



Hereunder, extract of Mondial Assistance general conditions n°303954 and 303955 which can be downloaded on our website and/or sent by mail on request

Concerning the cancellation and the assistance insurances, the subscriber must be living in a country which is part of European Union, (only the geographical Europe), and also in Guadeloupe, Guyana, Martinique, Mayotte, La Reunion, Saint-Barthelemy Liechtenstein, Monaco and Andorra, San Marino, Switzerland, Vatican. (The Azores, the Canarian Islands and the Madeira are not a part of this list).

**Family definition: a family means head of the family, his wife/her husband or common law wife/husband, his/her ascendants, his/her/their children, grandchildren, brothers/brothers in-law, sisters/sisters in-law.**

#### CANCELLATION INSURANCE

This cancellation insurance (30 days of cruise maximum) can be subscribed by any crewmember taking part to the yacht charter for the cost of his personal participation or by the skipper for the total charter fee. If it is not specified, the subscriber is the supposed insured party of the guarantee.

**Object of the insurance:** It reimburses the named insured party the down payments (less an excess of 30 €) paid to the charter owner, up to the date of the charter cancellation, or owed by him up to date, under his contract of charter when this cancellation results from one the following circumstances: - Serious illness, pregnancy, accident - Death of the insured party, or his wife/her husband or common law wife/husband, of his/her ascendants, or his/her/their children or grandchildren, sons/brothers in-law or daughters/sisters in-law - Serious damages to insured party's properties caused by, burglary, water damage, fire, climatic event, affecting the insured party's workplace or home -Redundancy of the insured party or his wife/her husband or common law wife/husband, happening after the date of signing the insurance agreement - Professional relocation of the insured party, happening between the date of making charter reservation and the beginning of the charter period.

In case of pregnancy, the cancellation insurance is only valid when the first confirmation is made after the date of booking, and within 6 months of this date, and only for reasons of medical complications.

**Insurance Conditions:** The cancellation insurance comes into effect, once QUEST ASSURANCES receives it with the payment, and **only if this request is sent within 15 days after the booking has been done.** It ceases the day the concerned charter starts. Cancellation insurances will not be proposed for last minute charters (less than one month),

Cancellation due to a pre-existing illness or treatment at the date of signing, will not be covered by insurance. In all cases, the company's liability is limited to 6 500€ per insured family and 32 000 € per event. For charter fees higher than 6 500 € per family, please consult us.

#### WORLDWIDE ASSISTANCE INSURANCE

This cover (30 days of cruise maximum) helps implement all assistance justified by a medical problem happening to the insured party, or all problem linked with a big damage such as:- Transportation and repatriation with medical facilities - Urgent hospitalization expenses abroad - Reimbursement of medical expenses paid abroad by the insured party (less an excess of 30€) - Legal assistance abroad - Assistance for early return- Assistance in case of the death of the insured party. Interruption of the cruise if one of the following events has happened: medical repatriation of the insured party - early return of the insured party following one of the event guaranteed by the assistance cover- hospitalization of the insured party abroad.

**This assistance and repatriation with medical expenses, and cruise interruption,** once subscribed and paid to Ouest Assurances, comes into effect the first day of the charter cruise and ceases when the insured party finishes his cruise at the return of the boat. None of following events is covered by this insurance: the expenses of the sea rescue, customs duties, theft expenses, expenses following suicide attempts, suicide or drunkenness. We do not cover assistance during regattas and races.



#### INSURANCE EXCESS REPURCHASE

**Start and duration of insurance cover:** The guarantee must be subscribed and paid before the charter starts. At this stage, the insurance takes effect when the boat is handed to the charterer and ends up at the end of the charter at the date agreed in the charter contract, for the authorized navigation zone.

**Insured risks:** The insurance excess repurchase covers minor damages to the boat, or total loss of the boat resulting from a "sea event", while cruising as a reasonable person. The "sea event" defines itself as a damage resulting from external collisions of your boat with a fixed or moving body, or from fire or explosion, or unpredictable natural events, affecting the boat. This "sea event" must have been mentioned in the logbook and confirmed by a written declaration given both to the charter owner at the boat check-out and to **QUEST ASSURANCES within 10 days. (compulsory)**

**Excluded risks:** Damages happening during races, regattas or competitions with just one person on board. Partial theft or theft of the whole boat, material loss, misappropriation. Damages to the sails, spinnakers. Damages to the engine, boat additional equipment (safety raft, dinghy, engine for dinghy) or to all mechanical or electric instrument when this is not linked to a "sea event". Defectiveness or decrepitude of the material and equipment. Use of the boat which is against the regulations. Damage made to another boat or being the cause of another boat liable for these damages. Damages resulting from rescue or assistance operation. Extra exclusions during regatta: mast, rigging, sails.

**Cover amount:** The reimbursement is equal to the real damages, limited to the damage excess of the charter contract. In all cases, the total of reimbursement will not exceed 4 000 €, 5 000 € or 6 000 € (depending on the cover you subscribed) less a non refundable residual damage excess:

- Cover up to 4 000 € : excess of 350 €
- Cover up to 5 000 € : excess of 500 €
- Cover up to 6 000 € : excess of 600 €
- Special excess for motor yacht spud and propeller : excess of 800 €
- For race with classification and/or regatta use, cover up to 4 000 € : excess of 800 € (Responsibility necessarily determined by the race committee)

#### LEGAL ASSISTANCE CONTRACT COMPULSORY WITH INSURANCE EXCESS REPURCHASE

« Extracts from the General Conditions of your legal assistance contract "Assistance Juridique Téléphonique n°68FORCE9AJT3", subscribed with CFDP Assurances; the full general terms of the contract are available on request in English and French version (the only binding version) and can be downloaded from our website. The contract is governed by French Insurance Code and provides policyholders with legal assistance via the telephone when they are faced with a dispute or a difference concerning a yacht charter or rental.

Insurer : CFDP ASSURANCES - Immeuble l'Europe - 62 Rue de Bonnel - 69003 LYON.

Beneficiaries : The policyholder or the person designated by the policy holder as beneficiary of the cover.

Dispute or difference: a conflictual situation caused by a prejudicial event or a reprehensible act which leads you to assert a disputed right, to resist a claim or defend yourself in a court.

Subscription: Any policyholder who takes out a RACHAT DE FRANCHISE FORCE 9 policy automatically benefits from the legal assistance policy/cover. The legal assistance policy takes effect and ends with the RACHAT DE FRANCHISE FORCE 9 policy.

Cover: Qualified legal experts are available anytime Monday to Friday, from 9:00 a.m. to 12:30 p.m. and from 14:00 p.m. to 18:00 p.m., to listen and provide legal information and advice when beneficiaries are faced with a dispute or difference concerning a yacht charter/rental. The expert legal information thus provided shall by no means be a substitute to legal advice sought from legal professionals such as lawyers, notaries or other consultants and will not be confirmed in writing. No document will be sent and advice will solely be given by telephone and according to French Law. When a request necessitate further research, a time will be arranged for a return call in order to provide You with a more comprehensive answer.