

This document presents a summary of the main types of cover and exclusions of the policy. It does not take into account your specific requests and requirements. You will find the complete information on this product in the pre-contractual and contractual documentation.

## What type of insurance is it?

The OUEST ASSURANCES Cover insurance product is a temporary policy for groups that have booked the hire of a boat, and depending on the subscribed option, to benefit from insurance coverage and assistance services.



## What is insured?

**The cover depends on the options taken out.**

### ✓ Cancellation/Change

Reimbursement of cancellation fees (limit: €6,500 per Insured Person and €32,000 per insured event)

### ✓ Traveller assistance

Repatriation assistance

Assistance to minors

Accommodation costs of a family member (limit: €50 per day)

Emergency medical and hospitalisation expenses paid locally (limit: €40,000 and €300 for urgent dental expenses)

Assistance in the event of death: repatriation of the body, funeral expenses (limit: €2,300)

Legal assistance abroad: reimbursement of lawyers' fees (limit: €3,000), advance for bail (limit: €15,000)

### ✓ Holiday curtailment

Reimbursement of the cost of the unused return ticket (limit: 50% of the return airfare, €6,500 per insured person and €32,000 per event)



## What is not insured?

- ✗ Persons not resident in Europe
- ✗ Trips for more than 1 consecutive month
- ✗ Family of more than 8 persons



## Are there any exclusions to the cover?

### Main exclusions:

- ! Damage subsequent to intentional misconduct on the part of the Insured Person, suicide or attempted suicide of the Insured Person
- ! Damage subsequent to the consumption of alcohol and/or ingestion by the Insured Person of non-medically prescribed medication, drugs or narcotics as listed in the French Public Health Code
- ! Damage resulting from war, whether civil or foreign, acts of terrorism, riots, civil unrest, coups d'état, taking of hostages, or strikes
- ! The consequences of pre-existing injuries, or illnesses, diagnosed and/or treated, as well as elective surgery, that required a continuous or one-day hospitalisation, or outpatient treatment, in the six (6) months prior to the assistance request.
- ! Epidemics, the local health situation, natural or human pollution and their consequences.
- ! Voluntary termination of pregnancy, childbirth, in-vitro fertilisation procedures and their consequences
- ! The participation of the Insured Person in any sport as a professional or under a paid contract, including preparatory training

### Main restrictions:

An amount, defined by the policy, may remain payable by the insured person (excess)



## Where am I covered?

- ✓ The traveller assistance and holiday curtailment cover applies in the countries to be visited during the trip
  - ✓ The Cancellation/Change cover applies worldwide, except for North Korea.
- An updated list of all countries not covered is available on the Allianz Travel website, at the following address: <https://paysexclus.votreassistance.fr>.



## What are my obligations?

- Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:**
- ✓ **When purchasing the insurance policy**  
Declare the risk to be insured in good faith so as to enable the Insurer to assess the risks it is covering.
  - ✓ Pay the premium indicated when purchasing the insurance policy.
- During the term of the policy**  
Declare all new circumstances that may increase the risks insured or create new risks.
- ✓ **In the event of a claim**  
Declare any loss that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the loss.  
Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



## When and how should payments be made?

- The premium must be paid on the day the policy is taken out.
- The payment can be made by any means to the Authorised Organisation or Intermediary.



## When does the cover start and end?

- The Cancellation/Change coverage comes into effect on the day after payment of the premium at 0:00 hours and ends at the start of the trip.
- The rest of the coverage comes into effect as soon as the premium has been paid and terminates 24 hours after your return.



## How can I terminate the policy?

- Since this is a temporary insurance policy, no termination may be instigated by the Insured Person.

## EXCESS REPURCHASE INSURANCE

### Insurance Product Information Document

Company : MMA IARD Assurances Mutuelles, société d'assurance mutuelle à cotisations fixes, RCS

Le Mans 775 652 126 – France

MMA IARD, société anonyme, RCS Le Mans 440 048 882 – France

**This document presents a summary of the main types of cover and exclusions of the policy. It does not take into account your specific requests and requirements. You will find the complete information on this product in the pre-contractual and contractual documentation.**

#### What type of insurance is it?

The Excess Repurchase Insurance of the FORCE 9 product is a temporary contract that allows people who have rented a boat for purposes that do not fall within the scope of their commercial or professional activity, and according to the subscribed option, to benefit from insurance cover in the event of damage to the rented unit resulting of a "sea event".



#### What is insured?

The cover depends on the options taken out.

- ✓ European Cover up to €4,000 - excess of €350.
- ✓ Worldwide cover up to €5,000 - excess of €500.
- ✓ Worldwide cover up to €6,000 - excess of €600.
- ✓ For race with classification and/or regatta use, cover up to €4,000: excess of €800



#### What is not insured ?

- ✗ Damages above or not related to the boat's main insurance excess
- ✗ Third party liability (damages done to others)
- ✗ The cost of salvage and assistance operations



#### Are there any exclusions to the cover?

##### Principals exclusions:

- ! Intentional misconduct
- ! Material loss
- ! Damage subsequent to the consumption of alcohol, drugs or medication
- ! Total or partial theft
- ! Solo race
- ! Damages to spinnakers or similar sails

##### Principals restrictions:

- ! An amount, defined by the policy, may remain payable by the insured person (excess)



#### Where am I covered

- ✓ **European cover: the following geographical limits:**

60° North latitude;  
25° North latitude (including Canary Islands and Madeira);  
35° East longitude (without passage of the Bosphorus);  
30° West longitude (including Azores).

- ✓ **Worldwide cover: the whole world including the European area.**

Broker : Ouest Assurances Plaisance sis 16, Avenue Jean Jaurès 35400 Saint-Malo. SARL au capital de 15000 €, immatriculée au RCS Saint Malo B350 162 350. Courtier en assurances immatriculé à l'Orias n° 07 002 559

Company: MMA IARD SA au capital de 537 052 368 euros RCS Le Mans 440 048 882 Sièges sociaux 14 Boulevard Marie et Alexandre Oyon 72030 Le Mans CEDEX 9 – MMA IARD Assurances Mutuelles Société d'assurances mutuelle à cotisations fixes RCS Le Mans 775 652 126 – Entreprises régies par le code des assurances



### What are my obligations?

**Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:**

- ✓ **When purchasing the insurance policy**  
Declare the risk to be insured in good faith so as to enable the Insurer to assess the risks it is covering.  
Pay the premium indicated when purchasing the insurance policy.
- ✓ **During the term of the policy**  
Declare all new circumstances that may increase the risks insured or create new risks.
- ✓ **In the event of a claim**  
Declare any loss that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the loss.  
Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



### When and how should payments be made?

The premium must be paid on the day the policy is taken out.  
The payment can be made by any means to the Authorized Organization or Intermediary.



### When does the cover start and end?

The cover comes into effect on the day the boat is made available and ends on the day of its return



### How can I terminate the policy ?

Since this is a temporary insurance policy, no termination may be instigated by the Insured Person.

# LEGAL ASSISTANCE CONTRACT

Insurance Product Information Document

Company : **Cfdp Assurances**  
Subject to the French Insurance Code  
Registered under RCS Lyon 958 506 156 B



Product : **LEGAL ASSISTANCE CONTRACT « RACHAT DE FRANCHISE FORCE 9 »**

**This document provides a summary of the key features and exclusions of the legal assistance insurance policy. It does not take into account your specific needs and requests. Complete pre-contractual and contractual material information on the product is provided in the full policy documentation.**

## What is this type of insurance?

This is a legal insurance policy that applies in case of dispute or difference between the policyholder and a third party.

The insurer provides the policyholder with legal assistance via the telephone in order to:

- Inform him/her about his/her rights,
- Help draft a formal letter,
- Suggest practical solutions to end the dispute.



## What is insured ?

- ✓ Legal assistance by telephone on any leisure related dispute you may encounter concerning the insured yacht charter/ rental.

*The guarantee with a green checkmark (✓) is systematically covered in the contract.*



## What is not insured ?

- ✗ Any disputes unrelated to the insured yacht charter/ rental;
- ✗ Any business related disputes;
- ✗ Any disputes not governed by the French law.



## Are there any restrictions on cover?

Main exclusions : none

Main restrictions : none



## Where am I covered ?

- ✓ Anywhere in the world, for any dispute or question governed by the French law.



## What are my obligations ?

The contract will be rendered null and void in case of no compliance with the following :

- The policyholder must answer questions and ensure that all information is accurate and complete when taking out the contract.
- Thereafter, the policyholder must let the insurer know if the information provided changes.

# LEGAL ASSISTANCE CONTRACT

Insurance Product Information Document



Company : **Cfdp Assurances**  
Subject to the French Insurance Code  
Registered under RCS Lyon 958 506 156 B

Product : **LEGAL ASSISTANCE  
CONTRACT « RACHAT DE  
FRANCHISE FORCE 9 »**



## When and how do I pay ?

When purchasing the policy.

The policyholder can choose to pay the insurance premium in one-off payment or by instalments within 10 days of the due date.

In case of no payment, and after a formal notice, the contract may be suspended and cancelled.



## When does the cover start and end ?

The cover starts on the date shown on the policy documentation and ends when the contract expires.



## How do I cancel the contract ?

The policyholder can cancel the policy as shown on the policy documentation.