

Travel insurance

Information document on the insurance product

Mutuaide
Assistance

Company: Mutuaide Assistance, Approval no. 4021137 - Insurance company approved in France and governed by the French Insurance Code

Product: CAMPEZ COUVERT INSURANCE

This information document summarises the main product covers and exclusions. It does not take into account your needs and specific requests. Full information on this product can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

Travel Insurance is intended to cover the damage suffered by the insured party before and during the journey and his related expenses. The "Campez couvert" product covers travel cancellation, late arrival, interrupted stay, forgotten personal item and cost of a replacement vehicle.



What is insured?

The insurance covers have different reimbursement ceilings, which are indicated in the policy.

Insurance covers provided for systematically:



Travel cancellation charges up to €5,000 per person and €30,000 per event.

Covid extension



Late arrival

Reimbursement of accommodation days not used up to €4,000 per rental or pitch with a maximum of €25,000 per event



Interrupted stay charges

Reimbursement of costs of stay already paid and services not used including any costs for cleaning the rental, in the event of premature return up to €4,000 per person and with a maximum of €25,000 per event.



What is not insured?



Cancellation for personal convenience.



Are there exclusions to the cover?

Main exclusions:



Consequences and/or events resulting from a strike, attack or act of terrorism.



Deliberate fault by the insured party.



Illnesses or accidents that have been diagnosed, treated or hospitalised initially between booking the trip and taking out the policy.



Default by the trip organiser or airline or rail company



complication of pregnancy beyond the 32nd week.

Main restrictions:




A sum indicated in the policy can remain payable by the insured party (excess) for the cancellation costs cover.



The late arrival and stay interruption costs apply after one day.



Where am I covered?

 The insurance covers taken out apply worldwide.



What are my obligations?

On pain of invalidity of the insurance policy or of non-cover:

When taking out the policy:

- Pay the premium (or fraction of premium) indicated in the policy.
- Declare, as per the conditions and set times, any loss likely to involve one of the covers and attach any useful documents in assessing the loss,
- Advise of any covers that may have been taken out for the same risks totally or partially with other insurers and any reimbursement received by the insured party following a loss,
- In the event of a theft, lodge a complaint with the competent authorities and provide the original of this lodgement.



When and how should payments be made?

Premiums are payable to the insurer or its representative when taking out the policy.
Payments can be made by bank card, cheque and bank mandate or transfer.



When does cover start and end?

Start of cover

The "Travel cancellation" cover takes effect on the day on which the policy is taken out.
All other covers take effect on the day of departure on the trip.

End of cover

The "Travel cancellation" cover expires on the day of departure on the trip
All other covers expire on the last day of the trip, with a maximum period of 90 consecutive days.



How can I terminate the policy?

A temporary policy cannot be terminated.
The policy ends at the latest at the end of the trip.

MUTUAIDE ASSISTANCE. 8/14 avenue
des Frères Lumière - F-94368 Bry-sur-
Marne Cedex.

S.A. with a capital of €12,558,240 fully paid.
Governed by the insurance code, Créteil
trade and companies register 383 974 086
– VAT FR 31 3 974 086 000 19.

GENERAL CONDITIONS INSURANCE

Contract N°8400



Group insurance contract with optional individual membership taken out through
GRITCHEN AFFINITY, broker/managing agent

Simplified joint stock company with a registered share capital of

10,260 euros, listed in the Bourges Trade and Companies Register under no. 529 150 542 and having its registered office at 27 rue Charles Durand - 18000 Bourges - VAT no.: FR78529150542 - an insurance Broker with no obligation of exclusivity (list of partner insurance companies available on request) subject to supervision by the ACPR, the French Prudential Supervision and Resolution Authority, 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09, France and registered with ORIAS [the single register of Insurance Banking and Finance Intermediaries in France] in the Insurance Broker category under no. 11061317 (www.orias.fr) - Professional Civil Liability and Financial Indemnity in accordance with Articles L 512-6 and L 512-7 of the French Insurance Code -

Subsidiary of

GRITCHEN ASSURANCES HOLDING GROUP, a simplified joint stock company with a registered share capital of 2,312,218.80 euros.

With

MUTUAIDE ASSISTANCE

126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX, France. A public limited company with a registered share capital of €13,401,270 – A business governed by the French Insurance Code – Subject to the supervision of the French Prudential Supervision and Resolution Authority – 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 – 383 974 086 RCS Bobigny, France – VAT FR 31 383 974 086.

The purpose of this agreement is to define the conditions of application of the covers by MUTUAIDE ASSISTANCE to beneficiary members of the collective policy.

When insurance covers are at stake, the insured must:

- ▶ Give Gritchen Affinity written notice of any claim likely to result in a request for payment within ten working days (this is reduced to two working days in case of theft).

These time periods start to run when the insured becomes aware of a claim that could bring the cover into play. After this period, the insured forfeits any right to indemnity if the delay has caused a loss to the Company.

- ▶ Advise Gritchen Affinity of your own accord of any covers taken out with other insurers for the same risk.



For fast, up-to-the-minute handling of your cancellation, interruption, late arrival

- ▶ Go to website : www.declare.fr

You can send your supporting documents and monitor the progress of your file.






For traditional handling of your cancellation, interruption, late arrival

- ▶ By e-mail: sinistres@campez-couvert.com
ou

- ▶ By post: Gritchen Affinity Sinistre - Campez couvert
27 Rue Charles Durand –
CS70139 18021 Bourges Cedex

SCHEDULE OF COVER

COVERS	AMOUNTS
 CANCELLATION FEES	According to the conditions of the cancellation charges scale Maximum €5,000 per person and €30,000 per event No excess for medical reason Deductible for other reasons: Unless otherwise stated, €15 per rental
 LATE ARRIVAL	Reimbursement of unused land services on a pro rata temporis basis of the rental with a maximum €4,000 per rental or camping space and one full tank per event of €25,000
 INTERRUPTED STAY FEES	Reimbursement of unused land services on a pro rata temporis basis including any cost of cleaning the rental in the event of early return Maximum €4,000 per person and €25,000 per event

TAKES EFFECT	COVER EXPIRES
CANCELLATION : the day of taking out this policy	CANCELLATION : the start day of the stay
OTHER COVERS : the day of arrival at the place where you are staying	OTHER COVERS : the day of departure from the place where you stayed

DEADLINE FOR TAKING OUT POLICY

For the Cancellation cover to be valid, this policy should be taken out when booking the trip or before the cancellation charges scale commences.

CANCELLATION FEES

1. WHAT WE COVER

We reimburse down payments or all sums retained by the trip organiser (minus any excess stated in the Schedule of Cover) and invoiced in accordance with the general terms and conditions of sale thereof (excluding administrative costs, visa expenses, the insurance premium and all taxes), up to the maximum amount covered for your stay as set out in the Schedule of cover, when you have to cancel your trip before you leave (on the outward journey) in the circumstances provided for below.

2. WHEN DO WE INTERVENE?

We intervene when an insured person who make the booking is obliged to cancel their stay due to the occurrence of one of the incidents listed below, to the exclusion of all others, which incident(s) makes it impossible to participate in the trip that was booked:

- ▶ Serious illness (including serious illness following an epidemic or pandemic), serious physical injury or death of:
 - ▷ yourself, your legal or de facto spouse, your ascendants, descendants (any degree), your guardian or any person who ordinarily lives with you,
 - ▷ your brothers and sisters, including the children of the spouse or live-in partner of one of you direct ascendants, brothers and sisters-in-law, sons- and daughters-in-law, fathers- and mothers-in-law,
 - ▷ your professional replacement named when the booking was made, the person named when the policy was taken out as responsible, during your trip, for looking after or accompanying your underage children on holiday, or a person with disabilities who lives with you, subject to hospitalisation of more than 48 hours, or death.

In the event of serious illness requiring psychological or psychotherapeutic treatment, including nervous breakdowns, we will only be able to intervene if the illness concerns you, your spouse or de facto spouse, your direct descendants and has given rise to a hospitalisation of at least 3 days at the time of cancellation of the stay.

The consequences and after-effects of Serious Physical Injury or aggravation of a Serious Illness are also covered, if the accident or illness was identified before you booked your stay. In that case, it is your responsibility to establish that the consequences, after-effects or aggravation occurred after your booking.

- ▶ Death of your uncle, aunt, nephews and nieces.
- ▶ If you are denied boarding at an airport, railway station or harbour following a temperature check organised by the health authorities in the country of departure or a the transport company with whom you are travelling.
(A supporting document issued by the transport company that refused boarding, or by the health authorities, must be sent to us; indemnification will not be possible if this document is not provided).
- ▶ No Covid 19 vaccination
 - ▷ when, at the time of taking out this policy, the destination country did not require vaccination against Covid 19 for entry into its territory, but does on the day of your departure:
 - ▷ and you are not within the specified timeframe to be able to receive the required vaccination before your travel date,
 - ▷ or you are not able to receive the vaccination due to a medical contra- indication.

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- ▶ Pregnancy complications up to the 32nd week :
 - ▷ Which cause total stoppage of any professional or other activity or,
 - ▷ If the nature of the travel itself is incompatible with pregnancy, provided that you were unaware that you were pregnant at the time you took out your insurance policy.

- ▶ Contra-indication to vaccination, vaccination after-effects or a medical inability to take the preventive treatment required for the destination chosen for your stay.

- ▶ You are unable to receive essential dialysis treatment at the location of the insured stay during the period of the holiday, provided you can demonstrate that you asked the appropriate local centre before booking your stay.

It is your responsibility to establish the reality of the situation giving rise to the right to our services, and we reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the materiality of the facts.

- ▶ Redundancy; if you, your spouse or your de facto spouse are made redundant, provided that the redundancy procedure had not been initiated at the time the policy was taken out, or that you were not aware of the procedure at the time the policy was taken out

- ▶ Summons before a court, in the following cases only:

- ▷ Jury duty or criminal court witness,
- ▷ Nominated subject expert,

Provided that you are summonsed on a date coinciding with the duration of your stay.

- ▶ Convocation en vue d'adoption d'un enfant sous réserve que vous soyez convoqué à une date coïncidant avec la période de séjour et que la convocation n'ait pas été connue au moment de la souscription du Contrat.

- ▶ Compulsory and non-deferrable appointment of yourself or your legal spouse for medically assisted reproduction during your insured stay, provided that the appointment was not known at the time the stay was booked.

- ▶ Summons with a view to adopting a child provided that you are summonsed on a date coinciding with the duration of your stay and provided that you did not know about the summons when the Policy was taken out.

- ▶ Convocation to re-sit an exam (higher- education only) following a failure that was not known about when the reservation was made or the policy was taken out, provided that the exam in question is scheduled during the insured stay.

- ▶ Notice of an organ transplant sent to you or your legal or de facto spouse or one of your first- degree ascendants or descendants.

- ▶ Theft of or serious damage to your caravan or camping car, which is essential for the stay booked, and which was not known about at the time the insurance policy was taken out and which makes your initially-planned stay impossible.

- ▶ Serious fire, explosion or water damage, or serious damage caused by the forces of nature at your business or private premises, where your presence is required without fail to take the necessary protective measures

- ▶ Theft at your professional or private premises, that requires your presence without fail on the day of departure, provided that the theft occurred within 48 hours of the start of the stay.

► Serious damage to your vehicle that occurred within 96 working hours before the first day of the stay, and where the vehicle has been immobilised and cannot therefore be used to transport you to the location of your stay.

► An impediment to you reaching the location of your stay by road, rail, air or sea on the day your stay starts, due to:

- ▷ Roadblocks or barricades ordered by the State or a local authority,
- ▷ Flooding or a natural event that obstructs traffic and is notified by the competent authority,
- ▷ Traffic accident during the journey to get the location of your planned stay, where the damage immobilises the vehicle, as stated in the report by the adjuster.

► Obtention d'un emploi de salarié pour une durée de plus de 6 mois prenant effet avant ou pendant les dates prévues du séjour, alors que vous étiez inscrit comme demandeur d'emploi auprès de Pôle Emploi au jour de l'inscription à votre séjour (un justificatif d'affiliation sera demandé) et à condition qu'il ne s'agisse pas d'un cas de prolongation ou de renouvellement de contrat, ni d'une mission fournie par une entreprise de travail temporaire.

► Getting a job as an employee with a contract of six months or more that starts before or during the planned dates of your stay, if you were registered as a job seeker with the Pôle Emploi (French employment agency) on the day you booked your stay (proof of registration will be requested) and provided this is not a contract extension or renewal nor an assignment given you by a temporary employment agency.

► Your divorce or break-up of a PACS (civil partnership) provided that the proceedings were brought before the courts after the trip was booked and on presentation of an official document.

Excess of 25% of the claim amount with a minimum of 15 euros

► Theft of your identity card, driving licence or passport within the five working days prior to your departure, which prevents you from satisfying the mandatory checks by the competent authorities for you to reach the location of your stay.

Excess of 25% of the claim amount with a minimum of 15 euros

► Cancellation or modification to your paid holiday dates or those of your de facto or legal spouse, imposed by your employer for legitimate reason or exceptional circumstances, which were given written approval by your employer before you booked your stay. The document issued by the employer will be requested. This cover is not available to heads of companies, self-employed professionals, freelance workers, craftspeople or people employed part-time in the entertainment industry. Additionally, this cover does not apply in the event of a change of employment.

Excess of 25% of the claim amount with a minimum of 15 euros

► Professional impediment for company directors, self-employed, artisans and entertainers due to exceptional circumstances

[1] constituting an immediate, real and serious obstacle to your departure. It is up to the professional to justify:

- ▷ the exceptional nature of the impediment by establishing that the circumstance causing it to be prevented is sudden, unforeseeable and beyond its control, and

- ▷ of a real and serious nature by establishing that the continuity of his/her professional activity is in jeopardy, even though he/she had taken the necessary steps before his/her departure.

Deductible of 25% of the amount of the claim with a minimum of 15 euros.

► Change of job requiring you to move house, imposed by your line or senior management and which you have not requested, provided the change was unknown when the policy was taken out. This cover is provided to salaried employees, excluding self-employed professionals, company directors and legal representatives, freelance workers, craftspeople and people employed part-time in the entertainment industry.

Excess of 25% of the claim amount with a minimum of 15 euros

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- ▶ Visa refused by the authorities of the destination country provided that no prior application was refused by those authorities for the same country. The documentary proof issued by the embassy will be required.
 - ▶ Cancellation of a sporting or cultural event scheduled during the stay. The cancellation of the event must have a direct causal link with the cancellation of the stay. Proof of registration for the event and proof of cancellation will be required.
 - ▶ Illness requiring psychological or psychotherapeutic treatment including a nervous breakdown by you, your de facto or legal spouse or your direct descendants that requires a minimum hospitalisation of three days at the time the stay is cancelled.
 - ▶ A serious accident, serious illness or death of your dog or cat usually living with you. To be covered, the accident or illness must give rise to treatment and prevent the animal from being taken out of the home. Veterinary proof will be required.
 - ▶ Cancellation by one of the people travelling with you (maximum 9 people) who booked at the same time as you and are insured under the same policy, where the cancellation is due to one of causes listed above. If the insured parties wish to travel alone without the cancelling parties (who have cancelled for a reason covered by the policy), we will reimburse we will reimburse the pro rata share of the stay between the number of people initially planned and the actual number of people.

3. WHAT WE EXCLUDE

Cancellation cover does not include the impossibility of leaving linked to border closures or the physical organisation, accommodation conditions or safety of the destination location.

Besides the exclusions set out in the section "WHICH GENERAL EXCLUSIONS APPLY TO ALL OUR COVER?", the following are also excluded:

- ▶ Any incident, illness or accident that you have already notified us about and/or made a claim for, any recurrence, aggravation or hospitalisation between the date of purchase of the stay and the date the insurance policy was taken out,
- ▶ Any circumstance that is merely detrimental to your enjoyment,
- ▶ Pregnancy, and in all circumstances, voluntary termination of pregnancy, childbirth, in vitro fertilisation and any consequences, together with any complications arising as a consequence of pregnancy past the 32nd week,
- ▶ Forgetting to be vaccinated,
- ▶ A failure of any kind by the carrier, including financial default, that results in the carrier not being able to fulfil its contractual obligations,
- ▶ Too little or too much snow,
- ▶ A failure of any kind by the carrier, including financial default, that results in the carrier not being able to fulfil its contractual obligations,
- ▶ Any medical incident of a mental, psychological or psychiatric nature that has not given rise to hospitalisation for more than three consecutive days after this Policy was taken out,
- ▶ Pollution, the local health situation and/or natural disasters covered by the procedure referred to in Law 82.600 of 13 July 1982 and any consequences thereof, and/or meteorological or climate events,
- ▶ The consequences of criminal proceedings against you,

- ▶ Any other incident that occurs between the date upon which the insurance policy was taken out and the date of departure of your trip,
- ▶ Any incident that occurs between the date upon which the stay was booked and the date upon which the insurance policy was taken out.
- ▶ The absence of any hazard,
- ▶ An intentional act or one punishable by under the law, the consequences of alcoholic states and the consumption of drugs, any narcotic substance referred to in the French Code of Public Health, medication and treatments not prescribed by a doctor,
- ▶ The mere fact that the geographical destination of the trip is not recommended by the Ministry of Foreign Affairs of the insured person(s)' country,
- ▶ Any act of negligence by you,
- ▶ Any incident for which the trip organiser may be responsible or liable under the Code of Tourism Code in force,
- ▶ Failure to present, for any reason whatsoever, any documents essential to the stay, such as a passport, driving licence, identity card, visa, travel documents and/or vaccination records except in the event of theft thereof within the 48 hours preceding departure

4. HOW MUCH DO WE CONTRIBUTE?

We cover the amount of the cancellation fees incurred on the day of the incident that could trigger your cover, accordance with the General Terms and Conditions of Sale of the trip organiser, with a maximum and an excess as indicated in the Schedule of Cover.

The indemnity will not, under any circumstances, exceed the amount of the insured stay as set out on the insurance certificate.

The cost of the insurance policy is never refundable.

5. WHEN DO YOU HAVE TO SUBMIT YOUR CLAIM?

1/ Medical reasons: you must make your claim as soon as it is established, and have a competent medical authority certify that your state of health is serious enough to contraindicate your trip.

If your cancellation is subsequent to such a contraindication to travel, our reimbursement will be limited to the cancellation fees applicable on the date of the contra-indication (calculated on the basis of the trip organiser's scale of charges).

For any other reason for cancellation: you must make your claim as soon as you become aware of the incident that could trigger cover under your policy.. If your cancellation is subsequent to such a contraindication to travel, our reimbursement will be limited to the cancellation fees applicable on the date of that contra-indication (calculated on the basis of the trip organiser's scale of charges).

2/ Furthermore, you must notify us within 5 working days following the event giving rise to the cover if the incident has not been declared to us directly by the travel agent or the organiser.

6. WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM ?

Your must be accompanied by:

- ▶ In the event of illness or accident, a medical certificate stipulating the origin, nature, severity and expected consequences of the illness or accident,
- ▶ In the event of death, a death certificate and the civil status form,
- ▶ In other cases, any documentary proof.

You should let us have the medical details and documents needed to process for your claim file, using the envelope pre-printed with the name and address of the medical examiner that we will send you as soon as we receive the claim and the medical questionnaire to be filled in by your doctor.

If you do not have these documents or information, you should procure them from your doctor and send them to us using the above-mentioned pre-printed envelope.

You should also send us, using the envelope pre-printed with the name of the medical examiner, any information or documents requested to prove the reason for your cancellation, in particular:

- ▶ All photocopies of prescriptions for medicines, tests or examinations together with any documents proving that such prescriptions have been filled or performed, in particular the social security forms showing the medical stickers for the drugs prescribed,
- ▶ Statements from Social Security or similar bodies concerning reimbursement of treatment costs and payment of daily indemnities,
- ▶ The original of the paid invoice for the amount you were bound to pay to the organiser or that the organiser retains,
- ▶ The number of your insurance policy,
- ▶ the registration form issued by the travel agent or organiser,
- ▶ in the event of an accident, you must specify its causes and circumstances and provide us with the names and addresses of those responsible, and, where applicable, of witnesses.
- ▶ If you are denied boarding: a supporting document issued by the carrier that denied you boarding, or by the health authorities; no indemnity will be possible when this document is not provided).
- ▶ and any other necessary document.

Furthermore, it is expressly agreed that you accept in advance the principle of examination by our medical examiner. Therefore, if you oppose such examination without legitimate reason, you will lose your rights to the cover. You should notify your claim to us at:
Gritchen Affinity 27 Rue Charles Durand – CS70139 18021 Bourges Cedex France

GENERAL PROVISIONS

Like any insurance policy, this one comprises mutual rights and obligations. It is governed by the French Insurance Code. These rights and obligations are set forth in the following pages. This is a collective damage insurance policy taken out by Gritchen Affinity with MUTUAIDE ASSISTANCE with optional membership.

Appendix to Article A. 112-1

Advice on exercising your right to a waiver as provided for under Article L.

Please check that you do not already have cover for any of the risks covered by the new policy. If this proves to be the case, you are entitled to terminate this policy for fourteen calendar days from the date it was signed. No charge or penalty is payable if all the following conditions are met:

- ▶ you took out the policy for non-professional purposes;
- ▶ the policy came with the purchase of goods or a service sold by a supplier;
- ▶ you can show that you are already covered for one of the risks covered by this new policy;
- ▶ the policy you wish to cancel has not been fully established;
- ▶ you have not made any claim covered by this policy.

If this situation, you can exercise your right to cancel this policy by letter or in any lasting medium sent to the insurer of the new policy, together with documentary proof that you already have cover for one of the risks covered by this new policy.

Additional information :

The cancellation letter (suggested template below) to exercise this right must be sent by letter or any other lasting medium to Gritchen Affinity - 27 rue Charles Durand - CS70139 - F-18021 Bourges: «I, the undersigned, Mr/Mrs/Msresiding athereby cancel my policy no taken out with MUTUAIDE ASSISTANCE in accordance with Article L 112-10 of the French Insurance Code. I hereby certify that on the date of sending this letter, I am unaware of any claim bring a cover under the policy into play.».

Consequences of cancellation:

Exercising your right to cancel within the period stated in the above box will result in the policy being cancelled as of the date of receipt of the letter or any other durable medium. Once you become aware of a claim covered by the policy, you can no longer exercise this right to cancel. In the event of cancellation, you are only liable to pay the part of the premium or contribution for the period during which the risk was covered, with this period being calculated up to the cancellation date. The full premium or contribution will, however, be payable to the insurance company if you exercise your cancellation right when a claim of which you were unaware occurs, thereby bringing the policy cover into play during the cancellation period.

PROVISIONS COMMON TO ALL COVERS

DEFINITIONS AND SCOPE OF APPLICATION

We, the Insurer

MUTUAIDE ASSISTANCE – 126, rue de la Piazza – CS 20010 – F-93196 Noisy-le-Grand Cedex – S.A. with a capital of €12,558,240 fully paid – Company governed by the French Insurance Code RCS 383 974 086 Bobigny – VAT FR 31 3 974 086 000 19.

Serious bodily injury

Sudden and unforeseeable decline in health, due to an external cause and unintentional on the part of the victim, noted by a competent medical authority leading to the issuance of a prescription for medication to the patient and involving the cessation of all professional or other activity.

Attack

Any act of violence consisting of a criminal or illegal attack on persons and/or property in the country where you are staying, the purpose of which is to seriously disrupt public order by intimidation and terror and which is the subject of media coverage.

This “attack” will have to be recognised by the French Ministry of Foreign Affairs or the Ministry of the Interior. If several attacks take place on the same day, in the same country, and if the authorities consider it as one and the same coordinated action, this event will be considered as one and the same event.

Insured

Natural person or groups duly insured under this policy and hereinafter referred to as “you”. For Assistance and Insurance covers, these people must reside in France, in the French overseas departments and territories or sui generis communities or in Europe.

Injury

Sudden decline in health resulting from the sudden action of an unintentional external cause on the part of the victim noted by a competent medical authority.

Natural disaster

Abnormal intensity of a natural agent not resulting from human intervention. Phenomenon, such as an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm, that has caused the abnormal intensity of a natural agent and is recognised as such by the public authorities.

Security deposit

Financial guarantee retained by the Campsite in the event of damage to the rented property or loss of equipment. The amount is defined in the rental contract.

COM

COM refers to the Overseas Collectivities, namely French Polynesia, Saint-Pierre-et-Miquelon, Wallis and Futuna, Saint Martin and Saint-Barthelemy.

Definition of personal assistance

Personal assistance includes all the services implemented in the event of illness, injury or death of the persons covered, during covered travel.

Insured stay

Stay for which you are insured and have paid the corresponding premium, with a maximum duration of 90 consecutive days.

Domicile

For Assistance and Insurance covers, domicile is considered as the main and usual place of residence in France, in the French overseas departments and territories or sui generis communities or in Europe. In the event of a dispute, the tax domicile constitutes the domicile.

DOM-ROM, COM and sui generis communities

Guadeloupe, Martinique, French Guyana, Reunion, French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Mayotte, Saint-Martin, Saint-Barthelemy, New Caledonia.

DROM

DROM refers to the Overseas Departments and Regions, namely Guadeloupe, Martinique, Guyana, Reunion and Mayotte.

Duration of covers

- The "Cancellation" cover takes effect on the day on which the insurance policy is taken out and expires on the day of your departure on the trip.
- The duration of validity of all other covers corresponds to the dates of stay indicated on the invoice issued by the trip organiser with a maximum duration of 90 consecutive days.

Basic necessities

Clothing and toiletry effects allowing you to deal temporarily with the unavailability of your personal effects.

Epidemic

An abnormally high occurrence of a disease in a given period of time and in a given region.

European Economic Area (EEA)

Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, United Kingdom, Slovakia, Slovenia, Sweden.

Foreign

Any country outside your home country.

Europe

Europe refers to the following countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, Metropolitan France, Gibraltar, Hungary, Greece, Ireland, Italy and Islands, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, Principality of Monaco, Norway, Netherlands, Poland, Portugal, Romania, United Kingdom, Slovakia, Slovenia, Czech Republic, San Marino, Sweden and Switzerland.

Events covered for assistance

Illness, injury or death during covered travel.

Events covered for insurance

- ▶ Cancellation
- ▶ Late arrival
- ▶ Interruption of stay

Execution of services

The assistance services covered by this agreement can only be triggered with prior approval from MUTUAIDE ASSISTANCE. As a result, no expenditure made under the authority of the Beneficiaries may be reimbursed by MUTUAIDE ASSISTANCE.

Excess

Portion of the claim left to be paid by the Insured provided for in the policy in the event of indemnity following a claim. The excess can be expressed as an amount, percentage, in days, hours, or kilometres.

Long-haul

“Long-haul” refers to travel to countries not listed in the “Medium-haul” definition.

Illness

Sudden unforeseeable decline in health noted by a competent medical authority.

Serious illness

Sudden and unforeseeable decline in health noted by a competent medical authority leading to the issuance of treatment prescription to the patient and involving the cessation of all professional or other activity.

Maximum per event

In the event that the cover is exercised in favour of several insured victims of the same event and insured under the same specific conditions, the insurer's cover is, in any event, limited to the maximum amount provided for under this cover, regardless of the number of victims. As a result, indemnity is reduced and adjusted in proportion to the number of victims.

Family members

Your de facto or legal spouse or any person bound to you by a PACS, your ascendants or descendants or those of your spouse, your father- and mother-in law, brothers, sisters, including the children of the spouse or live-in partner of one of your direct ascendants, brothers- and sisters-in-law, sons- and daughters-in-law, or those of your spouse. They must be domiciled in the same country as you unless otherwise stipulated in the policy.

Medium-haul

"Medium-haul" refers to travel to Europe and the Maghreb countries.

We organise

We take the necessary steps to give you access to the service.

We pay for

We pay for the service.

Invalidity

Any fraud, falsification, false statement or false testimony that could give rise to the covers provided for in the agreement, make our commitments null and void and forfeit the rights specified in said agreement.

Precious items

Pearls, jewelry, watches, worn furs, as well as any sound and/or image reproduction device and their accessories, hunting rifles, fishing equipment, laptop computers.

Pandemic

An epidemic that spreads over a wide area, crossing borders and defined as a pandemic by the World Health Organisation (WHO) and/or by the competent local authorities of the country where the claim occurred.

Quarantine

Isolation of the person, in the event of suspected illness or proven illness, decided by a competent local authority, in order to avoid a risk of spreading said illness in the context of an epidemic or pandemic.

Claim

Random event of a nature to trigger the cover of this policy.

Territoriality

Worldwide.

WHAT IS THE GEOGRAPHICAL SCOPE OF THE POLICY?

The covers and/or services taken out under this policy apply worldwide.

WHAT IS THE TERM OF THE POLICY?

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

no circumstances can the cover last more than three months from the day of departure.

The "CANCELLATION" cover takes effect when this policy is taken out and it expires on the day of departure on the trip (outward journey).

The other covers take effect on the scheduled day of departure and expire on the scheduled day of return.

FIGHTING FRAUD

An insurance policy cannot produce a profit for the insured; it only guarantees compensation for actual losses.

If you commit fraud, falsify or misrepresent the nature, causes, circumstances or consequences of a Claim, or if you knowingly use inaccurate documents or fraudulent means, you will forfeit any right to cover for the Claim in question.

WHICH GENERAL EXCLUSIONS APPLY TO ALL OUR COVERS ?

We cannot intervene when your requests for covers or services are the consequence of damage resulting from:

- ▶ Services which have not been requested during the trip or which have not been organised by us, or in agreement with us, do not give the right, subsequently, to a refund or indemnity,
- ▶ Dining and hotel expenses, except those specified in the description of covers,
- ▶ Damage intentionally caused by the Insured and damage resulting from his participation in a crime, an offence or an altercation, except in the case of self-defence,
- ▶ The amount of convictions and their consequences,
- ▶ The use of narcotics or drugs not prescribed medically,
- ▶ The state of alcoholic intoxication,
- ▶ Customs duties,
- ▶ Participation as a competitor in a competitive sport or a rally giving the right to national or international ranking which is organised by a sports federation for which a licence is issued, as well as training for these competitions,
- ▶ The professional practice of any sport,
- ▶ Participation in competitions or endurance or speed tests and their preparatory tests, aboard any land, water or air locomotion machine,
- ▶ The consequences of non-compliance with recognised safety rules related to the practice of any leisure sporting activity,
- ▶ Expenses incurred after the return trip or expiry of the cover,
- ▶ Accidents resulting from your participation, even as an amateur, in the following sports: motor sports (regardless of the motorised vehicle used), air sports, high mountain mountaineering, bobsleigh, hunting of dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional classification,
- ▶ Voluntary failure to comply with the regulations of the country visited or the practice of activities not authorised by the local authorities,
- ▶ Official prohibitions, seizures or constraints by the public authorities,
- ▶ Use by the Insured of air navigation instruments,
- ▶ The use of war devices, explosives and firearms,
- ▶ Damage resulting from wilful or intentional misconduct by the Insured in accordance with Article L.113-1 of the French

Insurance Code,

- ▶ Suicide and attempted suicide,
- ▶ Epidemics and pandemics unless otherwise stipulated in the policy, pollution, natural disasters,
- ▶ Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- ▶ Disintegration of an atomic nucleus or any irradiation coming from a source of radioactive energy.
- ▶ Absence of hazards Under no circumstances may the liability of MUTUAIDE ASSISTANCE be engaged for breaches or setbacks in the performance of its obligations resulting from cases of force majeure, or due to events such as civil or foreign war, riots or popular movements, lockouts, strikes, terrorist attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of an atomic nucleus, the explosion of radioactive nuclear devices and the effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous or force majeure event, as well as their consequences.

OPERATING RULES FOR ASSISTANCE SERVICES

Only the telephone call of the Insured at the time of the event permits implementation of assistance services. Upon receipt of the call, MUTUAIDE ASSISTANCE, after having verified the rights of the requester, organises and pays for the services provided for in this agreement. To benefit from a service, MUTUAIDE ASSISTANCE may ask the Insured to justify the status he invokes and to produce, at his expense, the items and documents proving this right. The Insured must allow our doctors access to any medical information concerning the person for whom we are intervening. This information will be processed in accordance with medical confidentiality.

MUTUAIDE ASSISTANCE can in no way replace the local emergency relief organisations and intervene within the limits of the agreements given by the local authorities, nor cover the costs thus incurred, with the exception of the costs of transport by ambulance or by taxi to the nearest place where appropriate care can be provided, in the event of mild illness or minor injuries that do not require repatriation or medical transport.

The interventions that MUTUAIDE ASSISTANCE is required to perform are conducted in full compliance with national and international laws and regulations. They are, therefore, reliant on obtaining the necessary authorisations from the competent authorities.

When MUTUAIDE ASSISTANCE has paid for the transport of an Insured, this person must return the ticket initially planned and unused.

MUTUAIDE ASSISTANCE decides on the nature of the air ticketing made available to the Insured according to the possibilities offered by the airlines and the duration of the journey.

CONDITIONS OF REIMBURSEMENT

We can only refund the Insured up on presentation of original paid invoices corresponding to costs incurred with our approval.

Refund requests must be sent to:

MUTUAIDE ASSISTANCE
Claim Management Department
126, rue de la Piazza
F-93196 NOISY LE GRAND
CEDEX

HANDLING OF COMPLAINTS

1. In case of disagreement or dissatisfaction with the implementation of your policy, please let MUTUAIDE know by calling +33 (0)1 45 16 85 42 or by writing to voyage@mutuaide.fr for the Assistance covers listed below:

If you are not satisfied with the answer you receive, you can write to:

MUTUAIDE
CUSTOMER QUALITY DEPARTMENT
126, rue de la Piazza
F-93196 NOISY LE GRAND
CEDEX

MUTUAIDE undertakes to acknowledge receipt of your letter within ten working days. It will be processed within two months at most. If the disagreement persists, you may refer the matter for Insurance Mediation by writing to :

La Médiation de l'Assurance TSA
50110
F-75441 Paris Cedex 09

2. In the event of disagreement or dissatisfaction with the implementation of your policy, please contact GRITCHEN AFFINITY by writing to :

GRITCHEN AFFINITY
Complaints Department
27 rue Charles Durand,
F- 18000 BOURGES

or by e-mail : reclamations@gritchen.fr for the Insurance covers listed below:

- Cancellation
- Interruption
- Late arrival

If you are not satisfied with the answer you receive, you can write to :

MUTUAIDE
INSURANCE DEPARTMENT
TSA 20296
F-94368 BRY SUR MARNE CEDEX

MUTUAIDE undertakes to acknowledge receipt of your letter within ten working days. It will be processed within two months at

most. If the disagreement persists, you may refer the matter for Insurance Mediation by writing to:

La Médiation de l'Assurance TSA
50110
F-75441 Paris Cedex 09

The Insurance Mediation service is not competent to render decisions on policies taken out to cover professional risks.

DATA COLLECTION

The Insured acknowledges being informed that the Insurer processes his personal data in accordance with regulations relative to the protection of personal data in effect and that, moreover:

- ▶ the answers to the questions asked are mandatory and that in the event of false statements or omissions, the consequences for him may be invalidity of the policy taken out (Article L 113-8 of the French Insurance Code) or the reduction of indemnities (Article L 113-9 of the French Insurance Code),
- ▶ The processing of personal data is necessary for acceptance and execution of his policy and covers, the management of commercial and contractual relationships and the performance of legal, regulatory or administrative provisions in effect.
- ▶ The data collected and processed are kept for the period necessary for execution of the policy or the legal obligation. This data are then archived in accordance with the durations specified by the provisions relative to time limits.
- ▶ The recipients of his personal data are, within the limits of their powers, the services of the Insurer in charge of signature, management and execution of the Insurance Policy and covers, its delegates, agents, partners, sub-contractors and reinsurers, within the framework of their duties. They can also be sent, if necessary, to professional bodies as well as to all persons involved in the policy such as lawyers, experts, court officials and ministerial officers, trustees, guardians or investigators. Information concerning him may also be transmitted to the Underwriter, as well as to all persons accredited as Authorised Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and regulatory authorities and all public bodies authorised to receive it as well as departments in charge of control such as statutory auditors, auditors and departments in charge of internal control).
- ▶ In its capacity as a financial organisation, the Insurer is subject to the legal obligations resulting mainly from the French Monetary and Financial Code with regard to money laundering and against the financing of terrorism and, as such, it monitors policies, which may culminate in the drafting of a statement of suspicion or a measure of freezing of assets. The data and documents concerning the Insured are kept for a period of five (5) years from the end of the policy or termination of the relationship.
- ▶ His personal information may also be used within the framework of processing to fight against insurance fraud, which may lead, if applicable, to registration on a list of persons presenting a risk of fraud. This registration may have the effect of extending examination of his file, or even the reduction or refusal of the benefit of a right, benefit, policy or service offered. In this context, personal data concerning him (or concerning persons or parties who are interested in the policy) may be processed by any authorised persons working within the entities of the Insurer Group in the context of the fight against fraud. These data may also be intended for the authorised personnel of

organisations directly concerned by fraud (other insurance organisations or intermediaries; judicial authorities, mediators, arbitrators, court officials, ministerial officers; third- party organisations authorised by a legal provision and, if applicable, victims of acts of fraud or their representatives). In the event of a fraud alert, the data are kept for a maximum of six (6) months to qualify the alert and then deleted, unless the alert is relevant. In the event of a relevant alert, the data are kept for up to five (5) years following closure of the fraud case, or until the end of the legal proceedings and the applicable limitation periods. Data of people registered on a list of suspected fraudsters are deleted after five years from being registered on this list.

- ▶ In its capacity as insurer, it is entitled to process data relative to violations, condemnations and measures of security, either when taking out the insurance policy, or during the period of execution, or within the framework of handling litigation.
- ▶ Personal data may be used by the Insurer for his processing operations with the purpose of research and development to improve the quality or relevance of its future insurance or assistance products and service offers
- ▶ His personal data may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union.
- ▶ By proving his identity, the Insured has a right of access, rectification, deletion and opposition concerning the data processed. He also has the right to ask to limit the use of his data when they are no longer necessary, or to recover, in a structured format, the data that he has provided when it was necessary for the policy or when he consented to the use of these data. He has the right to provide instructions on what becomes of his personal data after his death. These instructions, general or specific, concern the storage, removal and communication of his data after his death.

These rights can be exercised with the Insurer's Data Protection Representative: - by e-mail: at DRPO@MUTUAIDE.fr or

- by post: by writing to the following address: Data Protection Representative - MUTUAIDE ASSISTANCE - 126 rue de la Piazza - F-93196 Noisy le Grand. Having made a request to the Data Protection Representative without receiving satisfaction, he can contact the CNIL (French Data Protection Agency).

SUBROGATION

MUTUAIDE ASSISTANCE is subrogated, for the amount of the indemnities paid and the services provided by it, in the rights and actions of the Insured, against any person responsible for the facts which justified its involvement. When the services provided in execution of the agreement are fully or partially covered by another company or institution, MUTUAIDE ASSISTANCE is subrogated in the rights and actions of the Insured against this company or this institution.

TIME LIMIT

In application of Article L 114-1 of the French Insurance Code, any action resulting from this policy is time-barred two years after the event giving rise to it. This period is extended to ten years for death covers, with the actions of beneficiaries being time-barred at the latest thirty years after this event. However, this period only runs:

- ▶ in the event of reluctance, omission, false or inaccurate statement on the risk incurred, from the day that the Insurer became aware of it;
- ▶ in the event of a claim, from the day that the concerned parties became aware of it, if they prove that they were unaware of it until then. When the action of the Insured against the Insurer is due to the recourse of a third party, this time limit only starts from the day that this third party brought legal action against the Insured or was indemnified by it.

This time limit may be interrupted, in accordance with Article L 114-2 of the French Insurance Code, by one of the following ordinary causes of interruption:

- ▶ recognition by the debtor of the right of the party against whom the time limit was reached (Article 2240 of the French Civil Code);

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- ▶ legal action, even in summary proceedings, until termination of the proceedings. The same applies when it is brought before a court that does not have jurisdiction or when the act of referral to the court is cancelled out by the effect of a procedural defect (Articles 2241 and 2242 of the French Civil Code). The interruption is void if the requester withdraws his request or allows the procedure to expire, or if his request is definitively rejected (Article 2243 of the French Civil Code);
 - ▶ a precautionary measure taken in application of the Code of Civil Enforcement Procedures or an act of forced execution (Article 2244 of the French Civil Code).

It is recalled that:

- ▶ Notification made to one of the joint debtors regarding legal action or an act of forced execution, or recognition by the debtor of the right of the party against whom the time limit had expired interrupts the time limit against all the others, even against their heirs.
- ▶ However, notification made to one of the heirs of a joint debtor or the recognition of this heir does not interrupt the time limit with regard to the other joint heirs, even in the event of a mortgage, if the obligation can be split. This notification or recognition only interrupts the time limit with regard to the other co-debtors, for the part owed by this heir.
- ▶ To interrupt the time limit period for the whole debt, with regard to the other co-debtors, it is necessary to notify all the heirs of the deceased debtor or to recognise of all these heirs (Article 2245 of the French Civil Code).
- ▶ Notification made to the principal debtor or his recognition interrupts the time limit against the guarantor (Article 2246 of the Civil Code).

The time limit can also be interrupted by:

- ▶ the appointment of an adjuster following a claim; • sending a registered letter with acknowledgment of receipt (sent by the Insurer to the Insured regarding the action for payment of the premium and sent by the Insured to the Insurer regarding settlement of the claim indemnity).

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SETTLEMENT OF DISPUTES

Any difference arising between the Insurer and the Insured relative to determination and payment of benefits will be submitted by the first party to take action, failing amicable resolution, to the competent court at the domicile of the Insured, in accordance with the provisions of Article R 114-1 of the French Insurance Code.

FALSE STATEMENTS

When they change the subject of the risk or reduce our opinion of it:

- ▶ Any reluctance or intentionally false declaration on your part will render the policy null and void. We shall retain any premiums paid and we shall be entitled to demand payment of the premiums due, as provided for in Article L 113.8 of the French Insurance Code.
- ▶ Any omission or inaccurate statement by you for which bad faith is not established results in the termination of the policy ten days after the notification is sent to you by registered letter and/or the application of the reduction in indemnities of the French Insurance Code, as indicated in Article L.113.9.

REGULATORY AUTHORITY

The authority responsible for overseeing MUTUAIDE ASSISTANCE is the Autorité de Contrôle Prudentiel et de Résolution (ACPR)
4 place de Budapest – CS 92 459 – F-75436 Paris Cedex 9.