ticket Tick for a member of the family + hotel expenses of €100 (€71/\$109) per day, for a maximum of 4 nights
• Return of children of minor age • Accommodation for the accompanying person	Ticket €100 (€71/\$109) per day (maximum of 4 nights)

The amounts and excess in Sterling or US Dollar in the table of cover are correct as of the exchange rate on 25/06/2015 (€1 = £0.71 = \$1.09). The exchange rate is revised once a year on the anniversary date of the policy (01/01). Allianz cannot be held liable for the variation of the exchange rate.

Taking of effect	Expiry of the cover
Assistance: on the scheduled day of departure – at the place to report to that is indicated by the organiser	Assistance: on the scheduled day of return – (at the place from which the group disperses)

The other cover indicated above is applicable throughout the trip corresponding to the invoice issued by the organiser with a maximum of 90 days as of the date of departure on the trip.

General Provisions

Like any insurance contract, this one comprises mutual rights and obligations. It is governed by the French Insurance Code (Code des assurances français). These rights and obligations are set forth in the following pages.

Appendix to Article A. 112-1

Information document on exercising the right of cancellation provided for in Article L. 112-10 of the French Insurance Code (Code des assurances).

We would urge you to check that you are not already a beneficiary of cover for any of the losses covered by the new contract. If you do have such cover already, you are entitled to cancel this contract within a time limit of 14 (calendar) days as from entering into it, without any costs or penalties, provided that all of the following conditions are satisfied:

- you took out this contract for non-occupational reasons;
- this contract is supplementary to the purchase of a product or of a service sold by a supplier;
- you produce evidence that you are already covered for one of the losses covered by this new contract;
- the contract that you wish to cancel is not fully performed;
- you have not declared/claimed for any loss covered by the contract.

In which case, you may exercise your right to cancel this contract by letter or by any other durable medium sent to the insurer of the new contract, accompanied by documentary evidence that you already enjoy cover for one of the losses covered by the new contract. The Insurer is bound to reimburse you for the premium you have paid, within a time limit of 30 days as from your cancellation.

"I the undersigned, M_____ residing at_____ hereby cancel my Contract No._____ taken out with_____, pursuant to Article L 112-10 of the French Insurance Code (Code des assurances). I hereby certify that, at the date of the sending of this letter, I have no knowledge of any loss that might involve the cover of the contract being applied."

If you wish to cancel your contract but not all of the above conditions are satisfied, please check the terms and procedure for cancellation as provided for in your contract.

Provisions common to all cover packages

DEFINITIONS

Uncertain event or uncertainty

An unintentional, unforeseeable, unstoppable, and external event.

Insured Persons

Persons duly insured under the present contract and hereinafter referred to as "you".

Insurer / Assistance Provider

Allianz IARD, hereinafter referred to as "us", whose registered office is located at:

Allianz IARD

87, rue de Richelieu

75002 Paris

FRANCE

As of 1 January 2016, new headquarters :

1 cours Michelet - CS 30051 - 92076 Paris La Défense Cedex

Terror Attack / Acts of Terrorism

This means any act of violence constituting a criminal or illegal attack against people and/or property in the country in which you are staying, and whose purpose is to seriously disturb public order.

Such a "terror attack" should be identified as such by the French Foreign Ministry (ministère des Affaires étrangères français).

Natural Disasters

This means abnormal intensity of a natural element not arising from human intervention.

Insurance Code

The French Insurance Code (Code des assurances) is the collection of legislative and regulatory texts that govern the insurance contract.

Home or Domicile

The term "home" or "domicile" means your place of main and usual residence.

Forfeiture

Loss of right to Cover for the Loss/Claim in question.

DROM POM COM

"DROM POM COM territories" are what the DOM TOM territories (French overseas possessions) are now called, since the Constitutional Reform of 17 March 2003 that changed the names and definitions of the DOM TOM territories.

Transport Firm

The term "transport firm" means any company duly approved by the public authorities for carrying passengers.

Europe

"Europe" means the countries in the European Union, Switzerland, Norway, or the Principality of Monaco.

Medical expenses

Pharmaceutical, surgical, consultation, and hospitalisation expenses that are medically prescribed and necessary for diagnosing and treating an illness.

Excess

Portion of the compensation that remains to be borne by you.

France

"France" means the European territory of France (including the islands located in the Atlantic Ocean, the English Channel, and the Mediterranean Sea), as well as the DROM POM COM (as the DOM TOM French overseas territories and possessions have been renamed since the constitutional reform of 17 March 2003).

Hospitalisation

Stay of more than 48 consecutive hours in a public or private hospital or clinic, for an emergency operation, i.e. for an unscheduled operation that cannot be postponed.

Assistance Claims Manager

Mondial Assistance France

Tour Gallieni II
36, avenue du Général de Gaulle
93175 Bagnolet Cedex
FRANCE

Strike

Concerted collective action consisting in the employees of a firm, of an economic sector, or of a professional category, ceasing to work in order to give weight to their claims.

Civil War

The term "Civil War" means armed opposition between various parties belonging to the same country, and any armed rebellion, revolution, revolt, insurrection, or coup d'état, and any application of martial law or border closure ordered by the authorities of the country in question.

War with a Foreign Power

A "war with a foreign power" means declared or undeclared armed opposition between one state and another state, as well as any invasion or state of siege.

Sickness or Illness or Disease / Accident

A degradation in health established by a medical authority, requiring medical treatment, and absolute interruption of any occupational or other activity.

Member of the family

"Member of the family" means any person who can evidence they are related to the insured person in de jure or in de facto manner.

Pollution

Degradation of the environment by substances that are not naturally present in the medium in question being discharged into the air, the water, or the soil.

Usual Residence

The "usual residence" of the subscriber means their residence for tax purposes.

(Claimable) Loss or Loss Event or Claim

Event liable to result in application of cover of the contract.

Policyholder

The natural or juristic person who takes out the insurance contract.

Subrogation

The legal situation whereby the rights of one person are transferred to another person (in particular: the Insurer taking the place of the Policyholder for the purposes of proceedings against the opponent).

Third Party

Any person other than the Insured Person who is responsible for the damage, injury or loss.

Any Insured Person who is a victim of bodily injury, property damage or consequential loss caused by another Insured Person (the Insured Persons are considered to be third parties between themselves).

WHAT IS THE GEOGRAPHICAL SCOPE OF THE CONTRACT?

The cover and/or services and benefits taken out under the present contract apply throughout the entire world.

WHAT IS THE TERM OF THE CONTRACT?

The term of validity corresponds to the duration of the services sold by the organiser of the trip/travel.

Under no circumstances may the term of the cover exceed 3 months as from the day of departure on the trip.

WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVER PACKAGES?

We cannot intervene when your cover, service, or benefit claims are consequences of damage, injury, or loss resulting from:

- *epidemics, natural disasters, and pollution;*
- *civil war or war with a foreign power, a riot or civil unrest, or a strike;*
- *intentional participation of an insured person in riots or strikes;*
- *disintegration of atomic nuclei or any irradiation coming from ionising radiation;*
- *alcohol abuse, drunkenness, and use of drugs, narcotics, or medicines that are not medically prescribed;*
- *any intentional act that might lead to application of the cover of the contract, and any consequences of criminal proceedings that might be taken against you;*
- *duels, bets, crimes, and brawls (except in cases of legitimate defence);*
- *bobsleigh, skeleton, mountaineering, competitive sledging, air sports except for parascending, sports resulting from taking part in or training for official matches or competitions organised by a sports federation/association;*
- *suicides and the consequences of attempted suicide;*
- *absence of uncertainty;*
- *insured property and/or insured activities when the insurer is forbidden from providing an insurance contract or an insurance service due to sanctions, restrictions, or bans provided for by agreements, laws, or regulations, including those decided by the United Nations Security Council, by the Council of the European Union, or by any other applicable national law;*
- *insured property and/or insured activities when they are subject to any sanctions, restrictions, total or partial embargos or bans provided for by agreements, laws, or regulations, including those decided by the United Nations Security Council, by the Council of the European Union, or by any other applicable national law. It is understood that this provision applies only when the insurance contract, the insured property and/or the insured activities lie within the scope of application of the decisions implementing restrictive sanctions, total or partial embargos or bans.*

HOW IS YOUR COMPENSATION CALCULATED?

If the compensation cannot be determined by private agreement, it is assessed through an out-of-court appraisal, subject to our respective rights being reserved.

Each of us chooses an appraiser. If the appraisers do not agree with each other, they call upon the services of a third appraiser, and all three of them operate jointly and by majority vote.

Should one of us fail to appoint an appraiser or should the two appraisers not agree on the choice of a third appraiser, the appointment is made by the Presiding Judge of the Regional Court (Tribunal de Grande Instance), ruling in summary proceedings. Each of the co-contracting parties bears the cost of the fees of its appraiser, and, where applicable, half of the fees of the third appraiser.

WITHIN WHAT TIME LIMIT WILL YOU RECEIVE THE COMPENSATION?

The payment will be made within a time limit of 15 days as of the agreement that is made between us, or as of the notification of the enforceable court decision.

WHAT PENALTIES ARE APPLICABLE IN THE EVENT YOU MAKE A FALSE DECLARATION OR CLAIM AT THE TIME OF THE LOSS?

Any fraud, reticence, or intentional false declaration by you about the circumstances or the consequences of a loss shall result in loss of any right to benefit or compensation for that loss.

MORE THAN ONE INSURANCE POLICY

Pursuant to the provisions of Article L. 121-4 of the French Insurance Code (Code des Assurances), when more than one insurance policy is taken out non-fraudulently for the same risk, each of them produces its effects within the limits of the cover packages of the contract, and pursuant to the provisions of Article L. 121-1 of the French Insurance Code. In such a case, the Subscriber should inform all of the insurers.

Within these limits, the Subscriber may use the Insurer of its choice. When more than one insurance policy is taken out wilfully or fraudulently, the sanctions provided for by the French Insurance Code (voidance of the contract and damages & interest) are applicable.

WHAT IS THE PROCEDURE FOR EXAMINATION OF COMPLAINTS?

Should you encounter difficulties, you should firstly consult your usual contact at Allianz France.

If you are not satisfied with the answer you are given, you may send your complaint by ordinary mail or by email to the following address:

Allianz - Relations Clients (Customer Relations)

Case Courrier BS
20, place de Seine
92086 Paris La Défense Cedex.
FRANCE
Courriel : clients@allianz.fr

Allianz France adheres to the Mediation Charter of the Fédération Française des Sociétés d'Assurances (French Federation of Insurance Companies). In the event of persistent and final disagreement, you have the option, after exhausting the internal processing channels indicated above, of referring the matter to the (Mediator of the French Federation of Insurance Companies) whose postal contact details are as follows:

BP 290 – 75425 Paris Cedex 09,

without prejudice to the other channels for legal action.

AUTHORITY IN CHARGE OF OVERSEEING THE INSURANCE COMPANY

L'Autorité de contrôle prudentiel et de résolution (ACPR)

[the Prudential Oversight and Resolution Authority]

61, rue Taitbout

75436 Paris Cedex 09

FRANCE

INFORMING THE POLICYHOLDER ABOUT THE PROVISIONS OF THE COMMISSION NATIONALE DE L'INFORMATIQUE ET DES LIBERTES-CNIL (FRENCH DATA PROTECTION COMMISSION)

We inform you that the information collected is processed for the purposes of handling the present application and of commercial relations. Some of such processing may be performed by service providers inside or outside Europe. Unless you object, your data may also be used by your broker, whose contact details appear in this document, for prospecting purposes for the insurance products that your broker distributes. Pursuant to the French data protection law ("loi informatique et libertés") of 6 January 1978, as amended by the law of 6 August 2004, you are entitled to access, amend, rectify, delete, and object to the data concerning you by sending a written request to your broker.

Under our policy for keeping risks under control and for combating fraud, we reserve the right to make any check of the information, and, if necessary, to refer the matter to the competent Authorities pursuant the applicable regulations.

SUBROGATION

After paying compensation to you, apart from compensation paid under the travel Accidents cover, we are subrogated to the rights and actions that you may have against the third parties responsible for the loss, as provided for by Article L.121-12 of the French Insurance Code.

Our subrogation is limited to the amount of the compensation that we have paid or of the services that we have provided.

WHAT IS THE TIME LIMIT FOR TAKING ACTION?

The provisions relating to the time limit within which action deriving from the insurance contract may be taken are laid down by Articles L. 114-1 to L. 114-3 of the French Insurance Code (Code des assurances), these articles being reproduced below.

Article L. 114-1 of the French Insurance Code:

Any actions deriving from an insurance contract may be taken only within two years as from the event from which the actions stem.

However, this time limit starts running:

1. In the event of reticence/concealment, omission, misrepresentation or inaccurate declaration of the risk run, only from the date on which the Insurer became aware of the said risk;
2. In the event of an insurance loss, only from the date on which the interested parties became aware of it, if they prove they were unaware of it prior to that date.

When the action by the Insured Person against the Insurer is caused by recourse by a third party, the time limit for action starts running only from the date on which the third party takes legal action against the Insured Person or has received compensation from the Insured Person.

The time limit for action is increased to 10 years in life assurance contracts when the beneficiary is a person distinct from the Policyholder, and, in insurance contracts for personal accidents, when the beneficiaries are the assigns of the deceased Insured Person.

For life assurance contracts, and notwithstanding the provisions of point 2 above, the right to action by the beneficiary lapses at the latest 30 years after the death of the Insured Person.

Article L. 114-2 of the French Insurance Code:

The time limit for action may be interrupted by any of the ordinary causes for interruption thereof, and by appointment of appraisers after a loss. Interruption in the time limit for action may also result from a registered letter with acknowledgement of receipt being sent by the Insurer to the Insured Person for obtaining payment of the premium, and by the Insured Person to the Insurer for obtaining payment of compensation.

Article L. 114-3 of the French Insurance Code:

Departing from Article 2254 of the Code Civil (French Civil Code), the parties to the insurance contract may not, even by common accord, either change the length of the time limit for action, or add causes for suspension or interruption thereof.

Additional information:

The ordinary causes for interruption of the time limit for action that are indicated in Article L. 114-2 of the French Insurance Code are given in Articles 2240 to 2246 of the French Civil Code, these articles being reproduced below.

To find out about any updating of the above-mentioned provisions, we would urge you to consult the official website: "www.legifrance.gouv.fr".

Article 2240 of the French Civil Code:

Recognition by the obligee of the right of the person against whom the obligee could claim inaction within the time limit interrupts the time limit for action.

Article 2241 of the French Civil Code:

Instigating legal proceedings, even summary proceedings, interrupts the time limit for action and the time limit beyond which rights lapse.

The same applies when the matter is brought before an incompetent jurisdiction, or when the deed of referral to the jurisdiction is cancelled through procedural irregularity.

Article 2242 of the French Civil Code:

Interruption resulting from instigating legal proceedings is effective until the proceedings end.

Article 2243 of the French Civil Code:

The interruption is null and void if the petitioner withdraws the petition or lets the proceedings lapse, or if the petition is dismissed finally.

Article 2244 of the French Civil Code:

The time limit for action or the time limit after which rights lapse is also interrupted by protective measures being taken pursuant to the French Code of Civil Enforcement Procedures (Code des procédures civiles d'exécution), or by an enforcement being ordered.

Article 2245 of the French Civil Code:

One of the jointly and severally liable obligees being summoned or notified through legal proceedings or through an enforcement order, or recognition by the obligee of the right of the person against whom the obligee could claim inaction within the time limit interrupts the time limit for action against all of the others, even against their heirs.

Conversely, one of the heirs of a jointly and severally liable obligee being summoned or notified, or that heir recognising such a right does not interrupt the time limit for action with regard to the other co-heirs, even for mortgaged debt, if the obligation is divisible. Such summons/notification or such recognition interrupts the time limit for action with regard to the other co-obligees only for the share for which that heir is liable.

In order to interrupt the time limit for action for the entire obligation with regard to the other co-obligees, the summons or notification needs to be made to all of the heirs of the deceased obligee, or all of the heirs need to recognise the right.

Article 2246 of the French Civil Code:

Summons or notification made to the main obligee, or the main obligee recognising the right in question interrupts the time limit for taking action against the guarantor.

CHOICE OF FORUM

Any dispute between the Policyholder and the Insurer about the conditions of application of this contract shall be governed by French Law only, and shall be the exclusive competence of the French Courts. However, if the Policyholder is domiciled in the Principality of Monaco, the Monaco Courts shall be the only competent courts for disputes between the parties.

ANTI-MONEY-LAUNDERING

The checks that we are legally bound to make by way of combating money laundering and funding of terrorism, in particular on cross-border movements of capital, may lead us, at any time, to ask you for explanations or documentary evidence, in particular on acquisition of the insured property. Pursuant to the French Data Protection Law (Loi Informatique et Libertés) of 6 January 1978 as amended by the French Law of 6 August 2004, and pursuant to the French Monetary and Financial Code (Code Monétaire et Financier), you enjoy the right to access the data about you by sending a letter to the French Data Protection Commission (Commission Nationale de l'Informatique et des Libertés (CNIL)).

LANGUAGE USED

The language used for pre-contractual and contractual relations is the French language.

WHAT LIMITATIONS ARE APPLICABLE IN CASES OF FORCE MAJEURE?

We cannot be held liable for defaulting on performance of Assistance services or benefits when such defaulting results from cases of force majeure or from the following events: civil war or war with a foreign power, well-known political instability, civil unrest, riots, acts of terrorism, reprisals, restriction on free movement of people and of goods, strikes, explosions, natural disasters, and disintegration of atomic nuclei, and nor can we be held liable for delays in performing services or benefits when such delays result from the same causes.

Repatriation Assistance

Taking of effect	Expiry of the cover
Assistance: on the scheduled day of departure – at the place to report to that is indicated by the organiser	Assistance: on the scheduled day of return – (at the place from which the group disperses)

If you find yourself in one of the situations mentioned below, we implement the services described, pursuant to the general and specific provisions of the present contract, merely on receiving a telephone call (reverse charge call (collect call) accepted from abroad), an email, a telex, a fax, or a telegram.

In any event, the decision to provide assistance and the choice of the appropriate means belongs exclusively to our doctor (medical examiner), after that doctor has contacted the local doctor, and, possibly, the family of the beneficiary. Only the medical interest of the beneficiary and compliance with the applicable health regulations are taken into consideration when taking the transport decision, choosing the means for such transport, and choosing the place of any hospitalisation.

Under no circumstances do we act in place of the local emergency services.

WHAT DO WE COVER?

Repatriation or medical transport

If you become ill or are injured and your state of health requires you to be transferred, we organise and bear the cost of repatriating you to your home or to the hospital closest to your home and that is appropriate to your state of health.

Depending on the seriousness of the case, the repatriation or the transport takes place under medical supervision, if necessary, by the most appropriate of the following means:

- special medical aircraft
- regular airliner, train, sleeper train, ship, ambulance.

Accompaniment during the repatriation or medical transport

If you are transported under the above conditions, we organise and bear the additional costs of transporting members of your family who are insured or a person who is insured under the present contract and who is/are accompanying you, if the tickets purchased for their return cannot be used due to you being repatriated.

Presence in the event of hospitalisation

If you are hospitalised and your state of health prevents you from being repatriated before 7 days have elapsed, we organise and bear the costs of transporting a member of your family or a designated person who was not travelling with you and has stayed in order to visit you.

We also bear the costs of hotel accommodation for that person up to the amount indicated in the table of the amounts of cover.

Additional reimbursement of medical, surgical, pharmaceutical, and hospitalisation expenses

After reimbursement by Social Security or by any other welfare or health insurance body, we reimburse the expenses that remain to be borne by you up to the amount indicated in the table of the amounts of cover.

In the event that Social Security does not reimburse any part of those expenses, we cover you from the first euro up to the amount indicated in the table of the amounts of cover.

An excess indicated in the table of the amounts of cover is deducted per event and per Insured Person.

Advance of medical expenses

If you are out of your country of residence, and it is impossible for you to pay your medical expenses consequent upon hospitalisation due to an illness or to an accident occurring during the period of cover, we intervene at your simple request to advance the amount of such expenses up to the limits of our commitments. You will be asked to sign a letter of undertaking at your place of stay. This cover ceases as from the day on which we are able to repatriate you, or the day on which you are repatriated to your country of origin. You undertake to pay the sums advanced back to us as soon as possible, and within a maximum time limit of 30 days, and as soon as you or your family receives the reimbursement from Social Security or from any other welfare body.

Transport of the body in the event of death

We organise and cover the cost of transporting the body from the place at which it is placed in the coffin, in Metropolitan France or abroad, to the place of burial.

We also bear the costs of the ancillary expenses necessary for the transport, including the cost of the coffin, and enabling the transport to take place, up to the amount indicated in the table of the amounts of cover.

The costs for the ceremony, ancillaries, burial, or cremation remain incumbent on the families.

We organise and bear the additional costs of transporting members of your family who are insured or a person who is insured under the present contract and who is/are accompanying you, if the tickets purchased for their return cannot be used due to this repatriation.

We organise and bear the cost of the transport ticket for a person travelling to the place of the death in order to accomplish the formalities related to the death or in order to identify the body. We also bear the cost of the accommodation expenses up to the limits indicated in the table of the amounts of cover.

Return of children of minor age

If you are sick or injured and if nobody can take care of your children of minor age who are with you, we organise and bear the costs of the Outward and Homeward journeys for a person of your choice or for one of our hostesses to take them back to your home or to the home of a member of your family.

WHAT ARE THE EXCLUSIONS SPECIFIC TO PERSONAL ASSISTANCE?

Under no circumstances may we act in place of the local emergency services.

In addition to the exclusions appearing in the chapter "What are the general exclusions applicable to all of our cover packages", we do not cover:

- *convalescence and illness or accidents that are being treated and that are not consolidated at the date of the start of the trip;*
- *pre-existing illnesses diagnosed and/or treated and that have required hospitalisation within the six months prior to the request for assistance;*
- *trips taken for diagnosis and/or treatment purposes;*
- *pregnancies except when unforeseeable complications occur, and in any event pregnancies as from the 32nd week of pregnancy;*
- *states resulting from absorbing alcohol, using drugs, narcotics and like products that are not medically prescribed;*
- *the consequences of attempted suicide.*

For the cover for medical, surgical, pharmaceutical, or hospitalisation expenses abroad:

- *the costs consequent upon an accident or an illness established medically before the cover comes into effect, unless an established and unforeseeable complication occurs;*
- *the costs generated by treatment of a pathological, physiological, or physical state established medically before the cover comes into effect, unless an established and unforeseeable complication occurs;*
- *the costs of internal, optical, dental, hearing, functional, aesthetic or other prostheses or aids;*
- *spa and rest home expenses, and physiotherapy expenses;*
- *expenses incurred without our prior approval;*
- *the consequences of intentionally not complying with the regulations of the countries visited, or of doing activities prohibited by the authorities of those countries.*

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

For any request for assistance, you should contact us, 24 hours a day and seven days a week:

- By telephone, indicating your contract number **540 164**
From France: 01 42 99 03 34
From abroad: +33 (0)1 42 99 03 34

and obtain prior approval from us prior to incurring any expense, including medical expenses.

For any request for reimbursement, you should send us the duly filled-in claim form (declaration of loss) accompanied by the documentary evidence relating to your request for reimbursement.

When we have organised your transport or your repatriation, you should hand over to us the initial tickets, since those tickets then become our property.

**If you need ASSISTANCE,
contact Mondial Assistance**

**(Contract no. 540 164)
24/24 - 7/7**

→ **BY TELEPHONE**

- from France: 01 42 99 03 34
 - from abroad: 33 1 42 99 03 34
- preceded by the local international
call prefix

Allianz 

Immeuble Cœur Défense
82, Esplanade du Général de Gaulle
92400 Courbevoie
Tél. 01 44 86 20 00
Service des relations avec les consommateurs :
clients@allianz.fr

Allianz IARD
Entreprise régie par le Code des assurances.
Société anonyme au capital de 991 967 200 euros.
Siège social : 87, rue de Richelieu - 75002 Paris.
542 110 291 RCS Paris.
As of 1 January 2016, new headquarters :
1 cours Michelet - CS 30051
92076 Paris La Défense Cedex
542 110 291 RCS Nanterre