

Insurance Handbook

Policy n° 303 914

Option 1



in a partnership with



How can we help?*

* Need help?

INFORMATION NOTICE SERVING AS THE GENERAL TERMS AND CONDITIONS OF POLICY NO. 303 914 Option 1

Dear Customer,

Based on the type of service you are purchasing and the information you have supplied to us, we would like to recommend that you take out this insurance policy. This policy consists of the General Terms and Conditions as shown below, and supplemented by the sales contract for the insured service which is given to you when you take out the policy.

Before you take out this insurance policy, please read both this Information Notice and the General Terms and Conditions carefully. They specify your rights and obligations and those of the Insurer and answer any questions you may have.

WHO IS THE INSURER?

AWP P&C - 7 rue Dora Maar, 93400 Saint-Ouen.

Private company governed by the French Insurance Code.

TO WHO DOES THIS POLICY APPLY?

This contract addresses all the groups or private clients who have booked a stay with an agency which is member of EVENTEAM and who, on the day of booking, request option 2, and at the latest on the day before departure option 1, under the following conditions.

The cover of the option is systematic for all persons in the same group.

WHAT ARE THE CONDITIONS FOR BENEFITING FROM THIS POLICY?

The contract does not come under a restriction regarding where you are domiciled except for the countries not covered.

WHAT IS THE EFFECTIVE DATE AND TERM OF YOUR POLICY?

The policy is valid from the date it is taken out for any personal Trip, of a maximum duration of (2) consecutive months, sold by the Organisation or Authorised Representative with which this policy was taken out. Cover is valid under the terms and conditions stated in the «Administrative Provisions» section.

WHAT IS COVERED BY THIS POLICY?

- The specified cover which is provided is as described on your sales contract for the insured service and for which you have paid the corresponding premium for this cover.
- To find out the payment amounts and limits, along with the excess relating to each type of cover, we request you to please refer to the Cover Table. This table is supplemented by the list of general exclusions and the specific exclusions that apply to each type of cover.

IMPORTANT POINTS TO NOTE

- You may or may not have a right to change your mind after taking out this insurance policy. The terms and conditions and the procedures for exercising this option are set out in the «Administrative Provisions» section of the General Terms and Conditions in Article 3 «Cooling-off period».
- To avoid multiple insurance, in accordance with article L112-10 of the Insurance Code

We ask you to confirm that you do not already have a policy that covers any risk included in this policy. If this is the case, you have a right to refuse this cover for a period of fourteen days (calendar days starting from it's being drawn up, without any expenses or penalties, if all the following conditions are fulfilled:

- you took out this policy for non-professional purposes,
- this policy complements the purchase of an item or service sold by a supplier,
- you can prove that you are already covered for one of the risks covered by the new policy,
- the policy that you wish to cancel has not been executed in full,
- you have not declared any covered claim under this policy.

In this situation, you are entitled to cancel this contract by letter or any other lasting medium sent to the insurer of the new policy, together with a document proving that you already hold cover for one of the risks covered by the new policy. The insurer is required to refund the paid premium to you, within a period of thirty days after its cancellation.

If you wish to cancel your policy but do not fulfill all the above conditions, check the cancellation conditions stipulated in your policy in article 3 "Right to change your mind".

- Service quality and customer satisfaction are a priority for us. However, if you are not entirely satisfied with our service, you may contact us as set out in the «Administrative Provisions» section of the General Terms and Conditions in Article 12 «Complaints handling procedures».

In urgent need of medical assistance

- ▶ **Call us (24h / day) on 00 33 (0)1 42 99 02 02**
- ▶ **Please state:**
Your policy No.
Who needs help?
Where? Why?
Who is helping the ill/injured person?
How, where and when can they be contacted?

Request for compensation

- ▶ To register immediately your request for compensation, connect to:
<https://indemnisation.allianz-global-assistance.fr>
- ▶ If you do not have access to the Internet, contact us (metropolitan France time zone):
on 00 33 (0)1 42 99 03 95
from 9 am to 6 pm Monday to Friday

The policy has been drawn up in French and is subject to French law. The cover provided by your policy, **with the exception of assistance cover**, is governed by the French Insurance Code.

GENERAL TERMS & CONDITIONS OF POLICY NO. 303 914

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DEFINITIONS

A number of terms are used frequently in our insurance policies. The list below contains the meaning that shall be given to these terms.

DEFINITION OF THE PARTIES TO THE POLICY

THE INSURED:

- the policyholder,
- the persons stated in your Specific Terms and Conditions.

WE/US: AWP P&C, hereinafter referred to by its trade name of «Mondial Assistance», which is the insurance company with which you have taken out your insurance policy.

POLICYHOLDER: the signatory of the Specific Terms and Conditions, who thereby undertakes to pay the insurance premium.

YOU: the insured person or persons.

DEFINITION OF INSURANCE TERMS

ABROAD: any country, except for except for the country where you are resident and Countries that are not covered.

EUROPE: European Union (including the following French overseas territorial communities: Réunion, Martinique, Guadeloupe and Guyana) and Switzerland.

COVERED EVENT: any event that gives entitlement to cover and which is stated in each type of cover in this policy.

EXCESS: the share in the damage payable by yourself when the claim is settled. Excess amounts in respect of each type of cover are specified in the cover and excess amounts table.

CIVIL WAR: an armed struggle, within the same State, in which different groups that are identifiable by their ethnic, religious, community or ideological origins are in conflict with each other or when at least one of these groups is in conflict with the regular armed forces of that State.

FOREIGN WAR: a declared or undeclared armed engagement between one State and one or more other States or an irregular, external armed force and motivated primarily by a geographical, political, economic, racial, religious or environmental dispute.

LIMIT PER COVERED EVENT: maximum amount of cover for a single event giving rise to claims, irrespective of the number of Insured Persons under this policy.

APPROVED ORGANISATION: travel professionals, transport professionals, associations, works councils.

ILLNESS: any deterioration to your health diagnosed by a competent medical authority.

DOCTOR: any person who holds a medical qualification that is legally recognised in the country in which he/she usually carries out their professional activity.

EXCLUDED COUNTRIES: North Korea: The up-to-date list of all Excluded Countries can be found at the Mondial Assistance website on the following page: <https://www.votre-assistance.fr>.

TIME LIMITATION: period beyond which any claim is time-barred.

CLAIM: all damaging consequences of an event falling within the scope of one of the types of cover taken out. All damages arising from the same initial cause constitute one and the same claim.

SUBROGATION: process by which we replace you in respect of your rights and legal actions against any party liable for your damages, in order to obtain repayment of the sums we have paid you following a claim.

THIRD PARTY: any individual or legal entity except for the Insured Person, him or herself.

TRIP: trip or holiday, lasting a maximum of two months, organised, sold or supplied by the approved body or intermediary with which this policy was taken out and planned to take place within the period of validity of this policy.

► Relating to the «Baggage damage» cover:

ACCIDENT: any sudden, unforeseen event, external to the victim or the damaged item, constituting the cause of the damage.

BODILY ACCIDENT: any unintentional bodily injury caused by the sudden action of an external cause.

SERIOUS ACCIDENT: any temporary or permanent injury to your physical integrity, medically diagnosed, requiring you to cease all professional or other activity, and requiring medical care and treatment to be carried out.

ESSENTIAL ITEMS: items of clothing and toiletries providing you with replacements due to the temporary unavailability of your personal effects

VALUABLES: jewels, items made from precious metal, precious stones, pearls, watches, furs, hunting rifles, photographic equipment, filming equipment, computer and mobile telephone equipment, equipment for recording or reproducing sound and images, as well as accessories to this equipment, objects other than clothes with an individual item value above €500 are considered to be Valuables.

DEPRECIATION: depreciation of an item's value caused by time, use or its current condition on the day of the claim.

► **Relating to the «Assistance to persons» cover:**

ACCIDENT: any sudden, unforeseen event, external to the victim or the damaged item, constituting the cause of the damage.

LEISURE ACTIVITY: any practice of a sport or leisure activity on an amateur basis, during a course or sports or leisure activity package. Any competition, whether amateur or professional, organised under the aegis of a sports federation is not considered to be a leisure activity.

SEARCH COSTS: cost of operations undertaken by rescuers or rescue bodies, other than your travel companions, who set out specifically to search for you in a place which does not have any organised rescue services in the vicinity.

RESCUE COSTS: transport costs after an accident (when you have been found) from the place where the accident occurred to the nearest hospital.

ACCOMMODATION COSTS: additional hotel costs and cost of telephoning us, following a covered event, excluding all costs for meals and drinks.

FUNERAL COSTS: first conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for transportation and compliance with local legislation, excluding burial, embalming and ceremony costs.

MEDICAL COSTS: medically prescribed pharmaceutical, surgical, consultant's and hospital costs required for the diagnosis and treatment of an illness.

EMERGENCY HOSPITALISATION: a stay of over 48 consecutive hours in a public or private hospital, for an emergency procedure, which is unscheduled and cannot be postponed.

IMMOBILISATION: being fully immobilised at home after a visit by a doctor and the issuance of a medical certificate.

ILLNESS: any deterioration to your health diagnosed by a competent medical authority.

DOCTOR: any person who holds a medical qualification that is legally recognised in the country in which he/she usually carries out their professional activity.

LEG: itinerary to the destination indicated on the ticket or trip booking form, irrespective of the number of flights taken, in either the outward leg or the return leg.

► **Relating to «Civil liability» cover:**

ACCIDENT: any sudden, unforeseen event, external to the victim or the damaged item, constituting the cause of the damage.

BENEFICIARY: person receiving payments made, not on their own behalf, but because of their relationship with the insured person.

BODILY INJURY: any bodily injury (wound, death) involuntarily suffered by a natural person.

CONSEQUENTIAL LOSS: any monetary loss resulting from deprivation of the enjoyment of a right, interruption of a service provided by a person or by an item, from the loss of a benefit and which is the direct or indirect consequence of bodily Injury or Damage to property.

PROPERTY DAMAGE: any damage to, or accidental destruction of an item, and also any harm suffered by a pet.

CIVIL LIABILITY: obligation to repair the consequences of damage caused to a third party by one's act or the act of persons for whom one is responsible or the act of things which one has custody of.

TERRITORY OF THE POLICY

The «Assistance to persons and Private civil liability abroad» cover apply in the country or countries visited during the trip arranged by the policyholder and which are mentioned in the travel booking form.

You are also covered when travelling in the geographical area relating to your destination country. The other types of cover in your policy apply worldwide.

COVER AND EXCESS AMOUNTS TABLE

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION
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BAGGAGE DAMAGE

<ul style="list-style-type: none"> • Loss and/or accidental damage to baggage, personal items and effects 	<p>Compensation at replacement value, with a deduction for the item's age, up to a limit of:</p> <ul style="list-style-type: none"> • €1,500 per insured person and per Claim <p>Maximum amount covered "Baggage damage" including "Theft of valuables and «Delay in transporting baggage to the place where you are staying" is €1500 per insured person.</p>	Per insured person and per claim: €30
<ul style="list-style-type: none"> • Theft of valuables 	<p>Compensation at replacement value, with a deduction for the item's age, up to a limit of 50 % of the amount of «Baggage damage» cover, per insured person and per claim.</p>	
<ul style="list-style-type: none"> • Delay in delivering your baggage to the place where you are staying 	<p>Reimbursement of the cost of essential items per insured person and per Claim up to a limit of €155</p>	None

ASSISTANCE TO PERSONS

<ul style="list-style-type: none"> • Repatriation Assistance <ul style="list-style-type: none"> – By organising and paying the cost of your return or transportation to a hospital – Reimbursement of your accommodation costs and those incurred by the insured members of your family or an insured person travelling with you – By organising and paying the costs of the return of an insured travel companion and minor children 	<p>Actual costs</p> <p>Up to a limit, per day and per insured person, of €46 until the repatriation of the insured person and for a maximum of 7 days</p> <p>Actual costs</p>	None
<ul style="list-style-type: none"> • Hospitalisation in situ <ul style="list-style-type: none"> – paying the cost to enable a member of your family to get to your hospital bedside <ul style="list-style-type: none"> • outward/return journey – paying the cost of a travel companion's outward/return journey for the return of your minor children 	<p>Actual costs</p> <p>Actual costs</p>	None

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION
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ASSISTANCE TO PERSONS (CONTINUED)

<ul style="list-style-type: none"> • Medical and hospital expenses abroad <ul style="list-style-type: none"> – reimbursement of the costs you are responsible for (except dental costs) – advance for hospital costs 	Up to the following limits, per insured person and per insurance period: <ul style="list-style-type: none"> • €150,000 • €150,000 	Per claim: €30
<ul style="list-style-type: none"> • Additional costs locally <ul style="list-style-type: none"> – additional accommodation costs 	Up to a limit, per day, of €46 for a maximum of 7 days	None
<ul style="list-style-type: none"> • Search and/or rescue costs <ul style="list-style-type: none"> – search costs – rescue costs 	Up to the following limits: <ul style="list-style-type: none"> • Per insured person and per claim: €1,525 • Per insured person and per claim: €1,525 	
<ul style="list-style-type: none"> • Despatch of medicines to the location 	Despatch costs	
<ul style="list-style-type: none"> • Providing a driver to return your car 	Driver's travel costs and salary	
<ul style="list-style-type: none"> • Assistance in the event of an insured person's death <ul style="list-style-type: none"> – transporting the body – funeral costs – additional costs for the transportation of the insured members of the deceased's family or an insured person 	Actual costs Up to a limit, per insured person and per claim, of €2,300 Actual costs	None
<ul style="list-style-type: none"> • Early return assistance <ul style="list-style-type: none"> – organising and paying transportation costs 	Actual costs	
<ul style="list-style-type: none"> • Assistance in relation to an event at home <ul style="list-style-type: none"> – accident or illness of one of your children: <ul style="list-style-type: none"> • organising and paying the cost of their transport to a hospital 	Actual costs	
<ul style="list-style-type: none"> • Legal assistance abroad <ul style="list-style-type: none"> – reimbursement of lawyer's fees – advance for bail 	Up to the following limits, per insured person and per insurance period: <ul style="list-style-type: none"> • €1,525 • €7,625 	None

PRIVATE CIVIL LIABILITY ABROAD

<ul style="list-style-type: none"> • Bodily injury and consequential loss 	Up to a limit, per claim, of €4,500,000	Per claim: €75
<ul style="list-style-type: none"> • Property damage and consequential loss 	Up to a limit, per claim, of €45,000	
<ul style="list-style-type: none"> • All Damage combined: Bodily injury, property damage and consequential loss 	Up to a limit, per claim, of €4,500,000	

COMMON EXCLUSIONS TO ALL TYPES OF COVER

In addition to the specific exclusions stated for each type of cover, and any exclusions stated in the Definitions section, we never insure the consequences of the following circumstances and events:

1. damage of any kind that is intentionally caused or provoked by the Insured or with his/her complicity, or which arises from the Insured's wilful misconduct or fraudulent fault (Article L113-1 Paragraph 2 of the French Insurance Code) except in a case of self-defence or assistance to a person in danger;
2. criminal proceedings against the Insured;
3. suicide or attempted suicide of the Insured;
4. damages subsequent to:
 - the consumption of alcohol by the Insured and/or,
 - the consumption by the Insured of alcohol, drugs or any stupefying substance listed in the French Public Health Code, not medically prescribed;
5. unless stated otherwise in the policy cover, damage resulting from Civil war or Foreign war, acts of terrorism, riots, popular movements, coups d'état, hostage taking, strikes;
6. civil or military application of nuclear reaction, i.e. transformation of the nucleus of atoms, transporting and processing radioactive waste, use of a radioactive source or body, exposure to ionising radiation, contamination of the environment by radioactive agents, an accident or malfunction taking place on a site that transforms the nucleus of atoms;
7. events for which liability may fall either on your trip organiser by application of Title 1 of Law No. 2009-888 of 22 July 2009 on the development and modernisation of tourism services, or on the carrier, unless stated otherwise in the policy;
8. the Insured's failure to comply with the safety rules imposed by the carrier or with any regulation issued by the local authorities;
9. the Insured's failure to comply with any bans imposed by local authorities;
10. restriction on the free movement of persons or property, airport closure, border closures,

In addition, the following exclusions also apply:

11. damage that occurred before this policy was taken out;
12. the consequences of:
 - infectious risk situations in an epidemic scenario,
 - of exposure to infecting biological or chemical agents such as combat gas, or incapacitating, radioactive, neurotoxic agents or having lasting neurotoxic effects that require quarantine or preventive measures or specific surveillance or recommendations by international sanitary authorities or local sanitary authorities.
 - regarding natural and/or human pollution.

POLICY COVERAGE

BAGGAGE DAMAGE

1. PURPOSE OF THE COVER

1.1. Loss and/or accidental damage to baggage, personal items and effects

We cover, up to the amount limits shown in the cover and excess amounts table, the loss of and/or accidental damage to baggage, personal items and effects carried with you or bought during your trip, and resulting from:

- partial or complete destruction,
- loss during carriage by a transport company, when the baggage, personal items and effects carried with you or purchased during the trip have been entrusted to the company,
- theft, **subject to the specific clauses on theft of valuables contained in Article 1.2.**

Special cases:

- **Accidental damage to photographic or video equipment:**

we cover accidental damage to photographic or video equipment when these articles are damaged at the time when you have a bodily accident.

- **Theft from a vehicle:**

We cover the theft of articles transported out of sight in the boot, after your car has been broken into between the hours of 7 am and 10 pm (local time).

The vehicle must not be a convertible, and must be locked completely, with the windows closed.

It is your responsibility to provide proof of the vehicle break-in and proof of the time at which the theft was committed.

1.2. Theft of valuables

We cover, up to the amount limits shown in the cover and excess amounts table, the theft of valuables that you are carrying on your person, or that you are using or that you have deposited in an individual left luggage locker or a hotel safe.

1.3. Delay in delivering your baggage to the place where you are staying

In the event of your baggage being delayed for over 24 hours before its delivery to the place where you are staying, we will reimburse you, after presentation of proof, and up to the ceiling limit shown in the cover and excess amounts table, for the expenses you have incurred in purchasing essential items.

2. DAMAGE ASSESSMENT AND COMPENSATION

2.1. Cover amount

- **Loss and/or accidental damage to baggage, personal items and effects**

Cover is provided up to the limit per insured person, stated in the cover and excess amounts table, for all claims arising during the insurance period.

- **Theft of valuables**

Compensation in the case of theft of Valuables may not exceed 50% of the amount covered in respect of «Loss and/or accidental damage to baggage, personal items and effects».

- **Delay in delivering your baggage to the place where you are staying**

In the event of the delayed delivery of your baggage to your holiday location, cover is provided up to the limit stated in the cover and excess amounts table.

This compensation is not provided in addition to the cover in respect of «Loss and/or accidental damage to baggage, personal items and effects».

In the event of both types of cover being applied as the result of the same event, compensation paid in respect of delayed delivery of baggage to the place where you are staying will be deducted from the amount due under cover for «Loss and/or accidental damage to baggage, personal items and effects».

2.2. Calculation of the compensation amount

The compensation calculation is based on the replacement value of articles of the same type, with a deduction for age and up to the limit amounts stated in the cover and excess amounts table.

It is assessed by mutual agreement and may never exceed the amount of the damage suffered, nor does it take consequential damage into account.

We forego application of the proportional rule on capital provided for by Article L 121-5 of the French Insurance Code.

3. **IF YOU RECOVER THE STOLEN OR LOST ITEMS**

If the stolen or lost items are found, **you must notify us by registered letter as seen as you know about it:**

- **if we have not yet made a compensation payment to you**, you must recover possession of these items, and if the cover applies, We will then only be responsible for payment for damage or for any missing items;
- **if we have already paid compensation to you**, you can choose to either relinquish or to recover these items and repay the compensation amount we have paid you, subject to deduction for damage or any missing items.

However, if you do not ask to recover possession of these items within 15 days from the date on which you were notified that they had been found, we consider that you are opting for relinquishment.

4. **COVER EXCLUSIONS**

In addition to the exclusions that are common to all cover, the following are also excluded:

- 4.1. theft, damage, destruction or loss:
 - as a result of a decision by an administrative body or a prohibition on the transportation of certain items,
 - occurring during removals;
- 4.2. partial or complete destruction, damage to or loss of valuables of any kind whatsoever, including during their carriage by a transport company;
- 4.3. thefts committed by your staff in the performance of their duties;
- 4.4. thefts committed without a break-in or by using duplicate keys;
- 4.5. theft of articles that is committed in a public place, when those articles were not under continuous supervision;
- 4.6. damage resulting from the insured item's own inherent vice, its normal wear and tear, or the leakage of liquid, fats, colourants or corrosive substances forming part of the insured baggage;
- 4.7. damage to fragile articles, especially pottery and glass, porcelain or marble objects;
- 4.8. items lost, forgotten or misplaced by your own actions or by the actions of your travel companions;
- 4.9. damage resulting from scratches, grooves, tears or stains;
- 4.10. damage resulting from smoking-related accidents;
- 4.11. thefts from a campsite, whilst under canvas;
- 4.12. damage caused to:
 - documents, identity documents, credit cards, magnetic cards, travel tickets, cash, shares and securities, keys,
 - equipment of a professional nature, sales representatives' product sample collections, goods, medical equipment and drugs, perishable foods, wines and spirits, cigarettes, cigars and tobacco,
 - all downhill, cross-country and water-skiing kit and equipment (skis, monoskis, surfboards, wakeboards, poles, footwear, etc.), windsurfing boards, golfing equipment, diving bottles, bicycles, paragliders, parachutes, model airplanes, boats, car accessories; caravan, camping car, and boat furniture,
 - musical instruments, objets d'art and crafted objects, antiques, religious objects, collectable items,
 - video game consoles and their accessories,
 - clothing and accessories worn on your person,
 - spectacles (lenses and frames), contact lenses, prostheses and aids of all kind, unless they are destroyed or damaged at the time of an accident causing serious bodily injury to the insured person
 - animals.

5. WHAT YOU MUST DO IN THE EVENT OF A CLAIM

You must:

- **In the event of theft:** report the crime within 48 hours, to the nearest police authorities to the crime location.
- **In the event of complete or partial destruction:** obtain a written report of the damage, produced by a competent authority or the responsible person; or failing this, by a witness.
- **In the event of loss or partial or complete destruction by a transport company:** it is essential to have a report drawn up by a qualified employee of this company.

In all cases, you must:

- take all steps so as to limit the consequences of the incident;
- **Advise us of the Claim, by registered letter, within five working days** of your knowledge of it, except under exceptional circumstances or a case of force majeure; this deadline is reduced to **48 hours in the case of theft.**

If you fail to observe this deadline and we incur a loss because of your late declaration, you lose all rights to compensation;

- contact us at:



To make declaration easier and claim handling more efficient, you are advised to declare the claim via the following website: <https://indemnisation.allianz-global-assistance.fr>

You will be given a confidential access code so that you can track your claim 24/24.

The Insured may also call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time zone):

- **From France (if the Insured's current location is in France)**
 - No. 01 42 99 03 95 if you speak French
 - No. 01 42 99 03 97 for non-French speaking Insured persons
- **Outside France (if the Insured's current location is not in France)**
 - No. 00 33 1 42 99 03 95 pour les francophones
 - No. 00 33 1 42 99 03 97 for non-French speaking Insured

We will provide you with the information needed to submit your claim and you must send us documents in support of your claim, in particular:

- the insurance policy or a photocopy of it,
- the receipt for your crime report,
- the damage or loss report drawn up by the carrier,
- the original invoices for the purchase, or repairs, or refurbishment,
- photographs (of valuables),
- proof of the vehicle break-in.

ASSISTANCE TO PERSONS

1. PURPOSE OF THE ASSISTANCE SERVICES

When you call on us for assistance, decisions regarding the nature, the appropriateness, and the way in which the measures to be taken are organised are the exclusive responsibility of our Assistance Department.

1.1. Repatriation Assistance

If your state of health requires you to be repatriated, we will assist you as follows:

- **By organising and paying the cost of your return or transportation to a hospital**
We organise and pay the cost of your return to your home or transport to the hospital which is closest to your home and/or is the most suitable to provide the care required by your state of health.

- **Reimbursement of your accommodation costs and those incurred by the insured members of your family or an insured person travelling with you**

On presentation of receipts, we reimburse you, up to the limits stated in the cover and excess amounts table, for your additional accommodation costs and those incurred by the insured members of your family or by an insured person travelling with you, from the day you are immobilised up to the day when you are repatriated back to your home.

- **By organising and paying the costs of the return of an insured travel companion and minor children**

We also organise, and pay the costs, once our medical department has agreed to this, for a trip for an insured person who is with you at the holiday location to enable that person to accompany you and/or enable the minor children who were travelling with you to return home if no adult member of your family is present at the holiday location with them and if repatriation takes place more than 24 hours before their originally planned return date.



IMPORTANT NOTE

Decisions are reached in consideration of your medical interests alone.

Our doctors get in touch with the medical structures on the spot and if necessary, with your usual home doctor, to put together the information needed to reach the decisions best suited to your state of health.

Your repatriation is decided on and managed by legally recognized and qualified medical personnel in the country where this medical personnel at maturity carry out their professional activities.

If you refuse to follow the decisions reached by our medical service, it is considered that you discharge us of any liability concerning the consequences of your initiative and you lose all rights to our services and indemnification.

Furthermore, in no place can we stand in for local emergency care services or cover the expenses that this could incur.

1.2. Hospitalisation in situ

- **Paying the cost to enable a member of your family to get to your hospital bedside**

If you are hospitalised locally **for more than 7 days, or more than 48 hours** if you are a minor or disabled and were not accompanied by another adult member of your family during your trip:

- we pay the cost of a round trip for a member of your family who stayed at home to enable them to get to your hospital bedside

This service is not additional to the «Organisation and payment for the return of an insured travel companion and minor children» cover.

- **Paying the costs of a travel companion's round trip for the return of your minor children**

If you are hospitalised locally when travelling with at least one minor child and no other adult member of your family is present with them, we pay the costs of a round trip for a person of your choice, who resides where you are domiciled or for a Mondial Assistance attendant to accompany the child on their return home.

1.3. Medical and hospital expenses abroad

Up to the amount limits stated in the cover and excess amounts table and less the deduction of the excess stated in the same table:

- **Reimbursement of the costs you are responsible for (except dental costs)**

If, outside France or outside the country where you are resident, you incur medically prescribed medical or hospital expenses, we will reimburse you for the remaining costs payable by yourself (except dental costs) after payment by your basic health insurance body, your health insurance company or any other insurance or provident organisation.

To receive this type of refund, you must belong to a primary health insurance scheme.

- **Advance for hospital costs**

In the event of hospitalisation, we can make an advance for the costs, by direct payment to the hospital up to the ceiling limit stated in the cover and excess amounts table.

In this case, you undertake to repay this advance to us within three months of the date of your return from the trip.

After this time, we will be entitled to claim expenses and legal interest at the statutory rate in addition.

Our refunds and/or advances cease on the day on which our medical department considers that it is possible for you to be repatriated.

In all cases, you undertake to submit your reimbursement claim to your basic health insurance body, your insurance company or any other insurance or provident organisation from which you can claim.

1.4. Additional costs locally

If you receive treatment locally and your state of health does not necessitate repatriation, or if the repatriation takes place after the end date of your originally planned «holiday package/trip», on presentation of receipts, we refund you the cost up to the amount limits stated in the cover and excess amounts table:

- **additional accommodation costs:**

your additional accommodation costs and those incurred by the insured members of your family or by a person insured under this policy who is travelling with you.

1.5. Search and/or rescue costs:

We reimburse you for search costs at sea or in the mountains and the rescue costs incurred up to the ceiling limit stated in the cover and excess amounts table.

In connection with carrying out your activity, we will refund search and/or rescue expenses incurred up to the ceiling limit stated in the cover and excess amounts table.

1.6. Despatch of medicines to the location

When you are abroad, if you need medicines that cannot be found locally:

- **subject to the agreement of your prescribing doctor**, we undertake to despatch the medicines that cannot be found locally, **if they are essential to a curative treatment in progress, provided that no equivalent medication can be prescribed for you locally and that national and international customs regulations or health regulations do not prevent the medicines from being despatched;**

- we will get these products to you as soon as possible. We can not, however, be held liable for delays attributable to the carrier companies used or for the potential unavailability of the medicines.

You undertake to refund us the cost of these medicines within three months of receiving them. After this time, we will be entitled to claim expenses and legal interest at the statutory rate in addition.

1.7. Providing a driver to return your car

If your state of health does not allow you to drive your car in order to return to your home and none of the passengers travelling with you is able to replace you, we will provide a driver to return it to your home in by the fastest route.

You will be responsible for paying your hotel, restaurant, fuel, motorway tolls and parking expenses.

You are provided with this cover if your car is in good working order, complies with international and national highway codes and meets mandatory motor vehicle roadworthiness standards.

1.8. Assistance in the event of an insured person's death

In the event of the death of an insured person, we organise and pay the cost of:

- **transportation of the body** from the location where it is placed in the coffin to the burial place,
- **funeral expenses**, up to the ceiling limit stated in the cover and excess amounts table.
- **additional transport expenses of the insured members of the deceased person's family or an insured person's family, travelling with the deceased person**, insofar as their originally planned means of returning can no longer be used on account of this death.

1.9. Early return assistance

We organise and pay the costs, if the originally planned means for your return journey can no longer be used:

- either for your return home, and if necessary, for the insured members of your family travelling with you,
- or for a round trip for one of the persons insured under this policy and shown on the same policy application form.

You can receive this service in the following cases:

- **in the case of an illness or accident, resulting in emergency hospitalisation which commences during your trip** and which, in the opinion of our Medical Department is of a life-threatening nature, of your spouse or common-law partner, of an ascendant or descendant, of a brother, sister, your legal guardian, a person for whom you are the guardian, who is not taking part in the trip;
- **to attend the funeral after the death** of your spouse or common-law partner, of an ascendant, descendant, brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, your legal guardian, a person for whom you are the guardian, not taking part in the trip;
- **in the event of damage to property as a result of** a burglary, fire, water damage or climate event, making your presence at the location essential to implement conservation measures
- and administrative actions, and affecting over 50% of:
 - your main or secondary residence,
 - your farming business,
 - your business premises, if you are a tradesperson, trader, company manager or if you are in a liberal profession.

1.10. Assistance in relation to an event at home

- **Accident or illness of one of your children**

In the event of illness or an accident of **one of your children at your home**, we organise and pay the costs of their transport to the nearest hospital and/or the most suitable hospital to provide the care required by their state of health, then **their return to their home** when their state of health permits. Intervention by us assumes that your child who is ill or involved in an accident is a minor or disabled, and the person responsible for taking care of him/her has your written authorisation. Moreover, under no circumstances can we carry out the role of local emergency services organisations, nor can we pay the cost of expenses thus incurred.

- **Communication of information about your child's state of health**

If you are unable to contact your family, but you can manage to contact us, we will transmit all information about your child's state of health.

1.11. Legal assistance abroad

- **Reimbursement of lawyer's fees**

When a legal action is commenced against you, we reimburse you for your lawyer's fees, on presentation of receipts and up to the ceiling limit stated in the cover and excess amounts table, insofar as:

- the lawsuit is not related to your professional activity,
- the lawsuit does not relate to using or keeping a terrestrial motor vehicle,
- the actions with which you are charged are not, under the legislation of the country in which you are staying, subject to criminal penalties.

- **Advance for bail**

If you are imprisoned or threatened with imprisonment, provided that the proceedings in which you are involved are not motivated by:

- trafficking of drugs or narcotics,
- your participation in political movements,
- any voluntary infringement of the laws of the country in which you are staying,

we will advance you, up to the limit shown in the cover and excess amounts table, the legally required amount of bail.

In this case, you have three months from the date on which the sum was deposited to repay us for this advance.

After this time, we will be entitled to claim expenses and legal interest at the statutory rate in addition.

2. COVER EXCLUSIONS

In addition to the exclusions that are common to all cover, the following are also excluded:

► For all types of assistance cover:

- 2.1. expenses incurred without the prior approval of our Assistance Department;
- 2.2. the consequences of pre-existing illnesses or injuries, diagnosed and/or treated, which required a continuous stay in hospital or a one-day hospital stay or outpatient treatment in the 6 months prior to the assistance request;
- 2.3. the consequences of an unconsolidated ailment being treated and from which you are still convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment;
- 2.4. the eventual results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation;
- 2.5. the consequences of ailments, accidents or minor injuries that can be treated at the location;
- 2.6. the consequences of pregnancy including its complications, beyond the 28th week, and in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences;
- 2.7. the consequences of:
 - infectious risk situations in an epidemic scenario,
 - exposure to infectious biological agents,
 - exposure to chemical agents of a combat gas type,
 - exposure to incapacitating agents,
 - exposure to neurotoxic agents or having lasting neurotoxic effects, which require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which you are staying;
- 2.8. your participation in any sport practised as a professional or under a paid contract, in addition to preparatory training;
- 2.9. your failure to comply with official prohibitions and your non-compliance with official security rules, related to the practice of a sports activity;
- 2.10. the consequences of an accident that occurs when you are taking part in an air sport (including hang-gliding, paragliding, gliding) or one of the following sports: skeleton, bobsleigh, ski jump, mountain climbing above 3,000 m, rock climbing, scuba diving, pot-holing, bungee jumping, parachute jumping;
- 2.11. expenses not expressly mentioned as giving rise to a refund, in addition to the cost of meals and any expenses for which you are unable to produce a receipt.

► In addition, under the «Medical and hospital costs abroad» cover, the following are excluded:

- 2.12. the cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and any kind of «comfort» or beauty treatment, physiotherapist's costs;
- 2.13. the costs of implants, prostheses, artificial aids and optical costs;
- 2.14. vaccination expenses;
- 2.15. the cost of treatment or care not resulting from a medical emergency;
- 2.16. the cost of treatment or care, the therapeutic nature of which is not recognised by French legislation.

3. WHAT YOU MUST DO IN THE EVENT OF A CLAIM

3.1. To request assistance

You must contact us or get a third party to contact us as soon as your situation is expected to involve early return or expenses that fall within the scope of our cover.

Our services are available to you 24 / 7: by telephone on a 24 / 7 basis



From France on **01 42 99 02 02** or

From outside France on **00 33 1 42 99 02 02**

You will be immediately assigned a case number and we will ask you to:

- tell us your policy number,
- give us an address and telephone number where we can contact you and the details of the people who are assisting you,
- allow our doctors to access all your medical information or the medical information for the person needing our assistance.

3.2. For a refund claim

In order to receive a refund of expenses advanced by the Insured with the approval of Mondial Assistance, the Insured must provide Mondial Assistance with all the supporting documents that will enable us to determine the validity of the claim.



- either by post to the following address:

**AWP FRANCE SAS
Service Relations Clientèle
7 rue Dora Maar
93400 SAINT OUEN cedex**

- or, call us Monday to Friday, between 9 am and 5.30 pm (Metropolitan France time zone): From

From France on **01 42 99 08 83** or

From outside France on **00 33 1 42 99 08 83**

Services which have not been requested in advance and which have not been organised by Mondial Assistance do not provide entitlement to a refund or a compensation payment.

3.3. To cover the cost of transport

When we organise and pay the cost of transport as part of our cover, this will be 1st class train travel and/or tourist class flight or by taxi, depending on the decision taken by our Assistance Department.

In this case, we take ownership of the original tickets and you undertake to return them to us or to refund us with the amount you have managed to obtain as a refund from the organisation that issued these tickets.

When you did not originally have a return ticket, we ask you to refund the amount you would have paid, in any case for your return on the basis of 1st class train tickets and/or tourist class air tickets, at the time of your planned return, from the company with which you made the outward journey.

4. SCOPE OF OUR ASSISTANCE SERVICES

We act in compliance with national and international laws and regulations and our services are subject to obtaining the necessary approval from the competent administrative authorities.

Moreover, we cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, popular movements, restrictions on free circulation, sabotage, terrorism, civil or foreign wars, the consequential effects of a radioactive source or any other exceptional circumstances.

PRIVATE CIVIL LIABILITY ABROAD

1. PURPOSE OF THE COVER

For trips not exceeding two months, we cover the financial consequences of civil liability that you could incur in the form of damages, by application of legislation or case law in the country in which you are staying:

- bodily injury,
- property damage,
- non-pecuniary damage directly consequential from the covered bodily injury or

property damage, resulting from an accident that occurred in your private life and caused to a third party by:

- your act,
- the act of persons for whom you are responsible,
- the act of things or animals in your care.

2. SUBSIDIARITY OF THE COVER

The cover applies for your travel outside France and only for those countries where you have not taken out third party civil liability insurance elsewhere.

3. COVER AMOUNTS

Cover is provided up to the ceiling limits stated in the cover and excess amounts table, on the assumption that:

- the per event limit stated in the cover and excess amounts table constitutes the maximum amount of coverage for a single event, i.e. a combined limit for all damage: bodily injury, property damage and directly consequential loss,
- an excess amount per claim, as shown in the cover and excess amounts table, is payable by yourself in all cases.

4. COVER EXCLUSIONS

In addition to the exclusions that are common to all cover, the consequences of the following are also excluded:

- 4.1. damage caused to members of your family, your salaried and non-salaried staff in the performance of their duties or to any other person who has the status of an insured person under this policy;
- 4.2. damage caused to pets or objects belonging to you which have been rented, loaned or entrusted to you;
- 4.3. damage caused by:
 - any terrestrial motor vehicle that meets the definition contained in Article L 211-1 of the French Insurance Code,
 - any terrestrial vehicle that has been designed for the purposes of attachment to a terrestrial motor vehicle,
 - any air, sea or river navigation device;
- 4.4. damage resulting from hunting, or any mechanical sports (motoring, motorcycling and more generally any motor-driven terrestrial vehicle), all air sports;
- 4.5. damage caused to Third Parties which results from the organisation, preparation or participation in a competition organised under the aegis of a sports federation, subject to official approval or is under a legal insurance obligation;
- 4.6. damage caused in the performance of your professional activity or when you are participating in an activity organised by a non-profit association, an institution or community;
- 4.7. your contractual liability;
- 4.8. the liability that you could incur due to a fire, explosion or water.

In addition, fines and all monetary penalties, pronounced as penalties, which do not constitute the direct repair of a bodily injury or property damage are never covered.

5. TIME-RELATED APPLICATION

The time period for operation of the cover is stated in Law No. 2003706 of 1 August 2003.

Cover that is triggered by the harmful event covers the insured person for the monetary consequences that he/she is liable for, when the harmful event occurs between the original effective date of the cover and its cancellation or expiry, irrespective of the date of the other elements constituting the incident.

6. WHAT YOU MUST DO IN THE EVENT OF A CLAIM

The Insured must notify the Approved Organisation or Intermediary about his/her Cancellation or Amendment as soon as the Covered event that prevents his/her planned Departure takes place.

The Insured must then declare the claim to the Insurer **within five (5) working days** of his/her knowledge of it, except in the event of exceptional circumstances or force majeure:



To make declaration easier and claim handling more efficient, you are advised to declare the claim via the following website: <https://indemnisation.mondial-assistance.fr>.

You will be given a confidential access code so that you can track your claim 24/24. The insured can also contact the Insurer

on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time zone):

- **From France (if the Insured's current location is in France)**
 - No. 01 42 99 03 95 if you speak French
 - No. 01 42 99 03 97 for non-French speaking Insured persons
- **Outside France (if the Insured's current location is not in France)**
 - No. 00 33 1 42 99 03 95 if you speak French
 - No. 00 33 1 42 99 03 97 for non-French speaking Insured

After this deadline has passed and the Insurer incurs a loss because of the late notification, the Insured will lose all rights to compensation. In the event of court proceedings against you, you grant us all powers to manage the case and exercise any method of recourse in relation to the civil jurisdictions or to associate ourselves with your defence and exercise any method of recourse for civil interests in relation to the criminal jurisdictions.

On receipt, you must send us any notification, summons, served document and proceedings-related document that is sent to you or with which you are served.

In the event of a delay in sending these documents to us, we can claim compensation that is proportionate to the harm suffered by us (Article L 113-11 of the French Insurance Code).

If you fail in your obligations subsequent to the incident, we will compensate the third parties whose rights have been infringed or their entitled beneficiaries, but we may bring proceedings against you to recover the sums paid out.

7. MEASURES IN THE EVENT OF INCOME BEING GRANTED TO A VICTIM BY A COURT RULING

If an order is made for the purchase of securities as a guarantee for payment of income, the Insurer will establish this security guarantee up to the amount of its responsibility.

If no order has been made in respect of security, the capital value of the income is calculated using the rules that apply to the calculation of the actuarial reserves for this income. If this value is below the amount of the Insurer's cover, the Insurer is responsible for the total income. If it is higher, only the income that corresponds to the amount of the Insurer's cover, is the responsibility of the Insurer.

ADMINISTRATIVE PROVISIONS

1. REGULATIONS GOVERNING THE POLICY AND THE LOCATION AT WHICH IT IS TAKEN OUT

This policy is governed by the French Insurance Code, **except for assistance cover**, the General Terms and Conditions and the Specific Terms and Conditions.

This policy has been drawn up in French and is subject to French law.

2. PROCEDURES FOR TAKING OUT COVER, WHEN IT TAKES EFFECT AND ITS TERMINATION

The policy must be taken out by the day before your departure at the latest. Cover takes effect:

- **for the «Assistance to persons» cover:** as soon as you have left your place of domicile (maximum 24 hours before the departure date indicated on the sales policy of the insured service.
It ceases at the latest twenty-four (24) hours after the end of the trip, the date of which is stated on the sales policy of the insured service;
- **for all other cover:** at 00:00 on the departure date as stated on the contract for the insured service, and, at the earliest, after the premium has been paid.

Cover ceases at 24:00 on the return date as stated on the contract for the insured service

3. RIGHT TO CHANGE YOUR MIND

The Insured may have a right to a cooling-off period after taking out an insurance policy.

a. **Case of changing your mind**

• **Multi-insurance**

Under the provisions of Article L112-10 of the French Insurance Code, the Insured Person who takes out, for non-professional purposes, an insurance policy **constituting a supplement to a service sold by an intermediary**, if they provide proof of prior cover for one of the risks covered by this policy, may waive the said policy, at no cost or penalty, whilst it has not been executed in full or whilst the Insured Person has not claimed any cover. This waiver must occur within fourteen (14) calendar days as from conclusion of this policy.

• **Distance selling**

Under Article L112-2-1 of the French Insurance Code, a cooling-off right applies to insurance policies taken out remotely, in particular sold online, without the simultaneous physical presence of the parties to the contract, canvassing or outside the seller's usual place of business.

This right to change one's mind does not apply to travel and baggage insurance policies or similar short-term insurance policies of less than one (1) month's duration. The term of the insurance policy corresponds to the time elapsed in between the date of its subscription and the date on which all the cover/annual due dates cease.

b. **Procedures for withdrawing from the policy**

If the insurance policy is eligible for possible waiver under the conditions specified above, the Insured may exercise this right by returning to Air France, a duly completed, dated and signed waiver request before the expiry of the fourteen (14) calendar day period from the date on which this policy was taken out with.

**EVENTEAM LIVE
75 ter rue du Point du Jour - 92100 BOULOGNE-BILLANCOURT**

The Insured Person may, if they wish, use the template waiver letter below:

"I, the undersigned, Last name, first name, date and place of birth – wish to cancel the insurance cover in policy N° ... which I took out with AWP P&C on ... (Date).

Drawn up at... (Place). On ... (Date) and Signature: ... «.

In connection with a cancellation by virtue of multi-insurance, the Insured must support his/her claim with proof of the existence of a current insurance policy which covers similar risks to those in this policy.

If the Insured uses this right, the policy will be cancelled from its effective date. The corresponding premium will be reimbursed to the Insured within thirty (30) days, at the latest, after the date on which the cancellation request was received.

The right to cancel the insurance cannot be exercised if the Insured person has used cover in this policy in connection with a claim that was declared within the fourteen (14) calendar day's period; and consequently a premium reimbursement will not be made.

4. CUMULATIVE INSURANCE

If you are covered for the same risks with other insurance companies, you must inform us of this and provide us with their details and the scope of their cover, in accordance with Article L 121-4 of the French Insurance Code.

You can obtain compensation for your damage by contacting the insurance company of your choice.

These provisions do not concern assistance services.

5. SUBROGATION IN YOUR RIGHTS AND ACTIONS

In consideration for the payment of compensation and, up to its limit amount, we become beneficiaries of the rights and actions that you owned against anyone liable for the claim, in accordance with Article L 121-12 of the French Insurance Code.

If, by your act, we are no longer able to perform this action, we can be discharged of all or part of our obligations towards you.

6. PENALTIES APPLICABLE IF YOU MAKE A FALSE DECLARATION WHEN TAKING OUT THE POLICY

Any non-disclosure or false statement, any omission or inaccuracy in the statement of the risk is penalised under the terms and conditions stated in Articles L 113-8 and L 113-9 of the French Insurance Code:

- **in the event of bad faith on your part:** by rendering the policy void;
- **if your bad faith has not been established:** by a reduction of compensation, proportionate to the premium paid in relation to the premium which would have been due if the risk had been fully and accurately declared.

7. PENALTIES APPLICABLE IF YOU MAKE AN INTENTIONALLY FALSE STATEMENT AT THE TIME OF THE CLAIM

Any fraud, non-disclosure or intentional false statement by you about the circumstances or consequences of a claim incident will result in the loss of all entitlement to services or compensation for this claim.

8. TIME LIMITATION

The provisions relating to the time limitation period for actions arising from this insurance policy are set out in Articles L114-1 to L114-3 of the French Insurance Code, which are reproduced below:

- Article L.114-1 of the French Insurance Code
"All legal actions arising from an insurance contract shall be **barred for two years** from the event that gave rise thereto. However, this time limitation period only commences:
1° In the event of concealment, omission, misrepresentation or inaccurate representation regarding the risk involved, from the day on which the insurer has knowledge of it;
2° In the event of a claim, from the day on which those concerned became aware of it, if they can prove that they had no prior knowledge until that time. If the cause of the action brought by the insured against the insurer is for a third party's recovery, the time limitation period only runs from the day on which such third party brings a legal action against the insured or has been compensated by the latter.
The time limitation period extends to ten years for life insurance policies where the beneficiary is a person other than the person who took out the policy and, for personal accident insurance policies where the beneficiaries are the legal beneficiaries of the deceased insured person.
For life insurance policies, notwithstanding the provisions of 2°, the time limitation for actions by the beneficiary is a maximum of thirty years after the death of the insured person.»
- Article L.114-2 of the French Insurance Code
"The time limitation period is suspended by one of the standard causes for suspending the time limitation period and by the appointment of experts as the result of a claim. The time limitation period may also be suspended as the result of a registered letter with acknowledgement of receipt being sent by the insurer to the insured relating to legal action for payment of the premium or being sent by the insured to the insurer relating to payment of compensation.»
- Article L.114-3 of the French Insurance Code
"Contrary to Article 2254 of the French Civil Code, the parties to an insurance policy may not, even by mutual agreement, either modify the length of the time limitation period or add causes for its suspension or interruption."

► **Additional information:**

The standard grounds for suspension of the time limitation period are stated in Articles 2240 et seq. of the French Civil Code, and these specifically include: recognition by a debtor of the right of the person against whom he was prescribing, commencement of legal proceedings even in interim proceedings, an enforcement action.

Please refer to the aforementioned articles of the French Civil Code for the full list of the standard grounds for suspension of the time limitation period.

9. ADDRESS TO WHICH SUPPORTING DOCUMENTS MUST BE SENT IN THE EVENT OF A CLAIM

Cover: "Baggage damage"	"Private civil liability Abroad" cover	Assistance to Persons" cover
AWP France SAS Service Indemnisation Assurances (Insurance Compensation Department) DOP01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex	AWP France SAS DT - Service Juridique - DT03 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex	AWP France SAS Service Relations Clientèle - RELAC01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex

10. LOSS ASSESSMENT

The causes and consequences of the claim are assessed by mutual agreement and failing this, by jointly agreed loss assessment, subject to the respective rights of the Insurer and the Insured. The expert's fees are shared between the parties.

If the parties are unable to agree on the selection of the third party expert, the expert shall be appointed by the presiding judge of the Tribunal de Grande Instance of the place of Domicile of the Policyholder.

This appointment shall be made on a written request signed by the Insurer or by just one party, the other party having being summoned by registered letter.

11. TIME PERIOD FOR THE PAYMENT OF CLAIMS

As soon as your case is complete, compensation will be paid within 10 days following the agreement between us or an enforceable court ruling.

12. COMPLAINTS HANDLING PROCEDURES

If an Insured person is not satisfied with the handling of his/her claim, they must first of all inform their usual contact to allow them to understand the nature of the problem and seek solutions to it.

If the problem is not resolved, a complaint should be sent to the following address:



AWP France SAS
Service Traitement des Réclamations TSA 70002
93488 Saint-Ouen Cedex

The Insured will receive an acknowledgement of receipt within ten (10) working days (excluding Sundays and public holidays) from receipt of the complaint, unless the response to the complaint has already been sent to the insured within that time period.

A response will be sent to the Insured within two (2) months after the date of receipt of the complaint, unless there are specific circumstances, which the Insurer will inform the Insured of.

If the Insured is still dissatisfied, after receiving the response from the Insurer, who has completed a final review of the complaint and exhausted internal methods of appeal, the Insured may then contact the independent mediator whose address is:



<http://www.mediation-assurance.org>
La médiation de l'assurance
(Insurance Mediation)
TSA 50110
75441 Paris cedex 09

Insurance companies that are members of the FFA have implemented a facility to provide Insured persons and third parties with a mediation procedure for the settlement of disputes. This facility is governed by the 10 rules of the Insurance Mediation Charter.

13. JURISDICTION

AWP P&C elects domicile at:



AWP France SAS

7 rue Dora Maar
93488 Saint-Ouen Cedex

Any disputes raised against AWP P&C concerning this policy, shall be exclusively submitted to the competent French courts and all notices should be sent to the address shown above depending on the date of claim.

14. LAW ON INFORMATION TECHNOLOGY AND FREEDOM

In accordance with the French Law on Information Technology and Freedom of 6 January 1978, as modified by the law of 6 August 2004, the Insured has the right to oppose, access, modify, correct and remove any information about them that is contained in the files, by contacting:



AWP France SAS

DT - Service Juridique - DT03
7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex

AWP France SAS has computerised means of managing assistance and/or insurance cover services under the terms of this policy.

Recorded information is reserved for assistance service managers and/or insurance cover and is liable to be passed on to subcontractors situated inside or outside the European Union.

As part of its policy of controlling risks and of its fight against fraud, AWP P&C reserves the right to check information as it deems fit, and if necessary, to refer to the competent authorities in accordance with the applicable legislation.

15. REGULATORY AUTHORITY

The Regulatory Authority for AWP P&C is:



L'Autorité de Contrôle Prudentiel et de Résolution

61 rue Taitbout
75436 Paris Cedex 09

16. LEGAL INFORMATION

The insurance cover is underwritten by: AWP P&C.

Société Anonyme (Joint-stock company) with share capital of 17,287,285 euros, 519 490 080 RCS Bobigny, Registered office:

7 rue Dora Maar
93400 Saint-Ouen Cedex

Assistance services are implemented by: AWP FRANCE SAS.

Société par actions simplifiée au capital de 7 584 076,86 euros, 490 381 753 RCS Bobigny, société de courtage d'assurances - Inscription ORIAS 07 026 669 - <http://www.orias.fr/>, siège social : 7 rue Dora Maar - 93400 Saint-Ouen.



INSURANCE POLICY CANCELLATION FORM

You may send this cancellation form *as a registered letter requesting receipt* to the point of sale where you took out your insurance policy. Cancellation will become effective only on the date on which the registered letter is received and the refunding of the premium will take place within thirty (30) days after the reception of the notice.

I the undersigned, _____

born on ____/____/____ at _____

wish to cancel the cover of the insurance policy No _____ to which I subscribed on ____/____/____.

At _____,

date ____/____/____

Signature

Point to note: The right to cancel the insurance cannot be exercised if you have declared a claim in the fourteen (14) calendar day period; and consequently a premium reimbursement will not be made.

How can we help?*

** Need help?

AWP P&C

Registered office: 7 rue Dora Maar - 93,400 Saint-Ouen
Société Anonyme (Joint-stock company) with share
capital of 17,287,285 euros

Private company governed by the French Insurance Code

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Insurance Handbook

Policy n° 303 914

Option 2



in a partnership with



How can we help?*

* Need help?

INFORMATION NOTICE SERVING AS THE GENERAL TERMS AND CONDITIONS OF POLICY No. 303 914 Option 2

Dear Customer,

Based on the type of service you are purchasing and the information you have supplied to us, we would like to recommend that you take out this insurance policy. This policy consists of the General Terms and Conditions as shown below and supplemented by the sales contract for the insured service which is given to you when you take out the policy.

Before you take out this insurance policy, please read both this Information Notice and the General Terms and Conditions carefully. They specify your rights and obligations and those of the Insurer and answer any questions you may have.

WHO IS THE INSURER?

AWP P&C - 7 rue Dora Maar, 93400 Saint-Ouen.

Private company governed by the French Insurance Code..

TO WHO DOES THIS POLICY APPLY?

This contract addresses all the groups or private clients who have booked a stay with an agency which is member of EVENTEAM and who, on the day of booking, request option 2, and at the latest on the day before departure option 1, under the following conditions.

The cover of the option is systematic for all persons in the same group.

WHAT ARE THE CONDITIONS FOR BENEFITING FROM THIS POLICY?

The contract does not come under a restriction regarding where you are domiciled except for the countries not covered.

WHAT IS THE EFFECTIVE DATE AND TERM OF YOUR POLICY?

The policy is valid from the date it is taken out for any personal Trip, of a maximum duration of (2) consecutive months, sold by the Organisation or Authorised Representative with which this policy was taken out. Cover is valid under the terms and conditions stated in the «Administrative Provisions» section.

WHAT IS COVERED BY THIS POLICY?

- The specified cover which is provided is as described on your sales contract for the insured service and for which you have paid the corresponding premium for this cover.
- Would you please refer to the Table of Cover, which gives you the amounts and insurer's liability limits as well as the excess that applies to each type of cover. This table is supplemented by the list of general exclusions and the specific exclusions that apply to each type of cover.

IMPORTANT POINTS TO NOTE

- You may or may not have a right to change your mind after taking out this insurance policy. The terms and conditions and the procedures for exercising this option are set out in the «Administrative Provisions» section of the General Terms and Conditions in Article 3 «Cooling-off period».
- To avoid multiple insurance, in accordance with article L112-10 of the Insurance Code

To avoid multiple insurance cover, we ask you to confirm that you do not already have a policy that covers any risk included

in this new policy. If so, you are entitled to cancel this policy for a period of fourteen days (calendar days) after conclusion, at no cost and without any penalties, if all the following conditions are fulfilled:

- you took out this policy for non-professional purposes,
- this policy complements the purchase of an item or service sold by a supplier,
- you can prove that you are already covered for one of the risks covered by the new policy,
- the policy that you wish to cancel has not been executed in full,
- you have not declared any covered claim under this policy.

In this situation, you are entitled to cancel this policy by letter or on any other sustainable support sent to the insurer of the new policy, together with a document confirming that you already have cover for one of the risks covered by the new policy. The insurer is required to refund the paid premium to you, within a period of thirty days after its cancellation.

If you wish to cancel your policy but do not fulfil all the above conditions, check the cancellation conditions applicable to your policy in article 3 "Cooling off period".

- Service quality and customer satisfaction are a priority for us. However, if you are not entirely satisfied with our service, you may contact us as set out in the "Administrative Provisions" section of the General Terms and Conditions in Article 12 "Complaints handling procedures".

In urgent need of medical assistance

- ▶ **Call us (24h / day) on**
on 00 33 (0)1 42 99 02 02
- ▶ **Please state:**
Your policy No.
Who needs help?
Where? Why?
Who is helping the ill/injured person?
How, where and when can they be contacted?

Request for compensation

- ▶ To register immediately your request for compensation, connect to:
<https://indemnisat.ian.allianz-global-assistance.fr>
- ▶ If you do not have access to the Internet, contact us (metropolitan France time zone):
on 00 33 (0)1 42 99 03 95
from 9 am to 6 pm Monday to Friday

The policy has been drawn up in French and is subject to French law. The cover provided by your policy, **with the exception of assistance cover**, is governed by the French Insurance Code.

GENERAL TERMS & CONDITIONS OF POLICY NO. 303 914

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DEFINITIONS

A number of terms are used frequently in our insurance policies. The list below contains the meaning that shall be given to these terms.

DEFINITION OF THE PARTIES TO THE POLICY

THE INSURED:

- the policyholder,
- the persons stated in your Specific Terms and Conditions.

WE/US : AWP P&C, hereinafter referred to by its trade name of «Mondial Assistance», which is the insurance company with which you have taken out your insurance policy.

POLICYHOLDER: the signatory of the Specific Terms and Conditions, who thereby undertakes to pay the insurance premium.
YOU: the insured person or persons.

DEFINITION OF INSURANCE TERMS

FOREIGN: any country, except for the country where you are resident and Countries that are not covered.

EUROPE: The European Union (including the following French overseas territorial communities: Reunion, Martinique, Guadeloupe and Guyana) and Switzerland.

COVERED EVENT: any event that gives entitlement to cover and which is stated in each type of cover in this policy.

EXCESS: the share in the damage payable by yourself when the claim is settled. Excess amounts in respect of each type of cover are specified in the cover and excess amounts table.

CIVIL WAR: an armed struggle, within the same State, in which different groups that are identifiable by their ethnic, religious, community or ideological origins are in conflict with each other or when at least one of these groups is in conflict with the regular armed forces of that State.

FOREIGN WAR: a declared or undeclared armed engagement between one State and one or more other States or an irregular, external armed force and motivated primarily by a geographical, political, economic, racial, religious or environmental dispute.

LIMIT PER COVERED EVENT: maximum amount of cover for a single event giving rise to claims, irrespective of the number of persons Insured under this policy.

APPROVED ORGANISATION: travel professionals, transport professionals, associations, works councils. **ILLNESS**: any deterioration to your health diagnosed by a competent medical authority.

DOCTOR: any person who holds a medical qualification that is legally recognised in the country in which he/she usually carries out their professional activity.

EXCLUDED COUNTRIES: North Korea: The up-to-date list of all Excluded Countries can be found at the Mondial Assistance website on the following page: <https://www.votre-assistance.fr>.

TIME LIMITATION: period beyond which any claim is time-barred.

CLAIM: all damaging consequences of an event falling within the scope of one of the types of cover taken out. All damages arising from the same initial cause constitute one and the same claim.

SUBROGATION: process by which we replace you in respect of your rights and legal actions against any party liable for your damages, to obtain repayment of the sums we have paid you following a claim.

THIRD PARTY: any individual or legal entity except for the Insured, himself or herself.

TRIP: trip or holiday, lasting a maximum of two months, organised, sold or supplied by the approved body or intermediary with which this policy was taken out and planned to take place within the period of validity of this policy.

► Relating to cover for «Cancellation»:

ACCIDENT: any sudden, unforeseen event, external to the victim or the damaged item, constituting the cause of the damage.

BODILY ACCIDENT: any unintentional bodily injury caused by the sudden action of an external cause.

SERIOUS ACCIDENT: any temporary or permanent injury to your physical integrity, medically diagnosed, requiring you to cease all professional or other activity, and requiring medical care and treatment to be carried out.

NATURAL DISASTER: event caused by the abnormal intensity of a natural agent.

TEMPORARY DISABILITY: loss, for a limited period of time, of a person's functional capacity, which obliges them to cease all activity, including professional activity if applicable, and which gives rise to a diagnosis and care by a doctor with accompanying medical treatment.

INTERVENTION LIMIT: the time period, amount or minimum percentage, which is the threshold for the Insurer's responsibility or the point at which cover takes effect.

TERRITORY OF THE POLICY

The cover applies anywhere in the world except for the countries not covered.

COVER AND EXCESS AMOUNTS TABLES

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
CANCELATION		
<ul style="list-style-type: none"> As a result of the occurrence of an event provided for in the policy (except those stated below) 	Reimbursement of cancellation charges in accordance with the trip organiser's scale <ul style="list-style-type: none"> trip cost less than, or equal to: €6100 within the limit of €6100 per insured person and €30,490 per event 	Per insured person: €30
<ul style="list-style-type: none"> As a result of the employer changing the changing the date of holiday leave. As a result of theft of identity documents 	<ul style="list-style-type: none"> trip cost between €6101 and €10,000, up to a limit of €10,000 per insured person and €50,000 per covered event 	25% of the insured cancellation charges amount event with a minimum of €155 per insured person.

EXCLUSIONS COMMON TO ALL TYPES OF COVER

In addition to the special exclusions given for each cover, and any other exclusions appearing in the definitions, the consequences of the following circumstances and events are also excluded:

1. damage of any type, decided on, caused or provoked by the Insured, or with his/her complicity or consecutive to evident negligence or intentional or arising from the Insured's willful misconduct or fraudulent fault (article L113-1 para. 2 Insurance Code) except in cases of legitimate defense or assistance to a person in danger;
2. criminal proceedings against the Insured;
3. suicide or attempted suicide of the Insured;
4. damages subsequent to:
 - the consumption of alcohol by the Insured and/or,
 - the consumption by the Insured of alcohol, drugs or any stupefying substance listed in the French Public Health Code, not medically prescribed;
5. unless stated otherwise in the policy cover, damage resulting from Civil war or Foreign war, acts of terrorism, riots, popular movements, coups d'état, hostage taking, or strikes;
6. civil or military application of nuclear reaction, i.e. transformation of the nucleus of atoms, transporting and processing radioactive waste, use of a radioactive source or body, exposure to ionising radiation, contamination of the environment by radioactive agents, an accident or malfunction taking place on a site that transforms the nucleus of atoms;
7. events for which liability may fall either on your tour operator by application of Title 1 of Law No. 2009-888 of 22 July 2009 on the development and modernisation of tourism services, or on the carrier, unless stated otherwise in the policy;
8. the Insured's failure to comply with the safety rules imposed by the carrier or with any regulation issued by the local authorities;
9. the Insured's failure to comply with any bans imposed by local authorities;
10. restriction on the free movement of persons or property, airport closure, border closures,

In addition, the following exclusions also apply:

11. damage that occurred before this policy was taken out;

12. the consequences of:

- infectious risk situations in an epidemic scenario,
- exposure to chemical agents of a combat gas type, incapacitating or radioactive agents, or to neurotoxic agents or agents with residual neurotoxic effects, requiring a quarantine period or specific preventive or monitoring measures by the international and/or local health authorities or of the local health authorities.
- regarding natural and/or human pollution.

YOUR POLICY COVERAGE

CANCELLATION

1. **PURPOSE OF THE COVER**

When you cancel your booking, the approved organisation or intermediary for your trip may hold you responsible for all or part of the cost of the services; this is described as cancellation fees, and these fees increase as the departure date approaches. The fees are calculated using a scale of charges specified in the General Terms and Conditions of Sale of your trip. We refund you the amount of the cancellation fees charged to you, after deduction of the excess amount shown in the cover and excess amounts table.

2. **EVENTS COVERED IN RELATION TO A CANCELLATION**

Cancellation, notified before your Departure must be the result of one of the following events occurring after you take out insurance, formally preventing you from departure.

2.1. **Temporary or permanent disability of:**

- yourself, your spouse or common-law partner, your ascendants or descendants, as well as those of your spouse,
- your brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, legal guardian or

any person placed under your guardianship,

directly resulting from:

- an illness or accident,
- complications in a pregnancy up to the 28th week,

It is the insured person's responsibility to prove all the elements constituting the temporary or permanent disability as defined in this policy. If, by means of these elements, you cannot establish the occurrence of the temporary or permanent disability, at the time of the cancellation, we may reject your claim.

2.2. **The death of:**

- yourself, your spouse or common-law partner, your ascendants or descendants, as well as those of your spouse,
- your brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, legal guardian or any person placed under your guardianship.

2.3. **Serious damage to property resulting from:**

- a burglary,
- a fire,
- water damage,
- a climate event,

definitely requiring your presence at that location on your scheduled day of departure to implement conservation measures and administrative actions, and which affects over 50% of your main or secondary residence.

- 2.4. **Your psychological or mental illness or depression, which resulted in a hospital stay of more than 3 days.**
- 2.5. **A vaccination contraindication, the effects of vaccination or being medically unable to take preventive treatment** required for your trip destination, provided that you received a favourable medical opinion, prior to you booking the trip.
- 2.6. **Serious damage to your vehicle occurring within the 48 hours prior to your departure**, insofar as the vehicle can no longer be used to take you to the destination of your trip.
- 2.7. **Redundancy of yourself or your spouse, provided that the procedure had not been started by the day on which you took out this policy.**
- 2.8. **Obtaining a salaried position or a paid work placement**, taking effect before or during the scheduled dates for your Trip, when you had been registered as unemployed, provided that it is not an extension or renewal of a contract or an assignment provided by a temporary work company.
- 2.9. **Change to the dates of your paid holidays, made by your employer.** This cover is provided for salaried employees, excluding tradespeople, traders, members of a liberal profession, directors or legal representatives of a company. This holiday leave, corresponding to an entitlement, must have previously been agreed by the employer prior to booking the trip. **Compensation is made after deduction of the specific excess amount stated in the cover and excess amounts table. This excess also applies to those persons who are booked on the trip at the same time as yourself. This cover does not apply if the holder of this policy is the company which has changed the holidays.**
- 2.10. **Your unforeseen, mandatory summons to appear in court, as a witness or for jury service, that cannot be postponed.**
- 2.11. **Refusal of a tourist visa from the authorities of your trip country**, provided that you had not submitted a request that was refused by these authorities for a previous trip and that your actions allowed sufficient time for them to take a position prior to your departure and subject to your compliance with the constraints made by the administrative authorities of this country.
- 2.12. **Theft, in the 48 hours prior to your departure, of your identity documents** (passport, identity card) essential to pass through the customs post(s) during your trip, subject to you taking steps to replace them within 15 days after the theft. **Compensation is made after deduction of the specific excess amount stated in the cover and excess amounts table. This excess also applies to those persons who are booked on the trip at the same time as yourself.**
- 2.13. **Your professional transfer**, imposed on you by your employer, but not in connection with a disciplinary matter, that requires you to move home during the time of your trip, or at the latest 8 days before the trip, subject to the condition that the transfer was not known, at the time when this policy was taken out.
- 2.14. **Your notification of the adoption of a child** during the period of your trip, provided that the notification was not known by you at the time when you took out this policy.
- 2.15. **Cancellation, for one of the events listed above (Articles 2.1. to 2.14.), of one or more persons who booked at the same time as you and who are insured under this policy, if, as a result of this withdrawal, you are obliged to travel alone or with just two people.**
However, for persons who are part of the same residence for tax purposes, all insured persons in the residence for tax purposes are covered under the «Cancellation» cover.



IMPORTANT NOTE

For rental accommodation, our cover is granted on condition that the rental accommodation is fully vacated. All of the services covered by this policy, irrespective of whether they are additional or sequential, constitute a single trip, which only has one single date of departure: the date stated by the trip's approved organisation or intermediary as being the start of the services.

3. DELAYED DEPARTURE

If your departure is prevented as a result of one of the events listed above and only causes delay to your departure, we provide you with the means to get to your initial trip destination if your ticket is no longer valid.

You must inform us of this immediately, otherwise you will not be covered. We undertake to organise your changed departure.

This cover is limited to the cost that we would have undertaken if you had cancelled your trip on the day on which you knew about the problem.

You must return your unused tickets to us.

4. AMOUNT COVERED

We reimburse you up to the amount limits stated in the cover and excess amounts table, for the cancellation charges levied by the approved travel organisation or intermediary, by application of the contract scale shown in their General Terms and Conditions of Sale.

Cancellation charges that are levied are refunded to you, up to the limits shown in the cover and excess amounts table, per insured person, but not exceeding the ceiling per event.

In respect of holiday packages, service charges will be reimbursed, under the same conditions, provided that they form part of the insured amount, declared when you took out this policy.

In respect of flight only arrangements, service charges will be reimbursed, under the same conditions, provided that they form part of the insured amount, declared when you took out this policy.

The cost of tips, visas and other expenses, outside of service charges, as well as the premium paid to take out this policy will not be reimbursed.

The amount of our payment is always limited to the costs you would have been charged if you had informed the approved organisation or intermediary on the day on which the event occurred.

An excess amount per insured person (or per trip for rentals), as shown in the cover and excess amounts table, is always deducted from the compensation due to you.

5. COVER EXCLUSIONS

In addition to the exclusions that are common to all types of cover, the consequences of the following circumstances and events are also excluded:

- 5.1. illnesses already diagnosed or accidents that had already occurred, or treatment or relapse or deterioration or hospitalisation between the date on which the trip booking was made and the date on which this policy was taken out;
- 5.2. un stabilised illnesses or injuries that were diagnosed or treated during the 30 days prior to your travel booking;
- 5.3. pregnancy and/or its complications, beyond the 28th week, and in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilisation;
- 5.4. forgetting to get vaccinated or failure to take the preventive treatment necessary for your travel destination;
- 5.5. epidemics, local health situations, pollution, meteorological or climate events;
- 5.6. natural disasters occurring abroad, definitely caused by the abnormal intensity of a natural agent and those natural disasters referred to in Law N° 82-600 of 13 July 1982;
- 5.7. criminal proceedings against you;
- 5.8. any event that occurs between the date on which you booked your trip and the date when you took out this policy.

6. **WHAT YOU MUST DO IN THE EVENT OF CANCELLATION**

In the event of a claim, you must notify your approved travel organisation or intermediary of your withdrawal by the quickest methods (fax, telegram, receipted notification) when the covered event that prevents your departure takes place.

You must advise us of the claim **within five working days** of your knowledge of the event, except in the case of exceptional circumstances or force majeure:



To make declaration easier and claim handling more efficient, you are advised to declare the claim via the following website: <https://indemnisation.allianz-global-assistance.fr>

You will be given a confidential access code so that you can track your claim 24 h / day.

The Insured may also call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time zone):

- **From France (if the Insured's current location is in France)**
 - No. 01 42 99 03 95 if you speak French
 - No. 01 42 99 03 97 for non-French-speaking Insured persons
- **Outside France (if the Insured's current location is not in France)**
 - No. 00 33 1 42 99 03 95 if you speak French
 - No. 00 33 1 42 99 03 97 for non-French-speaking Insured persons

If you fail to meet this deadline and we incur a loss because of your late notification, you lose all rights to compensation.

We will provide you with the information needed to make your claim statement and you will be required to supply us with all documents and information to serve as proof of the reason for your cancellation and allow us to assess the amount of compensation due to you. If the reason for your cancellation is medical, if you wish, you may send the medical details in an envelope marked «Confidential» for the attention of the MONDIAL ASSISTANCE medical expert (Médecin conseil).

ADMINISTRATIVE PROVISIONS

1. REGULATIONS GOVERNING THE POLICY AND THE LOCATION AT WHICH IT IS TAKEN OUT

This policy is governed by the French Insurance Code, **except for assistance cover**, the General Terms and Conditions and the Specific Terms and Conditions.

This policy has been drawn up in French and is subject to French law.

2. PROCEDURES FOR TAKING OUT COVER, WHEN IT TAKES EFFECT AND ITS TABLE OF COVER

The policy must be taken out on the same day as the booking or within 2 working days of the booking, at the latest.

Cover takes effect at 00:00 on the day after payment of the premium.

Cover ceases as soon as the insured service commences.

3. RIGHT TO CHANGE YOUR MIND

The Insured may have a right to a cooling-off period after taking out an insurance policy.

a. **Case of changing your mind**

• **Multi-insurance**

Under the provisions of Article L112-10 of the French Insurance Code, the Insured Person who takes out, for non-professional purposes, an insurance policy **constituting a supplement to a service sold by an intermediary**, if they provide proof of prior cover for one of the risks covered by this policy, may waive the said policy, at no cost or penalty, whilst it has not been executed in full or whilst the Insured Person has not claimed any cover. This waiver must occur within fourteen (14) calendar days as from conclusion of this policy.

• **Distance selling**

Under Article L112-2-1 of the French Insurance Code, a right of waiver applies to insurance policies taken out remotely, in particular sold online, without the simultaneous physical presence of the parties to the contract, canvassing or outside the seller's usual place of business.

This right to change one's mind does not apply to travel and baggage insurance policies or similar short-term insurance policies of less than one (1) month's duration. The term of the insurance policy corresponds to the time elapsed in between the date of its subscription and the date on which all the cover/annual due dates cease.

b. **Procedures for withdrawing from the policy**

If the insurance policy is eligible for possible waiver under the conditions specified above, the Insured may exercise this right by returning to Air France, a duly completed, dated and signed waiver request before the expiry of the fourteen (14) calendar day period from the date on which this policy was taken out with.

EVENTEAM LIVE

75 ter rue du Point du Jour - 92100 BOULOGNE-BILLANCOURT

The Insured Person may, if they wish, use the template waiver letter below:

"I, the undersigned, Last name, first name, date and place of birth – wish to cancel the insurance cover in policy No. ... which I took out with AWP P&C on ... (Date):

Drawn up at... (Place). On ... (Date) and Signature: ... «.

In connection with a cancellation by virtue of multi-insurance, the Insured must support his/her claim with proof of the existence of a current insurance policy which covers similar risks to those in this policy.

If the Insured uses this right, the policy will be cancelled from its effective date. The corresponding premium will be reimbursed to the Insured within thirty (30) days, at the latest, after the date on which the cancellation request was received.

The right to cancel the insurance cannot be exercised if the Insured person has used cover in this policy in connection with a claim that was declared within the fourteen (14) calendar days period; and consequently a premium reimbursement will not be made.

4. CUMULATIVE INSURANCE

If you are covered for the same risks with other insurance companies, you must inform us of this and provide us with their details and the scope of their cover, in accordance with Article L 121-4 of the French Insurance Code.

You can obtain compensation for your damage by contacting the insurance company of your choice.

These provisions do not concern assistance services.

5. SUBROGATION IN YOUR RIGHTS AND ACTIONS

In consideration for the payment of compensation and, up to its limit amount, we become beneficiaries of the rights and actions that you owned against anyone liable for the claim, in accordance with Article L 121-12 of the French Insurance Code.

If, by your act, we are no longer able to perform this action, we can be discharged of all or part of our obligations towards you.

6. PENALTIES APPLICABLE IF YOU MAKE A FALSE DECLARATION WHEN TAKING OUT THE POLICY

- Any non-disclosure or false statement, any omission or inaccuracy in the statement of the risk is penalised under the terms and conditions stated in Articles L 113-8 and L 113-9 of the French Insurance Code:
- **in the event of bad faith on your part:** by rendering the policy void;
- **if your bad faith has not been established:** by a reduction of compensation, proportionate to the premium paid in relation to the premium which would have been due if the risk had been fully and accurately declared.

7. PENALTIES APPLICABLE IF YOU MAKE AN INTENTIONAL FALSE STATEMENT WHEN MAKING A CLAIM

Any fraud, non-disclosure or intentional false statement by you about the circumstances or consequences of a claim incident will result in the loss of all entitlement to services or compensation for this claim.

8. TIME LIMITATION

The provisions relating to the time limitation period for actions arising from this insurance policy are set out in Articles L114-1 to L114-3 of the French Insurance Code, which are reproduced below:

- Article L.114-1 of the French Insurance Code
"All legal actions arising from an insurance contract shall be **barred for two years** from the event that gave rise thereto. However, this time limitation period only commences:
1° In the event of concealment, omission, misrepresentation or inaccurate representation regarding the risk involved, from the day on which the insurer has knowledge of it;
2° In the event of a claim, from the day on which those concerned became aware of it, if they can prove that they had no prior knowledge until that time.
If the cause of the action brought by the Insured against the Insurer is for a third party's recovery, the time limitation period only runs from the day on which such third party brings a legal action against the Insured or has been compensated by the latter.
The time limitation period extends to ten years for life insurance policies where the beneficiary is a person other than the person who took out the policy and, for personal accident insurance policies where the beneficiaries are the legal beneficiaries of the deceased Insured person.
For life insurance policies, notwithstanding the provisions of 2°, the time limitation for actions by the beneficiary is a maximum of thirty years after the death of the Insured person.»
- Article L.114-2 of the French Insurance Code
"The time limitation period is suspended by one of the standard causes for suspending the time limitation period and by the appointment of experts as the result of a claim. The time limitation period may also be suspended as the result of a registered letter with acknowledgement of receipt being sent by the insurer to the insured relating to legal action for payment of the premium or being sent by the insured to the insurer relating to payment of compensation.»
- Article L.114-3 of the French Insurance Code
"Contrary to Article 2254 of the French Civil Code, the parties to an insurance policy may not, even by mutual agreement, either modify the length of the time limitation period or add causes for its suspension or interruption."

► Additional information

The standard grounds for suspension of the time limitation period are stated in Articles 2240 et seq. of the French Civil Code, and these specifically include: recognition by a debtor of the right of the person against whom he was prescribing, commencement of legal proceedings even in interim proceedings, an enforcement action.

Please refer to the aforementioned articles of the French Civil Code for the full list of the standard grounds for suspension of the time limitation period.

9. ADDRESS TO WHICH SUPPORTING DOCUMENTS MUST BE SENT IN THE EVENT OF A CLAIM

Cover « Cancellation » cover.
AWP France SAS Service Indemnisation Assurances - DOP01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex

10. LOSS ASSESSMENT

The causes and consequences of the claim are assessed by mutual agreement and failing this, by jointly agreed loss assessment, subject to the respective rights of the Insurer and the Insured. The expert's fees are shared between the parties.

If the parties are unable to agree on the selection of the third-party expert, the expert shall be appointed by the presiding judge of the Tribunal de Grande Instance of the place of Domicile of the Policyholder.

This appointment shall be made on a written request signed by the Insurer or by just one party, the other party having been summoned by registered letter.

11. CLAIM SETTLEMENT TIME PERIOD

As soon as your case is complete, compensation will be paid within 10 days following the agreement between us or an enforceable court ruling.

12. COMPLAINTS HANDLING PROCEDURES

If an Insured person is not satisfied with the handling of his/her claim, they must first of all inform their usual contact to allow them to understand the nature of the problem and seek solutions to it.

If the problem is not resolved, a complaint should be sent to the following address:



AWP France SAS
Service Traitement des Réclamations TSA 70002
93488 Saint-Ouen Cedex

The Insured will receive an acknowledgement of receipt within ten (10) working days (excluding Sundays and public holidays) from receipt of the complaint, unless the response to the complaint has already been sent to the insured within that time period.

A response will be sent to the Insured within two (2) months after the date of receipt of the complaint, unless there are specific circumstances, of which the Insurer will inform the Insured.

If the Insured is still dissatisfied, after receiving the response from the Insurer, who has completed a final review of the complaint and exhausted internal methods of appeal, the Insured may then contact the independent mediator whose address is:



<http://www.mediation-assurance.org>
La médiation de l'assurance
TSA 50110
75441 Paris cedex 09

Insurance companies that are members of the FFA have implemented a facility to provide Insured persons and third parties with a mediation procedure for the settlement of disputes. This facility is governed by the 10 rules of the FFSA Insurance Mediation Charter.

13. LEGAL JURISDICTION

AWP P&C elects domicile at:



AWP France SAS

7 rue Dora Maar
93488 Saint-Ouen Cedex

Any disputes raised against AWP P&C concerning this policy, shall be exclusively submitted to the competent French courts and all notices should be sent to the address shown above depending on the date of claim.

14. LAW ON INFORMATION TECHNOLOGY AND FREEDOM

In accordance with the French Law on Information Technology and Freedom of 6 January 1978, as modified by the law of 6 August 2004, the Insured has the right to oppose, access, modify, correct and remove any information about them that is contained in the files, by contacting:



AWP France SAS

DT - Service Juridique - DT03
7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex

AWP France SAS has computerised means of managing assistance and/or insurance cover services under the terms of this policy.

Recorded information is reserved for assistance service managers and/or insurance cover and is liable to be passed on to subcontractors situated inside or outside the European Union.

As part of its policy of controlling risks and of its fight against fraud, AWP P&C reserves the right to check information as it deems fit, and if necessary, to refer to the competent authorities in accordance with the applicable legislation.

15. REGULATORY AUTHORITY

The Regulatory Authority for AWP P&C is:



l'Autorité de Contrôle Prudentiel et de Résolution

61 rue Taitbout
75436 Paris Cedex 09

16. LEGAL INFORMATION

The insurance cover is underwritten by: AWP P&C.

Société Anonyme (Joint-stock company) with share capital of 17,287,285 euros, 519 490 080 RCS Bobigny, Registered office: 7 rue Dora Maar - 93,400 Saint-Ouen

Assistance services are implemented by: AWP FRANCE SAS

Société par actions simplifiée with share capital of 7,584,076,86 euros, 490 381 753 RCS Bobigny, insurance broking firm ORIAS reg. no. 07 026 07,026,669 - <http://www.orias.fr/>, registered office: 7 rue Dora Maar - 93400 Saint-Ouen



INSURANCE POLICY CANCELLATION FORM

You may send this cancellation form *as a registered letter requesting receipt* to the point of sale where you took out your insurance policy. Cancellation will become effective only on the date on which the registered letter is received and the refunding of the premium will take place within thirty (30) days after the reception of the notice.

I the undersigned, _____

born on ____/____/____ at _____

wish to cancel the cover of the insurance policy No _____ to which I subscribed on ____/____/____.

At _____,

date ____/____/____

Signature

Point to note: The right to cancel the insurance cannot be exercised if you have declared a claim in the fourteen (14) calendar day period; and consequently a premium reimbursement will not be made.

How can we help?*

** Need help?

AWP P&C

Registered office: 7 rue Dora Maar - 93,400 Saint-Ouen
Société Anonyme (Joint-stock company) with share
capital of 17,287,285 euros

Private company governed by the French Insurance Code

Réf 1G0089, MAJ 06/18, AWP France SAS participe à la protection de l'environnement en sélectionnant des imprimeurs référencés "Imprim' Vert"