

General Terms and Conditions Holiday Travel Insurance

□ Policy no.

- **Travel cancellation**
- **Missed departure**
- **Inability to depart and return home**
- **Flight delay**
- **Luggage and personal effects**
- **Medical and Travel Assistance**
- **Holiday interruption costs**
- **Civil liability abroad**

FORMULA 1: CANCELLATION ONLY (IB1800339FRCA0)

FORMULA 2: MULTIRISK (IB1800339FRMU2)

FORMULA 3: PREMIUM ASSISTANCE (IB1800339FRAS1) : ALL BENEFITS EXCEPT THE CANCELLATION PRIOR TO DEPARTURE BENEFIT

Holiday Travel Insurance Cover is a group insurance policy concluded by EVANEOS S.A. a French company by "Actions Simplifiée", having its registered office at 27 Rue de Mogador, 75009 Paris, France. Register of Commerce and Companies of Paris under 513 191 122, on behalf of its clients who have their permanent residence in [COUNTRY]_ and who have purchased a Travel through the internet website evaneos.com with EUROP ASSISTANCE SA, acting through its Irish branch through the intermediation of CHAPKA, broker with registered office 68 boulevard de Port Royal, 75006 PARIS, France and registered under number B441201035 at Registry of companies of Paris and 07.002.147 at Orias (www.orias.fr) which is acting in France under freedom of services provisions.

It consists of:

- the present General Conditions
- the Insurance certificate which contains the confirmation of the adhesion to the Group Insurance policy sent by email.

In order to adhere to the collective contract, the following conditions must be met:

- the travel must be for pleasure or work, a package, lease, cruise, transport ticket (including flight only) booked with the Travel Organizer,
- the travel shall last for less than 90 consecutive days.

International sanctions:

It is not possible for the insurer, the policyholder or the insured to contravene an international sanction imposed by the United Nations or the European Union (limitation, embargo or control). As a result, no clause in the contract can have for object or effect of an obligation in violation of these rules.

Thus, no obligation that implies a direct or indirect connection to a country on the list of countries under international sanctions could be implemented. The relevant information is published by the Ministry of European and Foreign Affairs and may change according to the international context.

1. DEFINITIONS

In this agreement, the following terms have the following meanings:

MEMBER :

The person who had purchase the insurance from the website of the Policyholder.

ACCIDENT

A sudden and unforeseen circumstances case which affects the Insured, unintentionally on the part of the latter, arising out of the sudden action of an outside cause.

ACT OF TERRORISM

Any act of violence, amounting to a criminal or violent attack against people and/or property, in the country you are travelling in, committed with the purpose of seriously disrupting public order by intimidation and terror and gaining media publicity.

Any act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

INSURED/YOU

The Member as well as the persons who are enrolled in the Group Insurance Policy and for whom a premium had been paid. Every customer having opted for travel insurance shall be considered as an insured with the same cover.

INSURER/US

EUROP ASSISTANCE, public limited company with capital of 35,402,786 euros, business regulated by the Insurance Code, registered with Nanterre Business Registry under number 451366405, with registered office at 1 promenade de la Bonnette - 92230 GENNEVILLIERS

Acting through its Irish branch with the commercial name of Europ Assistance Irish Branch, with main place of business situated at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland with certificate no. 907089. The control authority of the Insurer is Autorite de contrôle prudentiel et de resolution (ACPR), 61 rue Taitbout, 75436 Paris cedex 09.

(France).

The solvency report is available on the following website : www.europ-assistance.fr

HOME

Your main and usual place of residence which is set out as your home on your income tax assessment.

ABROAD

The whole world except for the country in which your Home is located and excluded countries.

DEDUCTIBLE OR EXCESS

The part of the amount of expenses which shall be borne by you.

HOSPITALISATION

The admission of an Insured to a hospital facility (hospital or clinic) following an Illness or Accident and including at least one overnight stay, where the admission is ordered by a medical practitioner and evidenced by a hospitalisation certificate.

ILLNESS

Any sudden and unpredictable alteration the health of the Insured certified by a doctor.

Identity documents

National identity card, passport and driving license

CLOSE RELATIVE

- the spouse civil partner or live-in partner of the Insured living under the same roof;
- the legitimate, natural or adopted child(ren) of the Insured;
- the mother and father of the Insured;
- the brothers and sisters of the Insured, including the children of the spouse/live-in partner/legally-recognised partners of the mother or father of the Insured;
- the grandparents, parents-in-law (i.e. the parents of the spouse of the Insured);
- the grandparents of the Insured.

DEPENDANT RELATIVE

- Minor children of the Insured provided that his or her name is referred to at the time the policy is taken out;
- Handicapped person provided that he or she lives under the same roof as you and that you are the legal guardian thereof and that his or her name is referred to upon taking-out of the policy.

Loss

Any event which may give rise to a claim under this policy.

NATURAL DISASTER

A phenomenon of natural origin, such as an earthquake, volcanic eruption, tidal wave, flood or lightning, caused by the abnormal intensity of a force of nature and recognised as such by the public authorities of the country in which it occurs.

POLICYHOLDER

EVANEOS S.A. a French company by "Actions Simplifiée", having its registered office at 27 Rue de Mogador, 75009 Paris, France. Register of Commerce and Companies of Paris under 513 191 122

SECOND HOME

A residence which you own, in the country in which your Home is located, which is not your place of residence, and which you occupy for your leisure activities and during your holidays.

INSURANCE CERTIFICATE

The document having the name of the Member, issued by the Insurer, certifying the adhesion to this insurance.

THIRD PARTY:

Any person not an Insured under the Group Insurance Policy or a Family Member or Dependant Relative of an Insured

TRAVEL

The service booked with the Travel Organizer.

TRAVEL ORGANISER

Legal entity from which the Travel is booked.

VALUABLE GOODS

Any item, other than a garment, with a unit purchase value of more than two hundred and fifty (250) € as well as jewellery, precious stones, precious stones, watches that are worn, furs , as well as for any sound and / or image reproduction apparatus and accessories therefor, shotguns, computer laptops.

ZONE 1:

France (FR), Albania (AL), Germany (DE), Andorra (AD), Austria (AT) , The Balearic Islands (XA) , Belgium (BE) ,Belarus (BY) , Bosnia and Herzegovina (BA), Bulgaria (BG) , Cyprus (CY) , Croatia (HR) , Denmark (except Greenland) (DK) , Scotland (see United Kingdom), Continental Spain (ES) , Estonia (EE) , Finland (FI) , Metropolitan France (FR), Georgia (GE) , Gibraltar (GI) , Greece (GR) , Hungary (HU) , Ireland (IE) , Israel (IL) , Italy (IT) , Jordan (JO) , Latvia (LV) , Liechtenstein (LI) , Lithuania (LT) , Luxembourg (LU), Macedonia (MK), Madeira (XC), Malta (MT) , Morocco (MA) , Moldova (MD), Monaco (MC) , Montenegro (ME) , Norway (NO) , The Netherlands (NL) , Poland (PL) , Continental Portugal (PT) , Romania (RO) , United Kingdom (GB) , Russia, Federation (the European part, to the Ural Mountains) (RU) , San Marino (SM), Serbia (RS) , Slovakia (SK) , Slovenia (SI) , Sweden (SE) , Switzerland (CH) , Czechia (CZ) , Palestinian Territories (PS), Tunisia (TN) , Turkey (TR) , Ukraine (UA) , Vatican, City State (the Holy See) (VA).

ZONE 2: All others destinations except zone 1 and 3

ZONE 3: US, Canada, Japan, Thailand, Hong Kong, Singapore, Australia, New Zealand.

2. GEOGRAPHICAL SCOPE OF POLICY

The cover is worldwide subject to the application of the sanction clause above or any exclusion.

3. CANCELLATION GUARANTY

A. OBJECT OF THE GUARANTY

The object of the guaranty is to cover the financial loss incurred by the Insured when he cancels its Travel due to the occurrence of one of the events and conditions listed in the section 2.

The guaranty applies to cancellation decided by the Insured before the scheduled time of departure of the Travel. Except in case of death of the Insured, the cancellation must be done to the Travel organizer before the departure of the Travel.

As the Cancellation is a financial loss insurance, the Insured must provide the proof of having incurred a cost.

B. INSURED EVENTS

We cover cancellations arising from the reasons and circumstances set out below:

- Cancellation of the Travel in case of inability to travel decided by a doctor resulting from an Illness or an Accident affecting you or a Close Relative or the person in charge of taking care of a Dependant relative.

- Cancellation of the Travel in case of Hospitalisation affecting you or a Close Relative or the person in charge of taking care of a Dependant relative.
- Cancellation of the Travel in case of death affecting you or a Close Relative or the person in charge of taking care of a Dependant relative.
- Contraindication of vaccination
- Redundancy due to a downsizing plan of your company
 - of yourself,
 - your spouse,

the decision or the convening of the redundancy is not known at the time of the booking of your trip or the subscription of this contract.

- Convocation to a tribunal only in the following cases:
 - when you are summoned as a juror of Assises,
 - in the context of a child adoption procedure,
 - in the case of an expert designation requiring your presence.

The date of convocation must coincide with the period of your trip.

- Convocation to a retrieval examination

Following an unspecified failure at the time of booking the trip (graduate studies only), the new examination must take place during the duration of your trip.

- Destruction of professional and / or private premises

Occurred after the date of subscription of this contract, as a result of fire, explosion or water damage, provided that the premises are destroyed more than 50%.

- Theft in professional or private premises

The importance of this theft must require your presence and occur within 48 hours of your departure.

- The grant of a job or an internship if the insured person is currently unemployed and registered as such with the official competence center

The new job or internship must start during the trip.

- The professional mutation, the modification or refusal of dates of leave paid by the employer

Annual leave must have been granted by the employer prior to travel registration.

This guarantee excludes the following socio-professional categories: entrepreneurs, liberal professions, craftsmen and entertainment professionals.

A deductible, indicated in the Table of Amount of Guarantees remains your responsibility.

- Refusal of tourist visa by country authorities

No request must have been made in advance and already refused by these authorities for the same country. Evidence from the Embassy will be required.

- Theft of identity card, passport or transport titles

In the 48 hours before departure, if these documents are essential for your trip provided you have made the declaration to the police authorities.

A deductible, indicated in the Table of Amount of Guarantees remains your responsibility.

- Serious damage to your vehicle

Occurs within 48 hours before your departure, and makes the vehicle unrepairable within the time required to reach the meeting point set by the travel organizer or your place of stay, on the date originally planned and in the your vehicle is essential to get there.

- Cancellation of one of the guests accompanying you

(maximum 8 persons) registered at the same time as you and insured by this same contract, when the cancellation originates from one of the guaranteed causes.

If the person wishes to make the trip alone, it is taken into account additional costs without our refund can exceed the amount due in case of cancellation on the date of the event.

- Terrorist Attack

The guarantee is acquired if within 48 hours before the date of the beginning of the trip, an Attempt occurs within a radius of 100 km from the final destination.

- Cancellation for any event which could not have been foreseen by you on the date on which this insurance was taken out, and which were beyond your control (Force majeure) and makes impossible for you to respect the departure date.

The "Travel cancellation" cover does not provide insurance against an inability to travel relating to the material organisation of the trip by the organiser (i.e. a tour operator or airline), including in the case of the purchase of

flights only and/or of the organizer being at fault (e.g. because of strikes, cancellations, postponements or delays) or relating to circumstances in respect of accommodation or of the security of the place of destination.

C. AMOUNT OF GUARANTY

We shall pay for the amount of the cancellation costs of cancellation invoiced by the Travel organizer to you under the following limits:

- In case of Illness or Accident: the maximum amount is € 8,000 per Insured and € 40,000 per event.
- For any other justified reasons: the maximum amount is € 8,000 per Insured and € 40,000 per event. This cover is subject to a Deductible of €30 per Insured.

D. EXCLUSIONS

The following claims and consequences are excluded:

- Cancellation triggered by death of a person who was already hospitalized at the time the adhesion to the insurance was taken out;
- Cancellation triggered by Accidents resulting from the practice of the following sports: bob-sleighbing, rock climbing, skeleton, skiing, tobogganing competitions, any aerial sports, as well as accidents caused by taking part in matches or competitions or training for matches or competitions,
- The inability to Travel due to non-production, for any reason howsoever, of required travel documents: passports, visas, travel tickets, vaccination cards, except in the event of theft of passports or ID cards which are duly reported to the competent authorities;
- Illnesses and Accidents where the initial report, relapse, aggravation or hospitalisation occurred before the adhesion to this insurance;
- Consequences of nuclear fission or any radiation emitted by a radioactive energy source,
- Consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,
- Consequences of civil or foreign wars, strikes, riots, popular movements, terrorism act and natural disaster
- Consequences of Accidents when the Insured is driving a vehicle in breach of the regulations related to alcohol consumption or refused to do the alcohol test requested by a police authority.
- Voluntary participation by an Insured in riots, strikes, fights or acts of violence
- Losses and damage caused by the insured's deliberate tortious intent or fraud.

4. MISSED DEPARTURE FIRST FLIGHT OUT

If you miss your initial flight (1st flight) or your Travel booked with Travel organiser of your trip or the airline, for whatever reason, **except in case of schedule change due to the carrier**, we will refund the purchase of a new airline ticket to the same destination, subject to your departure within 24 hours or by the first available flight booked with the Travel organizer.

This guaranty covers you up to the total cost of the initially purchased airline ticket, deduction of a 20% excess remaining at your expense.

Exclusions

The following claims and consequences are excluded:

- Strikes or industrial action of the passenger carrier;
- Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country,
- The inability to Travel due to non-production, for any reason howsoever, of required travel documents: passports, visas, travel tickets, vaccination cards, except in the event of theft of passports or ID cards which are duly reported to the competent authorities;
- claims due to you allowing insufficient time to complete your journey to the departure point;

- Consequences of nuclear fission or any radiation emitted by a radioactive energy source,
- Consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,
- Consequences of civil or foreign wars, strikes, riots, popular movements, terrorism act and natural disaster
- Consequences of Accidents when the Insured is driving a vehicle in breach of the regulations related to alcohol consumption or refused to do the alcohol test requested by a police authority.
- Voluntary participation by an Insured in riots, strikes, fights or acts of violence
- Losses and damage caused by the insured's deliberate tortious intent or fraud.

5. INABILITY TO DEPART

OBJECT OF THE GUARANTY

The cover "Inability to depart" covers you, if the Travel is cancelled by the Travel Organizer due to the total or partial closure of the departure or arrival airport decided by a governmental authority due to Natural disaster.

This cover cannot be combined with the missed departure cover.

WHAT DO WE COVER?

- The transport costs you incurred to reach your Home from the airport where the Travel was planned to start (taxi, bus, metro or train) with a maximum of 100 € per Insured,
- Difference of price between the Travel and a replacement travel as long as the new travel is identical to that postponed, i.e. same number of persons, same Travel organizer, same duration, same destination, identical booking class for an airline. The maximum liability of the Insurer is equal to 5% of the Travel price with a maximum of 150 € per Insured.
- Extraordinary travel cancellation expenses, i.e. a Travel which takes place so that the Insured can be present at a marriage ceremony, a sports or cultural event which cannot be rescheduled, provided this reason was specified by the Insured when the Travel was booked. The maximum liability of the Insurer is equal to Travel purchase price.

EXCLUSIONS

The following claims and consequences are excluded:

- Strikes or industrial action of the passenger carrier;
- Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country,
- Consequences of nuclear fission or any radiation emitted by a radioactive energy source,
- Consequences of civil or foreign wars, strikes, riots, popular movements, terrorism act
- Losses and damage caused by the insured's deliberate tortious intent or fraud.

6. INABILITY TO RETURN HOME

A. OBJECT OF THE GUARANTY

The purpose of this cover is to provide compensation for your accommodation, which are borne by you and not reimbursed in case you cannot return because of a Natural disaster that occurred after the beginning of the Travel and before the departure date.

The reason of your INABILITY TO RETURN HOME must have the characteristics of force majeure or a Natural disaster and meets all of the following conditions:

- it is outside your control, and was unknown and unforeseeable at the time of your departure;
- it is not dependent upon you and is not connected to a health condition, illness or Accident of the Insured;
- it is not ascribable to a fault or faults of the Travel organizer or any service provider which is responsible for providing your inbound travel (i.e. a tour operator, a travel agent's, an airline company, etc.) it is not due to strikes affecting the service providers which are responsible for providing the return included in your Travel.

B. WHAT AMOUNT DO WE COVER?

We will refund actual accommodation costs (hotel expenses, meals) up to the following:

Packages : 100€ / night for a maximum of 4 consecutive nights, the first night following the date of your initially scheduled travel departure.

Flight only : 80€ / night for a maximum of 2 consecutive nights, the first night following the date of your initially scheduled travel departure.

EXCLUSIONS

The following claims and consequences are excluded:

- **Strikes or industrial action of the carrier or service provider which service was included in the Travel;**
- **Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country,**
- **The inability to Travel due to non-production, for any reason howsoever, of required travel documents: passports, visas, travel tickets, vaccination cards, except in the event of theft of passports or ID cards which are duly reported to the competent authorities;**
- **Claims due to you allowing insufficient time to complete your journey to the return point;**
- **Consequences of nuclear fission or any radiation emitted by a radioactive energy source,**
- **Consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,**
- **Consequences of civil or foreign wars, strikes, riots, popular movements, terrorism act,**
- **Consequences of Accidents when the Insured is driving a vehicle in breach of the regulations related to alcohol consumption or refused to do the alcohol test requested by a police authority.**
- **Voluntary participation by an Insured in riots, strikes, fights or acts of violence**
- **Losses and damage caused by the insured's deliberate tortious intent or fraud.**

7. FLIGHT OR TRAIN DELAY

A. OBJECT OF THE GUARANTY

This cover applies to:

- regular inward and/or outward bound flights offered by airlines whose timetables are published,
- regular inward and/or outward bound train journey offered by railways company whose timetables are published,
- Inward and/or outward charter flights whose timetables are specified on the airlines ticket.

If the departure time of your flight included in the Travel is delayed:

- of more than 3 hours with respect to the time initially scheduled, for regular return flights or train journey,
- of more than 6 hours with respect to the time initially scheduled, for outward bound charter flights,

and if you are not transferred on another flight operated by the airline at the initially schedules times, you are entitled to the following indemnity depending on the nature of your flight:

On scheduled flight or train delay, in case of delay over 4 hours: €30 per hour of delay with a maximum of €150/Insured, 750€ per event.

On charter flight, in case of delay over 6 Hours: €30 per hour of delay with a maximum of €760/Insured, 3800€ per event.

Each flight is considered individually to calculate the delay. The delay of the outward bound flight shall not be added to the' delay of the return flight.

You must:

- complete and/or have completed a declaration of delay by a competent person of the airline on which you are travelling or a competent person of the airport,

- at your return and at the latest within 15 days of such, provide us with the duly completed declaration of delay, the photocopy of your initial air ticket, the purchase invoice of the ticket covered and the boarding card.

B. EXCLUSIONS

We will not intervene in the circumstances described below:

- Consequences of civil or foreign war, riots, popular unrest, strikes, acts of terrorism, hostage or sabotage,
- Consequences of any radioactivity event, any effect of nuclear origin or caused by a source of ionising radiation in the country of departure, transfer and destination;
- Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country;
- the consequences of an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm,

8. LUGGAGE AND PERSONAL EFFECTS

A. DAMAGE TO LUGGAGE, PERSONAL OBJECTS

Theft of your Luggage and personal objects, Valuable Goods, Identity documents

Luggage and the personal objects and Valuable Goods in the luggage are covered against theft during the Travel when they are outside your Home or your Second home.

When your Luggage and personal objects and Valuable Goods are in a personal, they are covered if they are contained in the trunk of the vehicle which must be locked and completely hidden. If the vehicle is parked in public areas, the cover is only valid between 7am and 10pm.

The amount of the guaranty is the value of the good subject to the maximum amounts specified in the table of guaranty.

Partial or complete destruction and loss by a carrier included in the Travel of your luggage and personal objects

- We provide cover, subject to the maximums set out in the **Table of Amounts Covered**, for your luggage, personal objects and effects, outside of your Home and of your Second home, against in case of partial or complete destruction; loss during transit by a transport company.

What amount do we cover?

The indemnity due in case of the theft of Valuable Goods is equal to the market value of the good with a maximum of €1000 per Insured and €5000 per Travel.

The indemnity due in case of the theft of Identity documents is equal to the cost paid to the authority to reissue the document with a maximum of €100 per Insured.

The indemnity due in case of theft, partial destruction or loss during transportation of luggage and personal objects is equal to the market value of the good with a maximum of €2000 per Insured and €10000 per Travel.

A deductible of €30 will be applied per Loss except for the partial and total destruction of luggage for which a deductible of €50 will be applied.

B. LUGGAGE DELIVERY DELAYS

In the event that your personal luggage, which was checked in with the airline with which you travelled, were not to be returned to you at the destination airport as regards your outbound trip, and if it is returned to you more than 48 hours late, you shall receive **€150 per person, 760€ per event** to refund you from the expenses you incurred when purchasing clothing and necessary items shall be reimbursed.

This indemnification cannot be added to an indemnity claimed under the "Damage to luggage, personal objects and effects" cover.

C. EXCLUSIONS

The following circumstances and goods are excluded:

- the theft of personal luggage, effects and objects which were left unattended in a public place or stored in an area which is made accessible to several individuals;
- thefts committed by your staff during the exercise of their duties;
- accidental damage arising out of the leakage of liquids, of fat, of colorants or of corrosives which were put in your luggage;
- the confiscation of goods by the authorities (customs, police);
- damage caused by moths and/or by rodents and cigarette burns and also by non-incandescent sources of heat;
- theft committed in an open-top car and/or break or other vehicle with no boot;
- the collections and samples of sales representatives;
- the theft of, the loss of and damage caused to cash money, documents, books, travel tickets and credit cards;
- the theft of jewels when they have not been put in a locked safe or when they are not being worn;
- the breakage of fragile objects such as porcelain, glass, ivory, pottery and marble objects;
- prosthetics, disability aids of all kinds, bicycles, trailers, securities, paintings, eyeglasses, contact lenses, keys of any and all kinds, documents recorded on tapes or films and also professional equipment, mobile phones, CDs and DVDs, all multimedia equipment (MP3 players, MP4 players, PDAs, etc.), satellite navigators, sports articles, musical instruments, food products, lighters, pens, cigarettes, alcohol products, art objects, fishing rods, beauty products, camera films and items bought during the course of your travel;
- the consequences of an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm,

D. HOW IS YOUR COMPENSATION CALCULATED?

You shall be compensated based on the replacement price paid for equivalent objects, which shall be given to you, once deductions for Obsolescence, Wear and Tear and Excess have been made.

The following calculation will be applied in order to take Wear and Tear and Obsolescence:

- the first year after purchase, reimbursement is calculated as 85% of the purchase,
- as from the second year after purchase, reimbursement is reduced by 10% per year.

Reduction in value due to Obsolescence and/or Wear and Tear shall not exceed 50% of the purchase price.

E. WHAT DOCUMENTS MUST BE PROVIDED IN THE EVENT OF AN INSURED INCIDENT?

Your claim as regards an Insured Incident shall have to be accompanied by the following items:

- a receipt for a complaint filed or a theft reported within 48 hours to an authority (all forms of police, transport companies, ships' stewards, etc.) when the claim is for items stolen or mislaid;
- the Property Irregularity Report (P.I.R.) if the luggage was transported by an airline;
- the Property Irregularity Reports made to the transport company (the sea, air, rail or road transport company) when your luggage or objects go missing during a period in which it or they were in the legal care of the transport company;
- the check-in ticket for luggage which is delivered late by the transport company and evidence of late delivery;
- a document proving the value of the goods (original invoice, etc.);
- if you are unable to provide the document mentioned in the list but can provide other proof, your application for indemnification will nevertheless be considered.

F. WHAT HAPPENS IF YOU GET BACK ALL OR SOME OF THE ITEMS FOR WHICH WE PAID OR PLAN TO PAY AN INDEMNITY

You have to advise us immediately of this, by registered letter, as soon as you are informed of the new situation.

- If we have not yet paid compensation to you, you should regain possession of the objects, and then we shall only be obliged to pay for any damage or missing items.
- If we have already compensated you, you can opt within a time frame of two weeks: either for relinquishment or to recover the objects in return for restitution of the compensation which you received following deductions for damage and/or missing items.

If you have not chosen within a time frame of 15 days, then we shall assume that you have opted for relinquishment.

9. HOLIDAY INTERRUPTION COSTS

We shall reimburse to you, on a *pro rata temporis* basis, up to a maximum amount of €7,000 per Insured and €29,000 per Travel the costs of accommodation and meals, purchased from the Policyholder or Travel organizer, which were mentioned in the Travel invoice, paid at the booking of the Travel and not used, from the day following the event which gave rise to your early return, in the following cases:

- your transport/medical repatriation organized by an assistance company;
- Hospitalization of your spouse, an ascendant, a descendant of yourself or your spouse;
- death of your spouse, an ascendant, a descendant of yourself or your spouse, or if one of your brothers or sisters dies;
- if a break-in, fire or water damage occurs at your Home;

Exclusions:

The following claims and consequences are excluded:

- **Curtailment triggered by death of a person who was already hospitalized at the time the adhesion to the insurance was taken out;**
- **Curtailment triggered by Accidents resulting from the practice of the following sports: bob-sleighing, rock climbing, skeleton, skiing, tobogganing competitions, any aerial sports, as well as accidents caused by taking part in matches or competitions or training for matches or competitions,**
- **The inability to Travel due to non-production, for any reason howsoever, of required travel documents: passports, visas, travel tickets, vaccination cards, except in the event of theft of passports or ID cards which are duly reported to the competent authorities;**
- **Illnesses and Accidents where the initial report, relapse, aggravation or hospitalisation occurred before the adhesion to this insurance;**
- **Consequences of nuclear fission or any radiation emitted by a radioactive energy source,**
- **Consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,**
- **Consequences of civil or foreign wars, strikes, riots, popular movements, terrorism act and natural disaster**
- **Consequences of Accidents when the Insured is driving a vehicle in breach of the regulations related to alcohol consumption or refused to do the alcohol test requested by a police authority.**
- **Voluntary participation by an Insured in riots, strikes, fights or acts of violence**
- **Losses and damage caused by the insured's deliberate tortious intent or fraud.**

10. MEDICAL ASSISTANCE

All the covers are provided under the limits and conditions indicated above and are subject to the application of exclusion.

The Assistance cover enters into effect at the start of the Travel and remains in effect for the duration of the Travel. The covers provided under this Article 10 are activated by the Insurer and the costs are assumed by the Insurer only if the services have been organized or previously authorized by him.

Despite its best efforts, the Insurer cannot provide a service if the circumstances of the events require usage of local emergency services pursuant to the local laws or regulations, require administrative authorisations for repatriation or if there are restrictions placed on the free circulation of persons by the national or international authorities or restrictions imposed by transporters. In general, all the services here below are dependent on the Insurer's ability to intervene without violating laws, regulations, or the general conditions of services of transporters.

ASSISTANCE TO INDIVIDUALS IN THE EVENT OF ILLNESS OR OF INJURY DURING THE TRAVEL

1. TRANSPORT/REPATRIATION

You can request a transport or a repatriation because of an Illness diagnosed or relapsed during the Travel or an Accident occurred during the Travel. In this case, our doctors shall get in contact with the local doctor who is treating you to decide if your health condition requires the transport or repatriation. The decision to be implemented in practice rests in the last resort with our doctors who are the sole authority to decide what service will be put in place in accordance with this insurance and your condition.

The information passed on by the local doctor and, where applicable, by your general practitioner, enables us, following a decision by our doctors, to trigger and to organise, solely based on medical requirements:

- Either your return to your Home;
- Or your transportation, where applicable under medical surveillance, to a suitable hospital department close to your

by a mini-ambulance, by ambulance, by train (1st class seat, 1st class couchette or sleeper), by a scheduled airline or by air ambulance.

Likewise, depending solely on medical requirements and upon a decision taken by our doctors, We can trigger and organise, in some cases, initial transportation to a local care centre, before envisaging a return to an establishment close to your Home.

Your medical condition and compliance with the health regulations in force are the only factors taken into account in making the decision to move you, the choice of means of transport and the choice of any place of hospitalisation when required.

N.B.

Should you refuse to follow the course of action considered most suitable by our medical advisers, we are exempted from all further liability, particularly if you return by your own means or if your state of health worsens.

2. RETURN OF INSURED FAMILY MEMBERS OR OF ONE INSURED ACCOMPANYING PERSON

If we accept responsibility for your repatriation, following the advice of our Medical Staff, we shall organise the transport of your insured Family Members or of one (1) insured person travelling with you, so as to escort you on your return if possible.

This person may travel:

- either with you,
- or separately.

We shall accept responsibility for the transport of this or these insured person or persons by first class railway travel or by air travel in economy class and also taxi fares in order that they can travel from the holiday location to the train station or airport of departure and, at the other end, from the train station or airport of arrival to the Home.

This service cannot be claimed in addition to the "HOSPITALISATION ESCORT" service.

3. HOSPITALISATION VISIT

When you are hospitalized at the place at which your Illness affected you or you were the victim of your Accident and our doctors deem, based on the information provided by the local doctors, that your return cannot take place within 5 days, we shall organize and bear the cost of return ticket from the country where your Home is located, by first-class train travel or on a flight in economy class, for a person of your choice, in order that the person can come to visit you.

We will also bear the cost of the hotel expenses of the person (room and breakfast), **up to the sum indicated in the Table of Amounts Covered.**

Cover for hospital visits may not be claimed in addition to cover for "THE RETURN OF INSURED FAMILY MEMBERS OR OF ONE INSURED PERSON".

4. RETURN OF A MINOR CHILD

If due to Illness or an Accident during your Travel, you find yourself unable to care for your children under the age of 16 years old, we organize their trip to the home of a loved one in France or the trip a relative from his home in France to your home.

We take care of:

- either the children's journey, by 1st class train or economy class plane to home of the person chosen in France and the return journey of the person
- of your choice or one of our escort, by 1st class train or plane economy class, to accompany them,
- the return journey of a relative, by 1st class train or economy class airplane from his home in France to your home.

5. REPLACEMENT DRIVER (ZONE 1 only)

If due to Illness or an Accident during your Travel your health does not allow you to drive your vehicle, and none of the passengers can replace you, while you are located in a country listed in the definition of Zone 1 , we will provide:

- a driver to drive the vehicle to your Home, taking the most direct route. We will pay for the travel costs and driver's salary,
- a first class rail ticket or economy class flight to allow you, or a person you appoint, to collect your vehicle later.

The service provided under this cover consists solely in providing a driver.

The travel costs (fuel, any tolls, boat journeys, hotel and food costs of any passengers) will be at your expense borne by you.

The driver provides his or her services according to the current regulations in force and applicable to his profession. This cover is granted to you if your vehicle is duly insured, in perfect operating working condition order, compliant with the rules of the national and international Highway Code and meets compulsory technical control standards. If not, we reserve the right to not send a driver and, in lieu, we will provide and pay for a first class rail ticket or economy class flight to allow you to collect the vehicle.

6. EXTENSION OF STAY

Following an Illness or an Accident which occurred during your Travel, if you are under the obligation of extending your stay at the destination beyond the initial return date, in the following cases:

In the event of Hospitalization:

If you are hospitalized and our doctors decide, on the basis of information provided by local doctors, that this Hospitalization needs to continue beyond your originally-planned return date, we shall cover the accommodation costs (on a bed and breakfast basis) of an insured person travelling with you, **up to the amount set out in the Table of Amounts Covered**, to enable that person to stay with you. Within the framework of a package tour or of a cruise, said expenses shall be borne by us prior to the initial return date, in the event that they constitute additional accommodation expenses which are not included in the price paid for the package holiday by the insured escort.

In the event of inability to move by your own means:

If you are unable to move **by your own means** and our doctors decide, on the basis of information provided by local doctors, that said immobility needs to continue beyond your originally-planned return date, we shall cover the accommodation costs (on a bed and breakfast basis) of you and/or of an insured person travelling with you, **up to the amount set out in the Table of Amounts Covered**. Within the framework of a package tour or of a cruise, said expenses shall be borne by us prior to the initial return date, in the event that they constitute additional accommodation expenses which are not included in the price paid for the package holiday by you or by the insured escort.

In the two cases, we shall cease to bear costs from the date on which our doctors deem, based on information provided by the local doctors, that you are able to continue with your Travel which has been the subject of a hiatus or to return to your Home.

7. EARLY RETURN DUE TO HOSPITALISATION OR DEATH OF A FAMILY MEMBER, PROFESSIONAL REPLACEMENT OR PERSON IN CHARGE OF YOUR MINOR CHILD

During your Travel, if you learn that an unplanned Hospitalization or death has occurred for a serious reason during your Travel, in the country where your Home is, of a Member of your family, the person in charge of your replacement in your job or professional activity, serious damage to your home, or the person in charge of taking care of you minor child during your holiday.

In order to help you to be at the bedside of the person hospitalized or the funeral in your Home Country, we will arrange for:

- either inbound and outbound travel;
- the outward travel of yourself and another insured person of your choice travelling with you.

We will handle the first class train or economy class airline tickets up to the country where your Home is located, provided you submit to us the supporting documentation regarding the Hospitalization or death and the relationship.

If within 30 days you fail to provide the supporting documents (hospital report or death certificate and proof of relationship) in proof that the terms and conditions of cover have been complied with, you shall be required to refund the indemnification to the Insurer.

8. ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES ABROAD ONLY

To benefit from these reimbursements, you have to possess basic social insurance cover or equivalent scheme, and to carry out, upon your return to the country where your Home is or at the destination, all of the procedures necessary to receive payments as regards medical expenses from the bodies in question and supply to us the supporting documentation listed hereinafter.

Before leaving to travel Abroad, we advise you to obtain the forms that are relevant as regards the nature and the duration of your Travel, and also the country to which you are going (in respect of the European Economic

Area and Switzerland, take your European Health Insurance Card). These various forms are provided by the Health Insurance Fund of which you are a member, in order that you benefit from, in the event of Illness or an Accident, direct payment by said body of your medical expenses.

Nature of the medical expenses giving rise to an additional reimbursement entitlement:

Additional reimbursements cover the expenses set out hereinafter, provided that they concern treatment received abroad, following an Illness or an injury which occurred Abroad:

- medical expenses
- the cost of medicines prescribed by a doctor or a surgeon;
- the cost of an ambulance or of a taxi ordered by a doctor for a local trip Abroad;
- hospitalization expenses when you are deemed unfit for transportation, upon a decision by our doctors, taken following the communication of information by a local doctor. Additional reimbursements of such hospitalization costs shall cease on the date on which we are in a position to have you moved, even should you decide to stay at the destination,
- dental emergency expenses for pain relief treatment only

Sum borne by us and arrangements with regard to this cover:

We shall reimburse you the sum of medical expenses incurred Abroad which is not reimbursed by the Social Security government agency, your top-up health insurance body and/or not by any other provident body, **up to the sums set out in the Table of Amounts Covered.**

An Excess amount, the sum of which is detailed in the Table of Amounts Covered is applied in all cases, per Insured and per Travel.

You (or the persons entitled under you) undertake to this end to carry out, upon return to the country where you Home is or at the destination, any and all procedures that are required to have said expenses paid by the bodies in question, and likewise to send the following documents to us:

- the original calculations of social insurance and/or provident bodies which underpin the reimbursements obtained by you;
- photocopies of treatment bills which support the expenditure incurred.

Failing which, we shall not be able to carry out the reimbursement.

Should the French Social Security government agency and/or the bodies to which you make contributions not bear the cost of the medical expenses incurred, we shall reimburse you up to the maximum amounts detailed in the Table of Amounts Covered, for the duration of the policy, provided that you provide to us, prior to reimbursement, the original copies of bills for medical expenses and certificates issued by the Social Security government agency, your top-up health insurance body and any other provident bodies stating that they shall not bear the cost thereof.

9. ADVANCE OF HOSPITALISATION EXPENSES (ABROAD ONLY)

In any case, if you are hospitalised abroad during your Travel, we can advance to you your Hospitalisation expenses, up to the below sums € 100 000 if you incurred them in a country belonging to Zone 1, € 150 000 in Zone 2 and € 200 000 if you incurred them in a country belonging to Zone 3 as mentioned in the Definitions.

The making of this advance is subject to both of the following conditions:

- the treatment must be prescribed with the agreement of our medical staff,
- the cover applies only for as long as our medical staff, after obtaining information from the local doctor, are of the view that it is not practicable to move you.

No further advances are granted from the date on which we are in a position to have you moved, even should you decide to stay at the destination.

If the expenses are not covered by this policy, you are bound to reimburse us for this advance not later than 30 days after receipt of our invoice. In the event of non-payment on your part as at said date, the party taking out the insurance undertakes to reimburse said advance to us within the maximum time frame of 30 days from our request, with the latter being responsible for collecting the sum, if it wishes to do so, from you.

ASSISTANCE IN CASE OF DEATH

1. TRANSPORT OF REMAINS AND COST OF COFFIN IN THE EVENT OF THE DEATH OF AN INSURED PERSON

If an Insured passes while on a Travel, we shall organise and bear the cost of moving the remains of the deceased Insured to the location of the funeral in the country in which the Home of the Insured is located.

We also bear all the costs necessary for the preparation of the remains and the arrangements specifically required for the purpose of moving the remains, to the exclusion of all the other costs.

In addition, we shall make a contribution towards the cost of a coffin or an urn, which the family shall obtain from a funeral service provider of its choosing, of **up to the amount €2500**, upon submission of the original copy of the receipt for it.

All the other expenses (in particularly those of the service, hearse and burial) must be borne by the family.

2. RETURN OF INSURED FAMILY MEMBERS OR OF ONE INSURED PERSON TRAVELLING WITH THE INSURED IN THE EVENT OF THE DEATH OF THE INSURED

Where the need arises, we organize and accept responsibility for the return, by first class rail or economy class flight, of an Insured or Insured Family Members travelling with the deceased, so that he or she may be present at the funeral, to the extent that the means originally planned for his or her return to the Home Country cannot be used for this purpose.

TRAVEL ASSISTANCE

1. ADVANCE OF BAIL AND BEARING OF THE COST OF LEGAL FEES (ABROAD ONLY)

If you are travelling Abroad and you are the subject of court proceedings as a result of a road accident, and to the exclusion of any other reason, we shall advance to you bail of up to the maximum amount of **€15 000**.

You undertake to reimburse us for this advance at the latest 30 days after receipt of our invoice or as soon as the bail is returned to you by the authorities, if the return takes place prior to expiry of said time frame.

In addition, we shall bear the cost of the legal fees that you shall have had cause, as a result, to incur at the destination, **up to the maximum amount of €3000**, provided that the acts of which you are accused, cannot, under the legislation of the country, give rise to criminal punishment.

This cover does not include any legal proceedings instituted in the country where your Home is following a road accident occurring Abroad.

2. SENDING MEDICINES ABROAD

We take all measures to find and send you the necessary medicines for the pursuit of your current medical treatment prescribed by a doctor, in the event that, you no longer having these drugs following an unforeseen event.

It would be impossible for you to get them on the spot or get their equivalent. The cost of these drugs remains in your case at your expense.

3. ADVANCE OF FUNDS ABROAD

Following a theft or loss of your means of payment (credit card, checkbook ...) or your flight ticket, We will give you an advance of funds up to the amount indicated in the table of amounts of guarantees, against prior payment by a third party to our headquarters or to one of our correspondents abroad.

4. SEARCH AND RESCUE COSTS AT SEA, ON THE DESERT AND ON MOUNTAINS

COST OF MOUNTAIN SEARCH AND RESCUE SERVICES

We pay for the cost of mountain search and rescue operations (including those arising out of off-piste skiing) for up to the amount of €5 000 under the below conditions:

- the operations are carried out by civilian or military rescuers or public or private specialized agencies duly authorized for these activities,
- the rescue and transport costs arising from the search operations (after the Insured has been located) are from the point where the Accident occurs to the nearest medical facility invoiced by civilian or military rescuers or agencies duly authorized public or private bodies for these activities.

COST OF RESCUE ON MARKED TRAILS/SLOPES/PISTES

If you have an Accident when skiing on marked slopes, we pay for the costs of rescue from the place of the Accident to the nearest healthcare centre, with no limit to amount subject to the operations are carried out by civilian or military rescuers or public or private specialized agencies duly authorized for these activities.

The guaranty Search and Rescue Expenses consists in a refund of costs invoiced to you by the company or the public service which came to rescue you. Only costs which are invoiced by a company validly approved to carry out these activities can be reimbursed.

5. ASSISTANCE IN CASE OF THEFT, LOSS OR DESTRUCTION OF YOUR IDENTITY PAPERS OR MEANS OF PAYMENT

In the event of the loss or theft of all your means of payment (credit card or cards or your chequebook) and subject to a policy report of loss or of theft being issued by the local authorities, we can make an advance of funds **up to €500**.

You must sign an IOU form and refund this advance within a month after your return to your Home.

6. CHILD CARE

We organize the provision of a child care during your Hospitalization or if a doctor requires to stay at your Home for more than 5 days further to an Accident that had occurred during the Travel.

The maximum liability of the Insurer is limited to 20 hours per Insured with a maximum of 20€ per hour.

7. HOUSEKEEPER

We organize the provision of a housekeeper and pay for its costs up to 10 hours, to carry out the house work at your home, during your Hospitalization or if a doctor requires to stay at your Home for more than 5 days further to an Accident that had occurred during the Travel.

The maximum liability of the Insurer is limited to 20 hours per Insured with a maximum of 25€ per hour.

8. HOME NURSE

We organize the provision of a home nurse if you need to stay home further to a repatriation and pay for its costs up to 2hours, with a maximum of 900€;

EXCLUSIONS APPLICABLES TO ARTICLE 10

The following are excluded:

- consequences of exposure to infectious biological agents that are released intentionally or accidentally, to chemical agents such as chemical weapons, to incapacitating agents, to neurotoxic agents and to agents with long-lasting neurotoxic effects;
- consequences of a Terrorism act
- consequences of declared or undeclared war, uprising, riots, strikes, civil unrest;
- consequences of voluntary participation by an Insured in riots, strikes, fights or acts of violence,
- consequences of nuclear fission or any radiation emitted by a radioactive energy source,
- consequences of using medicines, drugs, stupefying substances and similar products other than on medical prescription,
- consequences of Natural disaster
- all dental care or dentist expenses except if incurred due to emergency and only the expenses linked the emergency pain relief will be covered
- the consequences of intentional acts by you or of willful misconduct;
- the consequences of a suicide attempt or suicide;
- pre-existing health conditions and/or illnesses and/or injuries which were diagnosed and/or treated and which gave rise to continual hospitalization, or outpatient hospitalization, or daytime hospitalization in the six months preceding any and all requests, when the issue in question is a manifestation of or a worsening of said condition;
- the consequences of incidents occurring in the course of trials, races or motorized competitions or practice for these events, which by virtue of the regulations in force require the prior authorization of the public authorities, in which you are taking part as a competitor, or during trials on circuit requiring the prior approval of the public authorities, even if you are using your own vehicle;
- Medical expenses incurred for obtaining a diagnosis or medical treatment or surgery, the consequences of such treatment and any costs arising from it when the diagnosis or the medical treatment was decided or planned before the Travel started;
- medical equipment and prostheses dental, hearing aids, spectacles and contact lenses
- cures in baths and spas, their consequences and any costs arising from them;
- scheduled hospital stays that were known on the date the policy was purchased, the consequences and any costs arising from them;
- vaccines and the costs of vaccination;
- medical visits for check-ups, their consequences and any costs arising from them;
- treatment, the consequences of such treatment and any costs arising from it;
- stay in a rest home, its consequences and any costs arising from it;
- physical rehabilitation, kinesiotherapy, chiropractic, their consequences and any costs arising from them;
- check-ups by way of preventive screening, regular treatment or analysis, their consequences and any costs arising from them;
- desert search and rescue costs;
- costs of excess baggage charges in connection with air travel and the cost of carriage of baggage which cannot be carried with you;
- medical expenses incurred in the country where your Home is;
- Losses and damage caused by the insured's deliberate tortious intent or fraud.

11. REPLACEMENT JOURNEY

Further to your medical repatriation (illness or accident) organized by us, you benefit from a new trip of an amount equal to the package or the initial transportation value (train or flight), within the limits indicated in the table of summary of cover and at the pro rata temporis starting the consecutive night following the event leading to your medical repatriation.

This amount is paid to the repatriated person and, where applicable, to his or her spouse or de facto spouse, or to the person accompanying him/her, to the exclusion of all others.

It cannot be combined with compensation for interruption of stay cover.

This amount must be used within TWELVE MONTHS following the event that caused your repatriation and is only valid in the agency where you purchased your original trip.

12. PERSONAL LIABILITY ABROAD

A. WHAT DO WE COVER?

This guarantee is intended to cover the pecuniary consequences of your civil liability resulting from bodily injury, or material damage caused to a Third Party in the framework of your private life during your Travel.

The harmful event causing your liability must occur during the Travel.

WHAT AMOUNT DO WE COVER?

The maximum amount of liability of the Insurer is € 4 500 000 per Travel for bodily damages and up to € 300 000 per Travel for material damages.

The maximum liability of the Insurer under Personal Liability is € 4 500 000 each and every Loss with a deductible of €75.

EXCLUSIONS

The following are excluded:

- the damage or losses which you caused or brought about intentionally as a physical person or as the legal and actual director of a firm;
- injury or damage arising from the use of motor vehicles, or of any and all air, sea or river navigation means;
- the material damage caused to any and all terrestrial motor vehicles or to any and all air, river or sea navigation mechanisms;
- damage arising out of hunting;
- damages which the Insured could be liable for in the latter's capacity as a tenant,
- damages which the Insured could be held liable for when participating in team sports whether in an amateur or professional capacity;
- injury or damage arising from any professional activity;
- the consequences of any and all insured incidents in respect of damage or losses or bodily injury affecting you, your spouse, your ascendants or your descendants;
- loss of intangible assets, not due to injury or damage falling within our cover,
- accidents occurring during participation in the following sports: bob-sleighting, rock climbing, skeleton, mountain climbing, luge sports and all aerial sports,
- damage caused by all trials, competitions or races, on an amateur or professional level, organized by a sports organization, association or federation;
- damage cause during training for one or several sports trials or competitions or when participating in a sports competition,
- the consequences of an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm
- Losses and damage caused by the insured's deliberate tortious intent or fraud.

B. SETTLEMENT – ADMISSION OF LIABILITY

We are not liable for any amount payable by reason of any admission of liability or of any settlement or compromise accepted by you without our approval. Nevertheless, acceptance of the facts of the case does not amount to admission of liability, any more than the bare fact of having arranged for urgent help for the victim, where this is an act of assistance which anyone may reasonably perform.

C. LEGAL PROCEEDINGS

In the event that an action is brought against you, we shall take on your defense and shall manage the trial as regards the acts, damage and losses which fall within the scope of the cover set out herein.

However, you can join our action as soon as you can prove that your own interests are at stake, interests which do not come under the scope hereof.

The fact that we take on your defense as a precautionary measure cannot be interpreted by you to constitute an acknowledgement of a guarantee and it in no way, shape or form implies that we agree to bear the cost of damage or losses which might not be covered by this policy.

D. RECOURSE

- Before civil, commercial and administrative courts, we are free to bring claims as we wish within the framework of the cover provided by the policy set out herein.
- Before criminal courts, options as to claims may only be exercised with your consent.
- If a dispute only concerns civil-law interests at a later point in the proceedings, your refusal to grant your consent to the option to bring a claim which is envisaged gives rise to a right as to us to claim from you compensation equal to the loss which shall have resulted therefrom for us.

E. LEGAL COSTS

Legal costs are included in the limits of the guaranty set here above.

13. FRAMEWORK OF THE POLICY

This insurance is governed by the laws of France

1. COMMENCEMENT AND PERIOD OF COVER

The duration of validity of all the cover corresponds to the travel dates set out on the receipt issued by the Travel organiser and shall not exceed 90 consecutive days, with the exception of the "Travel cancellation" cover, which is effective on the date on which the adhesion to the insurance is taken out by you and which expires on your departure date. The covers start subject to the payment of the premium.

2. CANCELLATION IN THE EVENT OF A DISTANCE SALE

- all cancellation shall be sent to

By post: **CHAPKA ASSURANCE**, 56 rue Laffitte, 75009 Paris, France or by email : info@chapka.fr

3. PREMIUM - PAYMENT

The amount of the premium due by the Proposer is set out in the Insurance certificate.

The premium is payable in advance by credit card.

4. CLAIMS

To notify a claim you can:

Use our website:

www.roleurop.com/evaneos

Or to the following address:

Europ Assistance Service Indemnisations GCC

P.O. Box 36364 - 28020 Madrid - Spain

or by phone: [+33\(0\)1 41 85 82 51](tel:+330141858251)

Your claim must be sent together with:

- a copy of the Insurance certificate
- in the event of Illness or Accident, a medical certificate formally specifying that the home must not be left and the party concerned requires medical treatment or the complete cessation of all professional activities;
- in the event of Cancellation due to the death of a Close relative, a death certificate and document establishing the relationship between the Insured and the Close relative (family book, notary document, etc.).
- the original copy of the invoice for the Travel cancellation costs issued by a transport company and/or the travel operator, specifying the nature of the costs and associated amounts
- In the event of a death, a death certificate and evidence of family relationship;
- Any document or attest certifying the trigger of the cancellation
- The invoice from the Travel organizer which attest the costs incurred by you
- For the Personal accident cover: a death certificate or the decision of an authority regarding your invalidity or a medical certificate
- For any refund of costs: the receipts of the costs incurred or the invoices

Should you have any issue to provide the above documentation, you can always provide another document with the relevant information.

Any medical certificate or information must be sent in a sealed envelope and marked for the attention of a medical expert of the Insurer in order to protect your medical secrecy.

The claim shall be settled within not more than 5 days from the Cancellation and the cancellation must have been notified to the Travel organizer before the departure date.

14. SUBROGATION

After having incurred costs, we shall take over all rights and claims that you may have against any third parties liable for the insured incident.

Our right of recovery is limited to the total cost incurred by us in performance of this agreement.

15. LIMITATION PERIOD

16. COMPLAINTS

If there is any complaint of dispute concerning this agreement, you should contact:

Europ Assistance International Complaints
P.O. Box 36364 - 28020 Madrid - Espagne
complaints@roleurop.com

If the complaint cannot be dealt with within ten working days, a letter of acknowledgement will be sent to you within that period. A written response to the complaint will be sent within not more than two months from that date of receipt of the original complaint.

If you signed your contract through an intermediary and your claim relates to the intermediary's duty to provide advice and information or the way in which your policy was sold to you, your complaint must be addressed solely to that intermediary.

If the dispute continues after your claim has been considered by our Customer Complaint Department, we inform you that we are participating to a mediation scheme in France and therefore you may refer your complaint to this structure by post or over the internet:

MEDIATION ASSURANCE
TSA 50110
75441 Paris Cedex 09
<http://www.mediation-assurance.org/>

You remain free at any time to bring the matter before the [country] courts.

17. DATA PROTECTION

The insurer informs you that all personal data that you provide directly or through an intermediary will be included in a folder for the management of guarantees, policy, of prevention and investigation of fraud, and the assessment and determination of claims. All the information obtained, and any treatment or prior assignment of which are necessary for the maintenance of the contractual relationship.

By becoming a Member of the Group Insurance policy, you agree that we collect, store, treat and use your data for the purposes of the management of the insurance relationship and of any claims.

We consider your personal data private and confidential information, and we are committed to fulfilling our obligation to ensure their confidentiality and our duty to protect. To this end, we will take the necessary measures to avoid the alteration, loss, processing these data or access to them by any third party not authorized, taking into account the state of technology at any given time.

We may disclose your personal data:

- (a) to other companies Europ Assistance, or
- (b) to service providers that we have designated.
- (c) to the regulatory agencies or judicial authorities,
- (d) to our reinsurers, auditors and legal advisors

(e) inside and outside the European Union.

Transfers to third parties will be carried out in accordance with the applicable laws and regulations and will be limited to what is strictly necessary for the performance of the services.

You can exercise your rights of access and rectification by sending a written notification to the Compliance Officer (compliance officer), Europ Assistance S.A. Irish Branch, 4th Floor, 4-8 Eden Quay, Dublin 1, Ireland, D01 N5W8, together with a copy of your national ID or an equivalent official document, or by sending an e-mail to the following address : complaints@roleurop.com

If to join, the Member included personal information about other individuals, the latter undertakes to inform these people that their personal data are processed by the Insurer.

Limits of Guarantee Summary:

The amounts given below are subject to the application of any exclusion and to the conditions described in the text of the General Conditions.

Cover	Maximum Amount	Excess
<input checked="" type="checkbox"/> TRAVEL CANCELLATION	€8,000 max./Insured and €40,000 max./Travel	Motives at listed risks: none For another reason than the above: €30 per Insured
<input checked="" type="checkbox"/> MISSED DEPARTURE	Packages : 50% of the initial value, Flight/train: 80% of the initial value	
<input checked="" type="checkbox"/> INABILITY TO DEPART Transport costs Reschedule costs of the Travel In case of packages partially refunded by the tour operator : Refund of unrefunded expenses Travel cancellation costs (if organised around an exceptional event that is limited in time to the duration of the stay and cannot be postponed) <input checked="" type="checkbox"/> INABILITY TO RETURN HOME Payment, upon production of supporting evidence, for accommodation expenses, meals and essential in the event of a policyholder not being able to return home after the initially-planned return date thereof	€100 max./Insured 20% of the package, Maximum 200€ per person 10% of the package, Maximum 150€ per person Purchase price of the Travel, maximum 10000€ per event Packages : 100€ per night and per person with a maximum of 4 consecutive nights Flight : 80€ per night and per person with a maximum of 2 consecutive nights	None The first night after the date of return
<input checked="" type="checkbox"/> FLIGHT DELAY	Scheduled flight : €30/hour's delay with a max. of €150/Insured, 750€ per event Charter flight : €30/hour's delay with a max. of €760/Insured, 3800€ per event	3 Hours 6 Hours
<input checked="" type="checkbox"/> LUGGAGE AND PERSONAL EFFECTS - Theft, Total or partial destruction, loss during transit by a transport company - Luggage delivery delay	€2,000 max./Insured and €10,000 max./Travel with a sub-limit of €1000 max./Insured and €5,000 max./Travel for Valuable Goods and 100€ for ID documents €150 / person, 760€ per event	€30/Insured
<input checked="" type="checkbox"/> HOLIDAY INTERRUPTION COSTS	€7,000 max./Insured and €29,000 max./Travel	None

<p><input checked="" type="checkbox"/> MEDICAL ASSISTANCE</p> <p>Transport/Repatriation</p> <p>Return of insured family members or of 1 insured accompanying</p> <p>Hospital Visit - transportation - accomodation</p> <p>Return of minor child and accompanying adult</p> <p>Replacement driver</p> <p>Extension of stay due to illness or injury - transportation - accommodation</p> <p>Early return</p> <p><input checked="" type="checkbox"/> MEDICAL EXPENSES</p> <p>Zone 1: Europe and Mediterranean countries Zone 2: all except zone 1 and 2 Zone 3: US, Canada,Japan, Thailand, Hong Kong, Singapour, Australia, New Zealand.</p> <p>Dental emergency</p> <p><input checked="" type="checkbox"/> ASSISTANCE IN CASE OF DEATH</p> <p>Death body transportation Cost of coffin or urn Return of insured family members Early return in the event of death of a family member, professional replacement or the person in charge of looking after the minor or handicapped child remaining at home.</p> <p><input checked="" type="checkbox"/> TRAVEL ASSISTANCE</p> <p>Advance of criminal bail abroad Legal fees abroad Search and rescue cost at sea, on the desert and in the mountains Cash advance in case of stolen credit cards</p> <p>Assistance if your identity documents or means of payment are stolen, lost or destroyed</p> <p>Home nurse</p> <p>Child care</p> <p>Housekeeper fees</p>	<p>Actual costs of the Insurer</p> <p>Actual costs of the Insurer</p> <p>Actual costs of the Insurer With a limit of €80/night for 2 nights</p> <p>Transportation and hotel cost up to 100€ per night. Max 4 nights</p> <p>Actual costs of the Insurer</p> <p>Actual costs of the Insurer With a limit of €100/night for 10 nights</p> <p>Actual costs of the Insurer</p> <p>€100,000/person €150,000/person €200,000/person</p> <p>€ 300</p> <p>Actual cost €2,300 Actual costs of the Insurer Actual costs of the Insurer Actual costs of the Insurer</p> <p>€15,000 €3,000 €5,000 per person, €20000 per event €15,000</p> <p>Advises only</p> <p>900€ maximum per person, 20h maximum.</p> <p>20 hours with a maximum of 25€ per hour Up to 10 hours with a maximum of 25€ per hour</p>	<p>None</p> <p>None</p> <p>€30 €30 €30</p> <p>€30</p> <p>None</p> <p>None</p> <p>None</p>
<p><input checked="" type="checkbox"/> PERSONAL CIVIL LIABILITY ABROAD</p> <p>Aggregate limit each and every loss per Travel :</p> <p>- body damage - material damage</p>	<p>€4,500,000/Travel</p> <p>€4,500,000/Travel</p> <p>€300,000/Travel</p>	<p>€75 per Loss</p>