



Insuring your accommodation is compulsory !

SMENO Assurances offers a comprehensive range intended specially for students !

1 Choose your option

	1	2	3	4	5	6	7
ACCOMMODATION & OPTIONS	Room/studio in University managed by the CROUS	Room/studio in University managed by the CROUS	Homestay* or private home	Studio /T1	T2	T3	T4** apartment or house
PRICES	27€/YEAR	32€/YEAR	47€/YEAR	62€/YEAR	88€/YEAR	98€/YEAR	120€/YEAR
PERSONAL EFFECTS COVER	2 300€	2 300€	3 900€	3 900€	5 400€	6 100€	12 200€
- FIRE	★	★	★	★	★	★	★
- WATER DAMAGE	★	★	★	★	★	★	★
- TENANT'S CIVIL LIABILITY (legal claims of neighbours and third parties)	★	★	★	★	★	★	★
- CLIMATIC EVENTS	★	★	★	★	★	★	★
- STAY-TRAVEL LIABILITY	★	★	★	★	★	★	★
- TERRORIST ATTACKS AND ACTS	★	★	★	★	★	★	★
- RESULTING COSTS INCURRED	★	★	★	★	★	★	★
- DAMAGE TO ELECTRICAL APPLIANCES	★	★	★	★	★	★	★
- LEGAL COSTS AND EXPENSES	★	★	★	★	★	★	★
- PLATE GLASS BREAKAGES	★	★	★	★	★	★	★
- PRIVATE LIFE LEGAL LIABILITY	★	★	★	★	★	★	★
- THEFT AND VANDALISM		★	★	★	★	★	★

* The individual rents a room without kitchen and bathroom for private use. **4 rooms max. Excess of 61euros except climatic events and natural disaster (legal excess). Options 1,2 apply only rooms managed by the CROUS. You choose option depending on the coverage you want. Prices valid from 01/05/17 to 30/04/18. Fees included. Contracts without tacit renewal.

2 Enhance your option with one or two extensions

OPTIONAL EXTENSIONS :

- ▶ OPTIONAL COVER A 14€/YEAR - Extension of the personal effects and computer hardware cover (+1,500€)
- ▶ OPTIONAL COVER B 26€/YEAR - Extension «flatsharing» of the personal effects and computer hardware cover (+3,000€)

In the event of a claim, SMENO Assurances reimburses your damaged or stolen household electrical appliances to their new value.

SMENO household insurance EXTRAS

- ✦ Prices specially negotiated for you with AXA Assurance
- ✦ Comprehensive cover (fire, theft, water damage, electrical damage, climatic events, tenant's civil liability, plate glass breakages)
- ✦ Top-up your policy formula with 2 optional guarantees
- ✦ Service that is close to you : subscription and proof of insurance certificate immediately, legal assistance by phone

SUBSCRIPTION

- ▶ On line at smeno.com/assurance-habitation
- ▶ In any SMENO agency (list on smeno.com)
- ▶ By phone : **09 72 67 60 00** (rate number) Monday to Friday, from 9am to 8pm