

# Notice of Information

POLICY 602 803



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# NOTICE OF INFORMATION DEEMED TO CONSTITUTE THE GENERAL TERMS AND CONDITIONS FOR POLICY 602 803

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Dear Customer,

Based on the type of service(s) that you are buying and the information that you have disclosed to us, we recommend that you take out this insurance policy. This policy is made up of the General Terms and Conditions presented below, in addition to the sales agreement for the insured service.

Before taking out this insurance policy, please read this Notice of Information and the General Terms and Conditions carefully. They outline your rights and obligations, as well as the Insurer's rights and obligations, and are likely to answer any questions that you may have.

## WHO IS THE INSURER?

### AWP P&C

Société anonyme [corporation] with a share capital of €17,287,285, Bobigny Trade and Companies Register (RCS) under No. 519 490 080, registered office: 7 Rue Dora Maar - 93400 Saint-Ouen, Private company governed by the French Insurance Code.

## WHO IS THIS POLICY AIMED AT?

This policy is intended for anybody who has booked a Trip using the website [www.ouest-assurance-plaisance.fr](http://www.ouest-assurance-plaisance.fr) or after hiring boats located in France and subject to the following conditions.

## WHAT ARE THE ELIGIBILITY CONDITIONS FOR THIS POLICY?

You must have your Home in Europe.

The policy must be taken out:

- For options 1 and 2: on the same day that the boat hire is booked, or no later than fifteen (15) working days after this booking.
- For option 3: on the same day that the boat hire is booked, or no later than the day before your Departure from your Home.

## WHAT IS THE COMMENCEMENT DATE AND DURATION OF MY POLICY?

The policy is valid from the date that it is taken out for any personal Trip, for a maximum duration of two (2) consecutive months, sold by the Approved Organisation or Intermediary with which this policy has been taken out. The types of cover will be provided under the terms and conditions set out in the "Administrative Provisions".

The policy will enter into force on the date that it is taken out, as stated in your sales agreement for the insured service.

The types of cover will be provided as per the terms and conditions set out in the "Administrative Provisions", for any personal Trip, for a maximum duration of two (2) consecutive months, sold by the Approved Organisation or Intermediary with which this policy has been taken out.

## WHICH TYPES OF COVER ARE PROVIDED IN THE POLICY?

- Please find listed below the types of cover that pertain to the option that you have taken out, which are shown in your sales agreement for the insured service and for which you have paid the corresponding premium.
- In order to find out the payment amounts and limits, along with the Excesses for each type of cover taken out, please take a look at the Cover Table. This table also includes a list of general exclusions, along with the specific exclusions for each type of cover.

## KEY INFORMATION

- You may or may not have a cancellation option after taking out this insurance policy. The terms and conditions for exercising this option are detailed in Article 7 "Cancellation option" of the General Terms and Conditions below.
- In order to avoid multi-insurance, in accordance with Article L112-10 of the French Insurance Code:

Please check that you do not already have cover protecting you against one of the risks covered under the new policy. If you are already covered, you have the right to cancel this policy within fourteen calendar days from signing the contract, without incurring any fees or penalties, provided that all of the following conditions are satisfied:

- you have taken out this policy for non-professional purposes;
- this policy is taken out at the same time as goods or services sold by a supplier are bought;
- you can prove that you are already protected against one of the risks covered under the new policy;
- the policy which you wish to cancel has not been fully implemented;
- you have not submitted any claims covered by this policy.

In that instance, you can exercise your right to cancel this policy by letter or any other durable medium sent to the insurer for the new policy, along with a document proving that you already have cover protecting you against one of the risks covered in the new policy. The insurer will be required to reimburse you the premium that you have paid within thirty days of you cancelling it.

If you would like to cancel your policy but do not satisfy all of the conditions above, please check the cancellation terms and conditions set out in your policy under Article 7, "Cancellation option".

- Service quality and customer satisfaction are a priority for us. However, should our services not be completely satisfactory, you can contact us, as per the terms and conditions set out in Article 15 "Complaints Handling Procedures" of the General Terms and Conditions below.

The policy is drawn up in French and is governed by French law.

The types of cover in this policy, except for assistance cover, are regulated by the French Insurance Code.

### COMPENSATION CLAIM

- ▶ In order to register your compensation claim immediately, go to:  
<https://indemnisat.ion.mondial-assistance.fr>
- ▶ Deaf and hard-of-hearing access (24/7)  
<https://accessibilite.votreassistance.fr>
- ▶ If you do not have Internet access, contact us (Mainland France time zone):  
on +33 (0)1 42 99 03 95\*  
Monday to Friday between 9:00 am and 6:00 pm

\* standard rate numbers

### EMERGENCY MEDICAL ASSISTANCE REQUIRED

- ▶ Contact us (24/7)  
on +33 (0)1 42 99 02 02\*
- ▶ Please tell us:  
Your policy number  
Who requires assistance?  
Where? Why?  
Who is looking after the person who is unwell?  
Where, when and how can the person be contacted?

The cover is provided by:

#### AWP P&C

Société anonyme [Corporation] with a share capital of €17,287,285.00

Bobigny Trade and Companies Register (RCS) 519 490 080

Registered office: 7 Rue Dora Maar - 93400 Saint-Ouen

Private company governed by the French Insurance Code

And is implemented by:

#### AWP FRANCE SAS

Société par actions simplifiée [Simplified joint stock company] with a share capital of €7,584,076.86

Bobigny Trade and Companies Register (RCS) 490 381 753

Registered office: 7 Rue Dora Maar - 93400 Saint-Ouen

An insurance broking firm - French Register of Insurance Intermediaries (ORIAS) No. 07 026 669 (<http://www.orient.fr>)

# GENERAL TERMS AND CONDITIONS

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# COVER TABLE

The types of cover provided in your policy are those stated in the sales agreement for the insured service.

COVERED EVENTS	COVER AMOUNTS AND LIMITS	EXCESSES OR COVER THRESHOLDS
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## TRIP CANCELLATION OR CHANGE OPTION 1 AND OPTION 2

<ul style="list-style-type: none"> <li>• <b>After a Covered Event occurs, other than those mentioned below</b></li> </ul>	<p>Reimbursement of fees retained by the Approved Organisation or Intermediary, calculated as per the scale of charges laid down in its General Terms and Conditions of Sale.</p> <p>up to the following limits: <u>Cancellation Fees</u></p> <p><b>For cruises:</b> <b>€3,000</b> per Insured Person and per Insurance Period</p>	<p>Excess: <b>€50 when the Cancellation fees are less than €1,000</b> per insured person (cruise) or per booking (boat hire)</p> <p><b>€100 when the Cancellation Fees are more than €1,000</b> per insured person (cruise) or per booking (boat hire)</p> <p>This Excess will not apply should a Change be made to the Trip</p>
<ul style="list-style-type: none"> <li>• <b>After one of the following Covered Events occurs:</b> <ul style="list-style-type: none"> <li>- Cancellation of or change to paid leave</li> <li>- Job transfer</li> <li>- Cancellation of or date change for the business meeting</li> <li>- Job obtained as an employee or paid internship obtained</li> <li>- Theft of identity papers within 5 days before Departure</li> <li>- Chance Event</li> <li>- Natural disasters outside France</li> <li>- Riots, attacks and acts of terrorism Abroad</li> <li>- Sudden unannounced strike</li> </ul> </li> </ul>	<p><b>AND</b> <b>€15,000</b> per Covered Event for all persons insured under this policy, up to a limit of the total amount of Cancellation Fees</p> <p><b>For boat hire:</b> <b>€40,000</b> per Covered Event for all persons insured under this policy, up to a limit of the total amount of Cancellation Fees</p> <p><u>Change Fees</u> <b>€300</b> per insured person (cruise) or per booking (boat hire)</p>	<p>Excess: <b>25%</b> of the Cancellation Fees for the Trip, with a <b>minimum of €150</b> per Insured Person (cruise) or per booking (boat hire)</p> <p>When the price of the Trip is less than <b>€150</b> per Insured Person (cruise) or per booking (boat hire): Excess of <b>€50</b> per person (cruise) or per booking (boat hire)</p> <p>These Excesses will not apply should a Change be made to the Trip</p>

## MISSED TRANSPORT OPTION 1 AND OPTION 2

<ul style="list-style-type: none"> <li>• <b>After a Covered Event occurs</b></li> </ul>	<p>Reimbursement of costs for a new travel ticket or Change Fees for the original travel ticket up to a limit of: the cost of the one-way or return travel ticket</p> <p><b>OR</b> <b>50%</b> of the price of the Trip</p> <p><b>OR</b> of the total Change Fees for the original travel ticket</p> <p>Without exceeding: <b>€500</b> per Insured Person</p> <p><b>AND</b> <b>€2,500</b> per Covered Event for all Insured Persons under this policy</p>	<p>N/A</p>
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COVERED EVENTS	COVER AMOUNTS AND LIMITS	EXCESSES OR COVER THRESHOLDS
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**TRIP CURTAILMENT OPTION 1 AND OPTION 3**

<ul style="list-style-type: none"> <li>• <b>When the Trip is curtailed by a Covered Event</b></li> </ul>	<p>Payment of compensation equal to the amount for the unused accommodation (number of nights), <b>excluding transport</b>, up to the following limits:</p> <p><u>For cruises:</u>  <b>€3,000</b> per Insured Person and per Insurance Period  <b>AND</b>  <b>€15,000</b> per Covered Event for all persons insured under this policy, up to a limit of the total amount of Cancellation Fees</p> <p><u>For boat hire:</u>  <b>€40,000</b> per Covered Event for all persons insured under this policy, up to a limit of the total amount of Cancellation Fees</p>	N/A
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**DELAYED RETURN - OPTION 1 AND OPTION 3**

**TRIP EXTENSION**

<ul style="list-style-type: none"> <li>• <b>After a Covered Event occurs, other than those mentioned below</b></li> </ul>	<p>Reimbursement of additional expenses incurred after the Trip is extended, up to the following limits:</p> <p><u>WITH SUPPORTING DOCUMENTS for these expenses</u>  <b>€60</b> per day and per Insured Person for a <b>maximum period of 14 consecutive days, i.e. a maximum of €840</b></p> <p><b>OR</b></p> <p><u>WITHOUT SUPPORTING DOCUMENTS for these expenses</u>  <b>€20</b> per day and per Insured Person for a <b>maximum period of 14 consecutive days, i.e. a maximum of €280</b></p>	<p>Cover threshold:  original Departure time delayed by more than <b>12 hours</b> (appearing on the insured travel ticket or on the notification issued by the transportation operator)</p>
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**REDIRECTION TO THE ORIGINAL RETURN LOCATION**

<ul style="list-style-type: none"> <li>• <b>After a Covered Event occurs</b></li> </ul>	<p>Reimbursement of additional transport costs for getting to the originally scheduled return location, up to a limit of:</p> <p><b>€500</b> per Insured Person and per Covered Event</p>	N/A
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COVERED EVENTS	COVER AMOUNTS AND LIMITS	EXCESSES OR COVER THRESHOLDS
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**ASSISTANCE FOR THE INSURED PERSON - OPTION 1 AND OPTION 3**

**ASSISTANCE DURING THE TRIP**

<ul style="list-style-type: none"> <li>• <b>Repatriation Assistance</b> <ul style="list-style-type: none"> <li>- Arranging and paying for returning the Insured Person to their Home or transporting them to a hospital</li> <li>- Arranging and paying for the return of the Insured Person's Travel Companion(s)</li> <li>- Reimbursement of <b>out-of-bundle (**)</b> telephone costs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Actual costs</li> <li>• Actual costs</li> <li>• <b>€100</b> maximum per Covered Event</li> </ul>	N/A
<ul style="list-style-type: none"> <li>• <b>Assistance for Children</b> <ul style="list-style-type: none"> <li>- Arranging and paying for returning Children to their Home</li> </ul> </li> <li><b>AND/OR</b></li> <li>- Arranging and paying for a return travel ticket for a person to accompany the Children for their return</li> </ul>	<ul style="list-style-type: none"> <li>• Actual costs</li> <li>• Actual costs</li> </ul>	N/A
<ul style="list-style-type: none"> <li>• <b>Assistance for Named Persons</b> <ul style="list-style-type: none"> <li>- Information/Advice</li> </ul> </li> </ul>	An unlimited number of telephone calls	N/A
<ul style="list-style-type: none"> <li>• <b>Assistance for Pets</b> <ul style="list-style-type: none"> <li>- Returning Pets to their Home: arranging and paying for return travel for a companion in order to return the Insured Person's Pets if the Insured Person is hospitalised locally</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Actual costs</li> </ul>	N/A
<ul style="list-style-type: none"> <li>• <b>Presence of a close family member or friend with the Insured Person should they be hospitalised locally</b> Paying the costs to enable a family member to get to the Insured Person: <ul style="list-style-type: none"> <li>- A return travel ticket</li> <li>- Local Accommodation Costs until the Insured Person is repatriated or discharged from hospital</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Actual costs</li> <li>• Up to a limit per day of <b>€50 for a maximum of 10 days, i.e. a maximum of €500</b></li> </ul>	N/A
<ul style="list-style-type: none"> <li>• <b>Charges for Emergency Hospitalisation Abroad (*)</b> <ul style="list-style-type: none"> <li>- The Insured Person belong to a basic social security scheme: <ul style="list-style-type: none"> <li>• Direct payment subject to reimbursement by the Insured Person of the amounts received from welfare agencies</li> </ul> </li> <li>- The Insured Person does not belong to a basic social security scheme: <ul style="list-style-type: none"> <li>• Advance</li> </ul> </li> </ul> </li> </ul>	<p>Up to the following limits, per Insured Person and per Insurance Period:</p> <ul style="list-style-type: none"> <li>• <b>€40,000</b></li> <li>• <b>€40,000</b></li> </ul> <p>(*) The cover limits for "Charges for Emergency Hospitalisation Abroad" and "Emergency Medical Expenses Paid Abroad by the Insured Person (including Emergency Dental Care Expenses)" cannot be combined</p>	N/A

COVERED EVENTS	COVER AMOUNTS AND LIMITS	EXCESSES OR COVER THRESHOLDS
<ul style="list-style-type: none"> <li>• <b>Emergency Medical Expenses Paid Abroad by the Insured Person (*)</b> <ul style="list-style-type: none"> <li>- Reimbursement of Emergency Medical Expenses charged to the Insured Person</li> <li>- Including reimbursement of Emergency Dental Care Expenses charged to the Insured Person</li> </ul> </li> </ul>	<p>Up to the following limits, per Insured Person and per Insurance Period:</p> <ul style="list-style-type: none"> <li>• <b>€40,000</b></li> <li>• <b>€300</b></li> </ul> <p><i>(*) The cover limits for "Emergency Medical Expenses paid Abroad by the Insured Person (including Emergency Dental Care Expenses)" and "Charges for Emergency Hospitalisation Abroad" cannot be combined</i></p>	<p>Excess per Insurance Period: <b>€30</b></p>
<ul style="list-style-type: none"> <li>• <b>Additional costs locally</b> <ul style="list-style-type: none"> <li>- Reimbursement of the Accommodation Costs of the Insured Person and/or their Travel Companion(s) should one of the following occur: <ul style="list-style-type: none"> <li>• Immobilisation locally</li> <li>• The holiday is extended while the Insured Person awaits repatriation</li> </ul> </li> <li>- Travel costs to continue the curtailed Trip</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Up to a limit of <b>€50</b> per day and per person, until the Insured Person is repatriated, or until they are able to continue their Trip, and in all cases, subject to a maximum of 10 days, i.e. <b>a maximum of €500</b></li> <li>• Actual costs</li> </ul>	<p>N/A</p>
<ul style="list-style-type: none"> <li>• <b>Search and/or Rescue Expenses</b> <ul style="list-style-type: none"> <li>- Search Expenses</li> <li>- Rescue Expenses</li> </ul> </li> </ul>	<p>Up to the following limits:</p> <ul style="list-style-type: none"> <li>• <b>€3,500 per Insured Person and per Insurance Period</b></li> <li>• <b>€3,500 per Insured Person and per Insurance Period</b></li> </ul>	<p>N/A</p>
<ul style="list-style-type: none"> <li>• <b>Assistance should the Insured Person die</b> <ul style="list-style-type: none"> <li>- Transporting the body</li> <li>- Paying the Funeral Expenses</li> <li>- Paying the costs to enable a family member to get to the deceased Insured Person <ul style="list-style-type: none"> <li>• A return travel ticket</li> <li>• Local Accommodation Costs until the body is repatriated</li> </ul> </li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Actual costs</li> <li>• Up to a limit of <b>€2,300</b> per Insured Person</li> <li>• Actual costs</li> <li>• Up to a limit per day of <b>€50</b> for a <b>maximum of 10 days, i.e. a maximum of €500</b></li> </ul>	<p>N/A</p>
<ul style="list-style-type: none"> <li>• <b>Early Return assistance</b> <ul style="list-style-type: none"> <li>- Arranging and paying transport costs</li> </ul> </li> </ul>	<p>Actual costs</p>	<p>N/A</p>
<ul style="list-style-type: none"> <li>• <b>Making medication available locally</b> <ul style="list-style-type: none"> <li>- Making medication available</li> </ul> </li> <li><b>OR</b></li> <li>- Setting up a system to enable the Insured Person to receive treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Actual costs</li> <li>• Actual costs</li> </ul> <p><b>The costs for purchasing medication and/or receiving treatment are charged to the Insured Person</b></p>	<p>N/A</p>
<ul style="list-style-type: none"> <li>• <b>Delayed Return assistance</b> After a Covered Event occurs</li> </ul>	<p>The "Assistance for the Insured Person" cover granted should an Illness, Accidental Bodily Injury or death occur will be extended until the Insured Person actually returns.</p>	



COVERED EVENTS	COVER AMOUNTS AND LIMITS	EXCESSES OR COVER THRESHOLDS
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#### ASSISTANCE AFTER THE TRIP

<ul style="list-style-type: none"> <li>• <b>Personal services should the Insured Person be Immobilised at their Home</b> <ul style="list-style-type: none"> <li>- Home carer</li> <li>- Housework help</li> <li>- Meal delivery</li> <li>- Shopping delivery</li> <li>- Childminder:               <ul style="list-style-type: none"> <li>• Childminder in the Insured Person's Home</li> </ul> </li> </ul> </li> <li>or           <ul style="list-style-type: none"> <li>• Transport to the home of a close family member or friend of the Insured Person</li> </ul> </li> <li>- Assistance for Pets - Feed</li> </ul>	<p>Up to the following limits:</p> <ul style="list-style-type: none"> <li>• <b>A maximum of 10 hours</b></li> <li>• <b>A maximum of 10 hours</b></li> <li>• <b>1 delivery per period of Immobilisation</b></li> <li>• <b>1 delivery per period of Immobilisation</b></li> <li>• <b>A maximum of 24 hours per period of Immobilisation</b></li> <li>• <b>Actual costs</b></li> <li>• <b>Business travel expenses (the Insured Person will pay the costs for food costs)</b></li> </ul>	<p>Cover threshold: Immobilisation of more than <b>48 hours</b></p>
<ul style="list-style-type: none"> <li>• <b>Services for the Insured Person should there be serious Material Damage to the Insured Person's private real-estate property</b> <ul style="list-style-type: none"> <li>- Assistance for Pets               <ul style="list-style-type: none"> <li>• Care by a professional (feed costs included)</li> </ul> </li> </ul> </li> <li>OR           <ul style="list-style-type: none"> <li>• Paying for a professional to transport the Pets to the home of a close family member or friend of the Insured Person</li> </ul> </li> <li>- Emergency repairs</li> <li>- Security guard</li> </ul>	<ul style="list-style-type: none"> <li>• <b>A maximum of 10 days, up to €230, irrespective of the number of pets</b></li> <li>• <b>Business travel expenses (the Insured Person will pay the costs for food costs)</b></li> <li>• <b>A maximum of €100</b></li> <li>• <b>Costs for professional assistance (a maximum of 48 hours)</b></li> </ul>	<p>No cover threshold</p>
<ul style="list-style-type: none"> <li>• <b>Services for the Insured Person should there be serious Material Damage to the Insured Person's private or business real-estate property</b> <ul style="list-style-type: none"> <li>- Access to the network of service providers</li> </ul> </li> </ul>	<p><b>Liaising</b></p>	<p>No cover threshold</p>

(\*\*) The total reimbursement for out-of-bundle telephone costs, for the entire "Assistance for the Insured Person" cover, may not exceed €100 per Covered Event.

# VALIDITY OF THE POLICY

## 1. TERRITORIAL VALIDITY

The "Trip Cancellation or Change" and "Missed Transport" covers will apply to any Trip worldwide, **with the exception of Countries Not Covered**.

All other insurance cover applies in the country/countries where the Insured Person is holidaying outlined in the sales agreement for the Trip, **with the exception of Countries Not Covered**.

## 2. VALIDITY PERIOD

### a. Procedures for taking out policy

This policy must be taken out:

- Options 1 and 2: On the same day as the booking for the Trip or no later than fifteen (15) working days after this booking.
- Option 3: On the same day as the booking for the Trip or no later than the day before the Insured Person's Departure from their Home

### b. Start and end of cover

The cover will start:

- **for the "Trip Cancellation or Change" cover and "Missed Transport" cover:**  
at 12:00 am on the day after the Insured Person pays the premium.

The cover will end:

- For the "Trip Cancellation or Change" cover: from the start of the Trip;
- For the "Missed Transport cover": from the start of the outbound or return travel for the Trip.
- **For the "Assistance for the Insured Person" covers, except for the "Delayed Return Assistance":** from the time that the Insured Person leaves the Departure location for the Trip (a maximum of 24 hours before the Departure date stated in the sales agreement for the insured service) and after the premium is paid, at the earliest, **for the "Information/Medical Advice Assistance" service.**

The cover will end no later than twenty-four (24) hours after the end of the Trip, the date of which appears in the sales agreement for the Trip.

- **For the "Delayed Return" (Trip Extension and Redirection to the Original Return Location) cover and the "Delayed Return Assistance" service:** from the time that the Insured Person leaves the Departure location for the Trip (a maximum of 24 hours before the Departure date stated in the sales contract for the insured service) and after the premium is paid by the Insured Person, at the earliest.

The cover will end twenty-four (24) hours after the time that the Insured Person actually returns.

- **For all other types of cover:** 12:00 am on the Departure date stated in the sales agreement for the Trip and after the premium is paid, at the earliest.

The cover will end twenty-four (24) hours after the return time stated in the sales agreement for the Trip.



### PLEASE NOTE

**If the Insured Person cancels their Trip, they may not benefit from the other types of cover provided in this policy.**

# COMMON DEFINITIONS FOR ALL TYPES OF COVER

The terms starting with a capital letter in this policy are defined either in this chapter, or at the beginning of the description for each type of cover.

**ABROAD:** any country, with the exception of the country where the Insured Person resides, along with Countries Not Covered.

**ACCIDENT:** any sudden and unforeseen event, external to the victim or the damaged item, which is the cause of the damage.

**ACCIDENTAL BODILY INJURY:** any unintentional bodily injury caused by the sudden action of an external cause, diagnosed by a Doctor.

**APPROVED ORGANISATION OR INTERMEDIARY:** tourism professional or any other distributor of cultural, sports or leisure services.

**CHANCE EVENT:** any unforeseeable event, external to, and outside of the control of, the Insured Person.

**CHILDREN:** the Insured Person's non-emancipated minor children or disabled adult children.

**CIVIL WAR:** an armed struggle within a State between different groups defined by their ethnic, religious, community or ideological identity, or between at least one of these groups and the regular armed forces of that State.

**COUNTRIES NOT COVERED:** North Korea. An updated list of all Countries Not Covered is available on the Mondial Assistance website, at the following address: <http://paysexclus.votreassistance.fr>.

**COVER THRESHOLD:** minimum duration, amount or percentage which triggers the Insurer's assistance or the cover being implemented.

**COVERED EVENT:** any event giving entitlement to cover and set out in each type of cover in this policy.

**DE FACTO SPOUSES:** two individuals who are neither married nor legally registered partners, but who have supporting documents to prove that they live within the same home (such as a cohabitation certificate or, should they not have one, housing tax documentation, a bill for electricity, gas, water or insurance, or a rent receipt) and that they were living under the same roof from the date when the policy is taken out and at the time of the Covered Event.

**DEPARTURE:** the scheduled date and time for the start of the Trip.

**DISPUTE:** a conflict between the Insured Person and a Third Party resulting in enforcement of a right, fighting of a claim or defence before any court.

**DOCTOR:** any person who holds a medical qualification that is legally recognised in the country in which they usually carry out their professional activity.

**EPIDEMIC:** a contagious disease whose spread constitutes an epidemic according to the World Health Organization (WHO) or the relevant health authority of the country of the Insured Person's Home in Europe.

**EUROPE:** territories of the Member States of the European Union, located in geographical Europe, as well as the following territories and countries: Guadeloupe, Guyana, Martinique, Réunion, Mayotte, Saint-Barthélemy, Liechtenstein, the Principalities of Monaco and Andorra, Saint-Martin (French part), Switzerland and the Vatican.

**EXCESS:** the share of the loss which is paid by the Insured Person when compensation is paid out for their claim. The Excess amounts for each type of cover are set out in the Cover Table.

**FOREIGN WAR:** an armed conflict, whether declared or not, between one State and one or more other States or an irregular external armed force, on the grounds of, for example, a geographical, political, economic, racial, religious or environmental dispute.

**FRANCE:** Mainland France (including Corsica), Guadeloupe, Guyana, Martinique, Mayotte, Réunion, Saint-Barthélemy, Saint-Martin (French part) and Monaco.

**HOME:** the Insured Person's tax residence, which must be in Europe.

**ILLNESS:** any change in a person's health condition as diagnosed by a Doctor.

**INSURANCE PERIOD:** validity period for this policy.

**INSURER:** AWP P&C, i.e. the Insurer with which this insurance policy is taken out. The cover is implemented by AWP France SAS, hereinafter referred to under the commercial name "Mondial Assistance".

**INSURED PERSON:** the person(s) named in the sales agreement for the insured service provided that their Home is situated in Europe.

**LIMIT PER COVERED EVENT:** the maximum covered amount for an event giving entitlement to cover, irrespective of the number of Insured Persons in this policy.

**Lockdowns which apply more broadly to part or all of a population or geographical area are excluded.**

**MAINLAND FRANCE:** European territory belonging to France (including the islands located in the Atlantic Ocean, the English Channel and the Mediterranean), **with the exception of any French overseas department, region, local authority, territory and country.**

**NAMED PERSON:** any person not participating in the Trip and appearing below:

- the Insured Person's spouse, or their De Facto Spouse or legally registered partner,
- the Insured Person's direct ascendants or descendants, as well as those of their spouse, De Facto Spouse, or legally registered partner,
- the Insured Person's brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law and legal guardians, as well as the Insured Person's wards,
- the person named beforehand to replace the Insured Person during the Trip for business purposes,
- the person who, during the Insured Person's Trip, is responsible, for consideration, for looking after or accompanying the Insured Person's Children or the disabled or dependent person living in the Insured Person's household.

This Named Person status will have to be proven when the cover is implemented.

**NATURAL DISASTER:** an event of natural origin caused by the abnormal intensity of a natural phenomenon, and recognised as such by the authorities of the country in which it occurs.

In France, Natural Disasters are covered by the compensation procedure laid down under Law No. 82-600 of 13 July 1982.

**PANDEMIC:** an Epidemic which the World Health Organization (WHO) or the relevant health authority of the country of the Insured Person's Home has declared as a pandemic.

**PERIOD OF LIMITATION:** period beyond which any claim or action is no longer admissible.

**POLICYHOLDER:** the signatory of the sales agreement for the insured service, who thereby agrees to pay the corresponding insurance premium.

**QUARANTINE:** strict isolation imposed upon a person who has been exposed to, or is likely to have been exposed to a contagious disease whose spread has been declared as an Epidemic or a Pandemic, as ordered by a competent authority.

**SUBROGATION:** process by which the Insurer replaces the Insured Person in their rights and legal actions against any party liable for their damage in order to obtain reimbursement of the sums that the Insurer has paid to the Insured Person following a Covered Event.

**THIRD PARTY:** any individual or legal entity except for the Insured Person.

**TRAVEL COMPANION:** an Insured Person who appears on the same Trip booking form as the Insured Person.

**TRIP:** any boat hire or cruise from an Approved Organisation or Intermediary, resulting in a trip lasting a maximum duration of two (2) consecutive months, and scheduled to take place during the validity period for this policy.

# TYPES OF COVER

All types of cover are provided up to the limits that appear in the Cover Table in Article 1 of these General Terms and Conditions.

## TRIP CANCELLATION OR CHANGE - OPTION 1 AND OPTION 2

### SPECIFIC DEFINITIONS FOR THIS COVER

**CANCELLATION:** firm and final withdrawal from the Trip by the Insured Person, notified to the Approved Organisation or Intermediary.

**CHANGE:** postponement of the Trip by the Insured Person, provided that it is postponed before their Departure and this postponement is for the outbound journey date for the Trip, at the very minimum.

Definitions of the common terms appear in the "Common Definitions for all types of cover" chapter at the beginning of this policy.

### 1. PURPOSE OF THE COVER

When the Insured Person cancels or changes their booking, the Approved Organisation or Intermediary for their Trip may charge the Insured Person for all or part of the price of the services, called "Cancellation Fees" or "Change Fees", which increase based on how close to the Departure date the cancellation or change occurs. The fees are calculated using the scale of charges specified in the General Terms and Conditions of Sale for the Trip.

The Insurer will reimburse the cancellation or Change Fees charged to the Insured Person, after the Excess amount appearing in the Cover Table is deducted.



#### PLEASE NOTE

**For full cancellation of boat hire (only possible under Option 1 Multi-risk), the cover shall only be granted if the hired boat is not made available to one of the Insured Persons in this policy on the scheduled dates. All of the tourist services covered by this policy, irrespective of whether they are additional or sequential, constitute a single Trip, which only has one single Departure date: the date stated by the Approved Organisation or Intermediary for the Trip is the date when the insured services will commence.**

### 2. EVENTS COVERED SHOULD A CANCELLATION OR CHANGE TO THE TRIP OCCUR

Once the insurance has been taken out, a Cancellation or Change must be as a result of one of the following Covered Events, which absolutely prevents the Insured Person's Departure:

#### ► Medical events

#### 2.1. An Illness, including pregnancy-related illnesses or illnesses linked to an Epidemic or a Pandemic, or illnesses linked to an Accidental Bodily Injury, which requires:

- either hospitalisation from the Cancellation/Change date up to the originally scheduled Departure date,
- or,
  - the Insured Person to stop working, or receive home care if they do not work, from the Cancellation/Change date up to the originally scheduled Departure date,

**and**

- a medical appointment, including following medical treatment from the day of the Cancellation/Change, or undergoing tests prescribed by a Doctor, in all cases, this treatment will be paid for by one of the health insurance organisations with which the Insured Person is registered;

affecting:

- the Insured Person,
- the Named Person.

- 2.2. **A contraindication to a vaccination or following a vaccination, or being unable to receive preventive treatment for medical reasons**, when this vaccination or preventive treatment is required for the destination of the Insured Person's Trip.

► **Family events**

- 2.3. **The death (including death linked to an Epidemic or a Pandemic) of:**
- the Insured Person,
  - the Named Person.
- 2.4. **Notification to the Insured Person about the adoption of a child** during their Trip, provided that they were not aware of such notification when the booking was made and that the date cannot be brought forward.
- 2.5. **The divorce or the separation of the Insured Person**, when they were due to travel with their spouse, provided that the divorce/separation proceedings were not initiated before the booking.

► **Professional, educational and administrative events**

- 2.6. **The Insured Person is made redundant, for whatever reason, except for serious or gross misconduct**, provided that notice about the one-on-one meeting prior to being made redundant was not received before the date on which this policy was taken out and/or the Trip was booked.
- 2.7. **The Insured Person's military or civil duty** which comes into effect before or during the Trip dates, when the Insured Person is summoned:
- either within the military operational reserve or the civil reserve,
  - or for Defence and Citizenship Day.
- 2.8. **A business reason set out below**, which comes into effect before or during the Trip dates, provided that the Insured Person was not aware of it when the Trip was booked:
- **The cancellation or change, by the Insured Person's employer, of the dates of the paid leave**, which had been granted before the Trip was booked. The cover is provided to salaried employees, **with the exception of those for who do not require approval from a superior in order to set the date of, change and/or cancel their leave (senior executives, managers and company legal representatives)**;

**The cover will not apply if the Policyholder for this policy is the company that has changed the dates of the paid leave.**

- **the non-disciplinary work-related transfer of the Insured Person**, imposed by an employer, that requires the Insured Person to move during the Trip, or, within eight (8) days of the start of the Trip;
- **obtaining a job as an employee or a paid internship**, while the Insured Person was registered as unemployed.

The cover will also apply when the Insured Person already has a job on a temporary contract when the Trip was booked, and provided that this contract is upgraded to a permanent contract or renewed the day after the contract end date for a minimum period of three (3) consecutive months.

**The compensation will be paid out after the specific Excess appearing in the Cover Table is deducted.**

**This Excess will also apply to the Insured Person's Travel Companions.**

- 2.9. **The Insured Person is notified about an examination resit in connection with their studies** on a date during the Trip, providing that the Insured Person did not know that they had failed the examination when they made the booking. The cover will also apply when the Insured Person repeats their academic year, provided that they were not aware of the repeated year when they booked the Trip and that the new academic year starts during the Trip dates.
- 2.10. **Unexpected summons to the Insured Person from the authorities** during their Trip, provided that they were not aware of these summons when it was booked.

► **Material damage events**

- 2.11. **Serious Material Damage** as a result of a fire, water damage, a climate event, a meteorological event or a natural event, **except for Natural Disasters**, or a burglary involving a Break-in
- directly affecting the following real-estate property belonging to the Insured Person:
    - private property: the Insured Person's primary or secondary residence,
    - professional property: their farm or their business premises if the Insured Person is a tradesperson, trader, business manager or if they are in a regulated profession
  - and requiring the Insured Person to be present on site on a date during the period of their Trip, in order to carry out administrative procedures associated with the damage, or with restoring the damaged property.
- 2.12. **Serious damage to the Insured Person's vehicle** occurring within forty-eight (48) hours prior to Departure and requiring assistance from a professional, and
- making it impossible to use the vehicle to get to the Trip destination,

- requiring the Insured Person to be present on site on the Departure date for expert appraisal or repairs and/or to perform essential administrative procedures.

**The theft of the Insured Person's vehicle** intended to be used to get to the Departure location or destination for the Trip.

- 2.13. Serious Material Damage directly affecting the private real-estate property belonging to the Travel Companion(s)**, requiring them to be present on site, on a date during the period of their Trip, in order to perform administrative procedures associated with the damage, or with repairing the damaged property.
- 2.14. A delay in the transport used by the Insured Person in order to get to their Departure location**, which makes them miss their Departure, and provided that the Insured Person has taken steps to get to the Departure location, at least:
- thirty (30) minutes before the check-in deadline for air travel,
  - twenty (20) minutes before the Departure time appearing on their rail or sea travel ticket.

► **Other events**

- 2.15. Aggravated Theft, within the five (5) days prior to Departure, of identity papers belonging to the Insured Person** (passport and identity card), which are essential for accessing the transport and/or for going through customs as planned during their Trip, provided that a crime report is filed by the Departure date at the latest.

The compensation will be paid out after the specific Excess appearing in the Cover Table is deducted.

This Excess will also apply to the Insured Person's Travel Companion(s).

- 2.16. Refusal of a tourist visa to the Insured Person by the authorities of the destination and/or transit country**, provided that the actions taken by the Insured Person allowed sufficient time for the authorities to come to a position prior to Departure, and provided that the Insured Person complies with the restrictions imposed by the administrative authorities of this country.

- 2.17. A Chance Event:**

The Chance Event must:

- constitute an immediate, real and serious obstacle that prevents Departure and/or the scheduled activities during the Trip from being carried out, **and**
- have a direct causal link with it being impossible to leave and/or travel.

**The compensation will be paid out after the specific Excess appearing in the Cover Table is deducted.**

**This Excess will also apply to the Insured Person's Travel Companion(s).**

- 2.18. A Natural Disaster occurring outside France, in the Insured Person's destination or holiday town(s)/city/cities.**

The cover is valid should a Natural Disaster occur, when all the following conditions are met:

- the event results in Material Damage and Bodily Injury in the destination or holiday town(s)/city/cities,
- the local authorities advise against travel to the destination or holiday town(s)/city/cities,
- the Departure date is planned for **less than thirty (30) days** after the date of occurrence of the Natural Disaster,
- no similar event has occurred in the destination or holiday town(s)/city/cities, in the **thirty (30) days** prior to booking your Trip.

**The compensation will be paid out after the specific Excess appearing in the Cover Table is deducted. This Excess will also apply to the Insured Person's Travel Companion(s).**

- 2.19. A riot, a terrorist attack or act of terrorism occurring Abroad, in the Insured Person's destination or holiday town(s)/city/cities.**

Cover is provided when the following conditions are met:

- the event results in Material Damage and Bodily Injury in the destination or holiday town(s)/city/cities,
- the local authorities advise against travel to the destination or holiday town(s)/city/cities,
- the scheduled Departure date is less than thirty (30) days after the date that the Covered Event occurs,
- no similar event has occurred in the destination or holiday town(s)/city/cities, in the thirty (30) days prior to booking your Trip.

**The compensation will be paid out after the specific Excess appearing in the Cover Table is deducted. This Excess will also apply to the Insured Person's Travel Companion(s).**

- 2.20. A sudden unannounced strike** which affects the transport for taking the Insured Person to their Trip destination.

**The compensation will be paid out after the specific Excess appearing in the Cover Table is deducted. This Excess will also apply to the Insured Person's Travel Companion(s).**

- 2.21. The Insured Person or the insured Travel Companion(s) is/are put into Quarantine**, provided that this starts before Departure and ends during the dates of the Trip.

- 2.22. Cancellation or Change of the Travel Companion(s) following a Covered Event, provided that the Insured Person is still travelling alone or as part of a pair.**

This condition will not apply when the Insured Persons are part of the same household for tax purposes or can prove that they are directly related.

**As part of the comprehensive option, this provision is extended to a maximum of twelve (12) Insured Persons, provided that the rental property is completely vacated.**

### 3. COVER AMOUNTS

The Insurer will reimburse, up to the amounts appearing in the Cover Table, the Cancellation or Change Fees charged by the Approved Organisation or Intermediary, using the contractual scale of charges appearing in the General Terms and Conditions of Sale for the Trip.

The Cancellation or Change Fees charged will be reimbursed up to the limits set out in the Cover Table, but will not, however, exceed the limit per Insured Person (or per booking for boat hire) and the Limit per Covered Event.

**The Insurer's compensation will always be limited to the fees that would have been charged to the Insured Person if they had informed the Organisation or Authorised Representative on the day on which the Covered Event occurred.**

**Under no circumstances may the Insurer's compensation exceed the cost of the Trip, which appears in the sales agreement for the Trip and was declared when this policy was taken out.**

**The costs of tips, administrative fees, visas and other fees, excluding Service Fees, as well as the premium paid for taking out this Policy, will not be reimbursed.**

Should there be any Change as a result of any of the Covered Events occurring, the Insurer will reimburse the Change Fees to the Insured Person up to the limit appearing in the Cover Table. **If the Insured Person changes then cancels the Trip, their Cancellation Fees will be paid, after the Change Fees already reimbursed by the Insurer are deducted.**

When the Insured Person cancels or changes their Trip dates following a Covered Event, the Insurer will pay the single-room supplement for the Travel Companion travelling alone who is insured under the same policy, up to the limit of the Cancellation Fees which would have been charged if they had cancelled themselves.

**For Cancellations only, an Excess per Insured Person (or per booking for boat hire), the amount of which appears in the Cover Table, will be deducted from the compensation owed.**

### 4. COVER EXCLUSIONS

In addition to the General Exclusions (except for Article 11), and any exclusions appearing in the definitions, the consequences of the following circumstances and events will also be excluded:

- 4.1. Illnesses or Accidental Bodily Injuries which have already been diagnosed or treated, or have recurred, worsened or resulted in hospitalisation between the date on which the Trip was booked and the date on which this Policy was taken out;
- 4.2. Illnesses which were already diagnosed, or resulted in a progression, an additional examination or a change in treatment within the six (6) months before the Trip was booked;
- 4.3. Accidental Bodily Injury occurring or resulting in surgery, rehabilitation, an additional examination or a change in treatment within thirty (30) days before the Trip was booked;
- 4.4. voluntary termination of pregnancy or in vitro fertilisation procedures;
- 4.5. refusal by an employer to grant paid leave;
- 4.6. Natural Disasters occurring in the Country of the Insured Party's Home, climate events, meteorological events or natural events, except if they result in serious Material Damage as laid out in Article 2.11 of this cover;
- 4.7. any Covered Event known to the Policyholder and/or the Insured Person, occurring between the date on which the Trip was booked and on which this policy was taken out;
- 4.8. the Insured Person not being permitted on board by transportation operator, as a result of behaviour deemed aggressive and/or dangerous by the staff responsible for transporting passengers, or after failing to comply with the deadline for checking in baggage and/or appearing at the boarding area;
- 4.9. all Cancellation Fees which may be payable by the Approved Organisation or Intermediary for the Trip in accordance with the European Directive of 25 November 2015 on package travel and linked travel arrangements;
- 4.10. any acute psychological reaction by the Insured Person, which has been medically diagnosed, occurring within five (5) days prior to Departure, and as a result of one of the following events occurring or as a result of the risk of one of the following events occurring: war, terrorist act, riots, plane crash, Natural Disasters and health risk.
- 4.11. all Cancellation Fees which may be payable by the Approved Organisation or Intermediary for the Trip in accordance with the European Directive of 25 November 2015 on package travel and linked travel arrangements.

### 5. WHAT THE INSURED PERSON MUST DO SHOULD THEY CANCEL OR CHANGE THEIR TRIP

The Insured Person must notify the Approved Organisation or Intermediary for the Trip of any Cancellation or Change as soon as a Covered Event preventing the scheduled Departure occurs.



The Insured Person must then submit a claim to the Insurer within five (5) working days of the date on which they became aware of the event, except in the case of an act of God or force majeure:



In order to expedite the claim and streamline processing on the case, we recommend submitting the claim on the following website: <https://indemnisation.mondial-assistance.fr>

Un code d'accès confidentiel permet de suivre l'évolution du dossier 24/24.

A confidential access code means that the Insured Person can track the progress of the case 24/7. The Insured Person can also contact the Insurer by telephone from Monday to Friday between 9:00 am and 6:00 pm (Mainland France time zone):

- **From France (if the Insured Person's current location is in France)**
  - +33 (1) 42 99 03 95\* for French speakers
  - +33 (1) 42 99 03 97\* for non-French-speaking Insured Persons
- **Outside France (if the Insured Person's current location is not in France)**
  - +33 (1) 42 99 03 95\* for French speakers
  - + 33 (1) 42 99 03 97 for non-French-speaking Insured Persons

\* standard rate numbers

After this period, if the Insurer incurs a loss because of the Insured Person's late submission, the compensation may be reduced based on the loss incurred.

## 6. SUPPORTING DOCUMENTS TO BE PROVIDED



### PLEASE NOTE

It is the Insured Person's responsibility to prove that all the conditions required for implementing this "Trip Cancellation or Change" cover are satisfied, using the supporting documents set out below.

These documents and any information provided by the Insured Person will serve as proof of the reason for the Trip Cancellation or Change and will assist in the process of assessing the compensation amount.

If the reason for the Trip Cancellation or Change is medical, the Insured Person may, if they so wish, send their medical details in an envelope marked 'confidential' for the attention of the Insurer's medical advisor.

**If no supporting documents are provided or if the supporting documents do not provide material proof of the Covered Event cited, the Insurer will be entitled to refuse the Insured Person's compensation claim.**

### COVERED EVENTS

### SUPPORTING DOCUMENTS TO BE PROVIDED

#### IN ALL CASES

- the confirmation of the Trip booking
- the invoice for the Cancellation or Change Fees for the Trip
- supporting documents substantiating Named Person status (supporting documents substantiating the relationship with the Insured Person or supporting documents substantiating that this person was named as the person responsible for looking after the children or as the professional replacement prior to the Trip), where applicable
- any other supporting documents requested by the Insurer after the claim has been assessed

#### Illness, including a pregnancy-related illness or to an illness linked to an Epidemic or a Pandemic, or Accidental Bodily Injury

- the prescriptions for medical treatment, where applicable
- examination reports, where applicable
- a copy of the sick leave certificate, where applicable
- the hospitalisation form, where applicable
- after the claim has been assessed and at the request of the Insurer: the reimbursement statements from the health insurance organisation with which the Insured is registered.

#### Contraindication to a vaccination or to preventive treatment being followed

- the contraindication medical certificate for the vaccination or for following preventive treatment
- any medical document certifying the condition that makes the vaccination or the preventive treatment inadvisable

COVERED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
Death (including an illness linked to an Epidemic or a Pandemic) of the Insured Person or of the Named Person	<ul style="list-style-type: none"> <li>• a copy of the death certificate</li> <li>• contact information for the notary in charge of the deceased Insured Person's estate, where applicable.</li> </ul>
Notification about the adoption of a child	<ul style="list-style-type: none"> <li>• a copy of the notification as part of the adoption procedure</li> </ul>
Divorce/Separation	<ul style="list-style-type: none"> <li>• a copy of the writ for divorce or acknowledgement of receipt of the petition sent to the judge dealing with family cases</li> </ul>
The Insured Person is made redundant	<ul style="list-style-type: none"> <li>• a copy of the notice about the one-on-one meeting prior to being made redundant</li> <li>• a copy of the letter confirming the redundancy</li> </ul>
Military or civil duty	<ul style="list-style-type: none"> <li>• a copy of the notification</li> </ul>
Business reason:	<p><b>Cancellation of or change to paid leave</b></p> <ul style="list-style-type: none"> <li>• copies of the prior approval for the paid leave and of the change to the dates for this leave</li> <li>• a copy of the pay slip showing a summary of the paid leave for the month of the planned Trip or confirmation from the employer</li> </ul> <p><b>Job transfer</b></p> <ul style="list-style-type: none"> <li>• a copy of the signed amendment to the Insured Person's employment contract, stating the date and place of the transfer</li> </ul> <p><b>Obtaining a job as an employee or a paid internship</b></p> <ul style="list-style-type: none"> <li>• the most recent supporting document substantiating the status of job-seeker or registration at a Job Centre</li> <li>• a copy of the letter confirming employment or employment contract, or a copy of the paid internship agreement</li> </ul>
Examination resit/Repeated academic year	<ul style="list-style-type: none"> <li>• a copy of the notification for the examination resit</li> <li>• a copy of the referral or academic transcript establishing the exam referral or that the current academic year must be repeated</li> </ul>
Summons to the Insured Person from the Authorities	<ul style="list-style-type: none"> <li>• the summons from the Authorities</li> </ul>
Serious Material Damage to the Insured Person's private or professional real-estate property	<ul style="list-style-type: none"> <li>• the acknowledgement of receipt of the claim submitted to the Insurer providing Comprehensive Home insurance</li> <li>• should a burglary occur, a copy of the crime report made to the police</li> </ul>
Serious damage to the Insured Person's vehicle	<ul style="list-style-type: none"> <li>• a copy of the vehicle repair and/or towing invoice</li> <li>• the acknowledgement of receipt of the claim submitted to the Motor insurance provider, where applicable</li> </ul>
Theft of the vehicle	<ul style="list-style-type: none"> <li>• a copy of the crime report</li> </ul>
Serious Material Damage to a Travel Companion's private real-estate property	<ul style="list-style-type: none"> <li>• the acknowledgement of receipt of the claim submitted to the Insurer providing Comprehensive Home insurance</li> </ul>
Delay in the transport used by the Insured Person to get to their Departure location	<p><b>Public transport:</b></p> <ul style="list-style-type: none"> <li>• the public transport ticket stating the Departure time, where applicable</li> <li>• a copy of the certificate issued by the transport company specifying the date, the time of the incident and the length of the delay or of the immobilisation</li> </ul> <p><b>Private transport:</b></p> <ul style="list-style-type: none"> <li>• a copy of the breakdown repairs/towing invoice and, where applicable, the acknowledgement of receipt of the claim submitted to the Motor insurance provider</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• any supporting documents substantiating the road-traffic disruption, stating the time of the incident and the length of the resulting immobilisation</li> </ul>
Theft of identity papers	<ul style="list-style-type: none"> <li>• a copy of the detailed crime report drawn up by the police</li> </ul>

COVERED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
Refusal of a tourist visa	<ul style="list-style-type: none"> <li>• a copy of the invoice issued by the Embassy for the visa application</li> <li>• a copy of the letter issued by a competent authority refusing the visa</li> </ul>
Chance Event	<ul style="list-style-type: none"> <li>• any supporting document substantiating the situation that made travelling impossible</li> </ul>
Natural disaster occurring Abroad	<ul style="list-style-type: none"> <li>• a declaration from the Approved Organisation or Intermediary indicating that it is unable to offer the Insured Person a destination other than the one originally planned.</li> </ul>
Riots, terrorist attack or an act of terrorism occurring Abroad	<ul style="list-style-type: none"> <li>• the document issued by the French Ministry of Foreign Affairs advising against travel to the destination or Trip town(s)/city/cities,</li> <li>• a declaration from the Approved Organisation or Intermediary indicating that it is unable to offer the Insured Person a destination other than the one originally planned.</li> </ul>
Sudden strike	<ul style="list-style-type: none"> <li>• any supporting document substantiating a sudden strike by the transportation operator, preventing Departure.</li> </ul>
Quarantine	<ul style="list-style-type: none"> <li>• the supporting document issued by the competent health authorities</li> </ul>
Cancellation of Travel Companion(s)	<ul style="list-style-type: none"> <li>• the invoice for the Cancellation or Change Fees for the Trip or</li> <li>• confirmation of the Trip cancellation or change by the Approved Organisation or Intermediary</li> </ul>

## MISSED TRANSPORT OPTION 1 AND OPTION 2

### 1. PURPOSE OF THE COVER

When the Insured Person misses their outbound or return travel following a Covered Event and provided that their travel ticket cannot be changed, the Insurer will reimburse them, provided that the Insured Person leaves for the same destination within 24 hours of the initial time and up to the limits shown in the Cover Table:

**When the Insured Person misses their outbound transport:**

- either the price of a new return ticket, if the missed outbound travel automatically invalidates the initial return ticket;
- or the price of a new outbound ticket if only a single outbound ticket was purchased;

**When the Insured Person misses their return transport:**

- the price of a new return ticket.

When the Insured Person's outbound or return ticket can be changed, the Insurer will reimburse the Change Fees when the initial outbound or return ticket is reissued for another journey, without simply being cancelled.

### 2. COVERED EVENTS SHOULD TRANSPORT BE MISSED

The "missed transport" must be the result of, after the insurance has been taken out, one of the following Covered Events, which absolutely prevents the Insured Person from taking the initially scheduled transport:

**2.1. Serious damage to the Insured Person's vehicle** occurring within forty-eight (48) hours prior to Departure and requiring assistance from a professional, and

- making it impossible to use the vehicle to get to the Trip destination, and/or
- requiring the Insured Person to be present on site on the Departure date for expert appraisal or repairs and/or to carry out essential administrative procedures.

**This event will only be covered when the Insured Person misses their outbound transport.**

**2.2. A delay or cancellation in the public transport** used by the Insured Person in order to get to their Departure location, making them miss the transport, and provided that the Insured Person has taken steps to get to this location, at least:

- thirty (30) minutes before the check-in deadline for air travel,
- twenty (20) minutes before the Departure time appearing on their rail or sea travel ticket.

- 2.3. A road traffic accident** delaying the Insured Person from arriving at the travel Departure location, making them miss the transport, and provided that the Insured Person has taken steps to get to this place, at least:
- thirty (30) minutes before the check-in deadline for air travel,
  - twenty (20) minutes before the Departure time appearing on their rail or sea travel ticket.
- 2.4. A Chance Event**  
The Chance Event must:
- constitute an immediate, real and serious obstacle that prevents the initial Departure, and
  - have a direct causal link with missing the transport.

### 3. COVER AMOUNTS

The Insurer will reimburse the transport expenses incurred by the Insured Person in order to reach their destination, including air travel taxes and Service Fees, up to the amounts appearing in the Cover Table.

**Administrative fees and any other fees, except for Service Fees, along with the premium paid for taking out this policy, will not be reimbursed.**



#### PLEASE NOTE

This cover cannot be combined with the "Trip Cancellation or Change" cover for the same Trip.

### 4. COVER EXCLUSIONS

In addition to the General Exclusions, and any exclusions appearing in the definitions, the consequences of the following circumstances and events will also be excluded:

- 4.1. missed transport as a result of any timetable changes due to the transportation operator;
- 4.2. Illnesses or Accidental Bodily Injuries which have already been diagnosed or treated, or have recurred, worsened or resulted in hospitalisation between the date on which the Trip was booked and the date on which this Policy was taken out;
- 4.3. Illnesses which were already diagnosed, or resulted in a progression, an additional examination or a change in treatment within the six (6) months before the Trip was booked;
- 4.4. Accidental Bodily Injury occurring or resulting in surgery, rehabilitation, an additional examination or a change in treatment within thirty (30) days before the Trip was booked;
- 4.5. Natural Disasters occurring in the country of the Insured Person's Home, climate events, meteorological events or natural events;
- 4.6. any Covered Event occurring between the date on which the Trip was booked and the date on which this policy was taken out;
- 4.7. the Insured Person not being permitted on board by transportation operator, as a result of behaviour deemed aggressive and/or dangerous by the staff responsible for transporting passengers, or after failing to comply with the deadline for checking in baggage and/or appearing at the boarding area;
- 4.8. any damage as a result of a strike.

### 5. WHAT THE INSURED PERSON MUST DO SHOULD THEY MISS THEIR TRANSPORT

The Insured Person must notify the Insurer that a Covered Event that made them miss their transport has occurred, at the latest within five (5) working days of the day on which they became aware of the event, except in the case of an act of God or force majeure:



In order to expedite the claim and streamline processing of the case, we recommend submitting the claim on the following website: <https://indemnisation.mondial-assistance.fr>

A confidential access code means that the Insured Person can track the progress of the case 24/7. The Insured Person can also contact the Insurer by telephone from Monday to Friday between 9:00 am and 6:00 pm (Mainland France time zone):



- **From France (if the Insured Person's current location is in France)**
    - +33 (1) 42 99 03 95\* for French speakers
    - +33 (1) 42 99 03 97\* for non-French-speaking Insured Persons
  - **Outside France (if the Insured Person's current location is not in France)**
    - +33 (1) 42 99 03 95\* for French speakers
    - +33 (1) 42 99 03 97 for non-French-speaking Insured Persons
- \* standard rate numbers

After this period, if the Insurer incurs a loss because of the Insured Person's late submission, the compensation may be reduced based on the loss incurred.

## 6. SUPPORTING DOCUMENTS TO BE PROVIDED



### PLEASE NOTE

It is the Insured Person's responsibility to prove that all the conditions required for implementing this "Missed Transport" cover are satisfied, using the supporting documents set out below.

These documents and any information provided by the Insured Person will serve as proof of the reason for their "missed transport" and will assist in the process of assessing the compensation amount.

If the reason for missing the transport is a medical event, the Insured Person may, if they so wish, send their medical details in an envelope marked "Confidential" for the attention of the Insurer's medical advisor.

**If no supporting documents are provided or if the supporting documents do not provide material proof of the Covered Event cited, the Insurer will be entitled to refuse the Insured Person's compensation claim.**

### COVERED EVENTS

### SUPPORTING DOCUMENTS TO BE PROVIDED

<b>IN ALL CASES</b>	<ul style="list-style-type: none"> <li>• the original missed transport ticket (paper ticket, e-ticket or airport notification for air travel)</li> <li>• the original newly purchased transport ticket (original of boarding pass for air travel), accompanied by a copy of the purchase invoice</li> <li>• any other supporting documents requested by the Insurer after the claim has been assessed</li> </ul>
<b>Serious damage to the Insured Person's vehicle</b>	<ul style="list-style-type: none"> <li>• a copy of the breakdown repairs/towing invoice</li> <li>• the acknowledgement of receipt of the claim submitted to the Motor insurance provider, where applicable</li> </ul>
<b>Delay or cancellation in public transport</b>	<ul style="list-style-type: none"> <li>• the public transport ticket stating the Departure time, where applicable</li> <li>• a copy of the certificate issued by the public transport company specifying the date, time and length of the delay or of the immobilisation</li> </ul>
<b>Road traffic accident</b>	<ul style="list-style-type: none"> <li>• any supporting documents substantiating the road-traffic disruption, stating the time of the incident and the length of the resulting immobilisation</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• the acknowledgement of receipt of the claim submitted to the Motor insurance provider, where applicable</li> </ul>
<b>Chance Event</b>	<ul style="list-style-type: none"> <li>• any supporting document substantiating the situation that made travelling impossible</li> </ul>

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# TRIP CURTAILMENT OPTION 1 AND OPTION 3

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## SPECIFIC DEFINITION FOR THIS COVER

**TRIP CURTAILMENT:** premature end to the Trip as a result of a Covered Event set out in Article 1.1 of this cover.

Definitions of the common terms for all types of cover appear in the “Common Definitions for all types of cover” chapter at the beginning of this policy.

## 1. PURPOSE OF THE COVER

### 1.1. Trip Curtailment

The Insurer will cover, up to the limits appearing in the Cover Table, the payment of compensation when the Insured Person has to curtail their Trip following one of the following Covered Events:

- The Insured Person being hospitalised Abroad (including should there be a Illness linked to an Epidemic or a Pandemic), provided that Mondial Assistance has given its approval beforehand,
- The Insured Person sustaining an Illness or Accidental Bodily Injury which requires repatriation, arranged by Mondial Assistance or by another assistance company,
- The Insured Person dying,
- The Named Person sustaining an Illness (including an Illness linked to an Epidemic or a Pandemic) requiring Emergency Hospitalisation,
- In order to attend the funeral of a Named Person in Europe,
- A Travel Companion sustaining an Illness (including an Illness linked to an Epidemic or a Pandemic), resulting in them being hospitalised locally or repatriated in Europe,
- The Insured Person, or insured Travel Companion(s), being placed in Quarantine, during their Trip.
- The Travel Companion dying,
- Notification to the Insured Person about the adoption of a child during their Trip, provided that they were not aware of such notification when the booking was made and that the date cannot be brought forward.
- Serious Damage to the Insured Person’s vehicle occurring during their Trip and resulting in:
  - the Insured Person having to be present on site as part of technical operations or administrative procedures, or
  - it being impossible to use the vehicle to continue the Trip
- Serious Material Damage as a result of a fire, water damage, a climate event, a meteorological event or a natural event, **except for Natural Disasters**, or a burglary involving a Break-in, which directly affects the Insured Person’s private real-estate property (primary or secondary residence), and requires their presence on site in order to implement precautionary measures and/or carry out the administrative procedures associated with the damage,
- A Natural Disaster occurring at the location of the Insured Person’s Trip
  - The cover is provided when:
    - the event involves Material Damage and/or Bodily Injury in the destination or holiday town(s)/city/cities),
    - the Insured Person did not know about the event before their Departure;

## 2. COVER AMOUNTS

### 2.1. Trip Curtailment

The compensation will be equal to **the reimbursement for the number of days of unused services** and will be proportional to the number of Insured Persons who actually left the holiday accommodation during the period in question. The compensation will be calculated from the day after the date on which one of the Covered Events set out in Article 1 occurred. “Purpose of the cover”.



### PLEASE NOTE

When the holiday is curtailed following the hospitalisation of the Insured Person locally, compensation will be paid out to the insured members of their family or the insured Travel Companion(s) under the following conditions:

- if they continued to occupy the holiday accommodation, the compensation will be calculated from the day after the date on which they are actually repatriated;
- if they were forced to leave the holiday accommodation, compensation will be paid out to them under the same conditions as the Insured Person, even if their additional Accommodation Costs were paid under the "Assistance for the Insurer Person" cover.

The compensation will be calculated based on the number of days of services originally scheduled, as appearing on the Trip booking form. The basis for calculating the compensation will vary based on the type of Trip:

• **For cruises:**

The compensation will be calculated based on the invoice for the Trip per Insured Person, up to the amounts appearing in the Cover Table, **and after transport costs, administrative costs, service fees, visa fees, tips, the insurance premium, and reimbursements or compensation granted by the Approved Organisation or Intermediary for the Trip are deducted.**

• **For boat hire:**

The compensation will be calculated based on the price of the insured hire, up to the amount appearing in the Cover Table, provided that the hired boat is not made available to one of the Insured Persons under this policy on the dates in question, **and after deduction of administrative costs, service fees, visa fees, tips, the insurance premium, and reimbursements or compensation granted by the Approved Organisation or Intermediary for the Trip.**

The compensation will be paid out up to the limits appearing in the Cover Table per Insured Person, but cannot exceed the limit per Covered Event.

### 3. COVER EXCLUSIONS

In addition to the General Exclusions (except for Article 11), and any exclusions appearing in the definitions, the following will also be excluded:

- 3.1. events not stipulated in Article 1. "PURPOSE OF THE COVER";
- 3.2. the consequences, after-effects, complications or aggravations of an Illness or Accidental Bodily Injury, which were identified before the Trip was booked;
- 3.3. ailments arising during Trips undertaken for diagnosis and/or treatment;
- 3.4. the consequences of an Accident occurring when the Insured Person takes part in one of the following sports or leisure activities, whether individually or as part of an activity organised by a sports federation: scuba diving, canyoning, free diving, hunting, speleology, bungee jumping, white water activities, rock climbing, paragliding, parachuting, hang gliding, gliding, and any sport practised with or from an ultralight motorised aircraft in accordance with the civil aviation code;
- 3.5. any sport practised as part of a professional activity or in amateur competition;
- 3.6. failure by the Insured Person to comply with official travel bans issued by the authorities of the country of their Home or destination country;
- 3.7. any trip to a country whose health authorities have ordered, by the day of Departure at the latest, Quarantine for any person arriving in their territory.

### 4. WHAT THE INSURED PERSON MUST DO SHOULD THEY NEED TO MAKE A CLAIM

The Insured Person must then submit a claim to the Insurer **within five (5) working days of the day on which they became aware of the event**, except in the case of an act of God or force majeure:



In order to expedite the claim and streamline processing of the case, we recommend submitting the claim on the following website: <https://indemnisations.mondial-assistance.fr>

The Insured Person can track the progress of their case 24/7 by logging on to the website.



The Insured Person can also contact the Insurer by telephone from Monday to Friday between 9.00 a.m. and 6.00 p.m. (Mainland France time zone):

- **From France (if the Insured Person's current location is in France)**
  - +33 (1) 42 99 03 95\* for French speakers
  - +33 (1) 42 99 03 97\* for non-French-speaking Insured Persons
- **Outside France (if the Insured Person's current location is not in France)**
  - +33 (1) 42 99 03 95\* for French speakers
  - + 33 (1) 42 99 03 97 for non-French-speaking Insured Persons

\* standard rate numbers

Should the Insured Person fail to comply with this deadline for submitting a claim, if the Insurer incurs a loss because of a late submission, the compensation may be reduced based on the loss incurred.



#### PLEASE NOTE

Before curtailing the Trip, the Insured Person must call Mondial Assistance for prior approval of their reimbursement following the curtailment of their Trip (unless their early return is arranged by another assistance company).

By telephone:

- From France on +33 (1) 42 99 02 02\* or
- From outside France on +33 (1) 42 99 02 02\*

24 hours a day, 7 days a week

\* numéros non surtaxés

## 5. SUPPORTING DOCUMENTS TO BE PROVIDED



#### PLEASE NOTE

It is the Insured Person's responsibility to prove that all the conditions required implementing this "Trip Curtailment" cover are satisfied, using the supporting documents referred to below.

These documents and any information provided by the Insured Person will help to prove the damage sustained and to assess the amount of compensation due.

If no supporting documents are provided or if the supporting documents do not provide material proof of the damage sustained, the Insurer will be entitled to refuse the Insured Person's reimbursement claim.

#### COVERED EVENTS

#### SUPPORTING DOCUMENTS TO BE PROVIDED

##### IN ALL CASES

- invoices from the approved Organisation or Intermediary for the Trip
- the original unused and used return transport tickets or copies of these documents if they have been sent as part of return travel arranged by another assistance company
- the Mondial Assistance case reference under which the Insured Person obtained approval to curtail their holiday or the assistance certificate from another assistance company specifying the reason for their assistance
- supporting documents substantiating Named Person status (either supporting documents substantiating the relationship with the Insured Person or supporting documents substantiating that this person was named as the person responsible for looking after the Children or as the professional replacement prior to the Trip), where applicable
- any other supporting documents requested by the Insurer after the claim has been assessed

##### Hospitalisation

- the hospitalisation form

##### The Insured Person being repatriated on medical grounds

- the Mondial Assistance case reference or the assistance certificate from another assistance company

##### Quarantine

- the supporting document issued by the relevant local health authorities



COVERED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
Death	<ul style="list-style-type: none"> <li>the death certificate</li> <li>contact information for the notary in charge of the deceased Insured Person's estate, where applicable.</li> </ul>
Notification about the adoption of a child	<ul style="list-style-type: none"> <li>a copy of the notification</li> <li>a copy of the adoption certificate</li> </ul>
Serious Material Damage to the Insured Person's vehicle	<ul style="list-style-type: none"> <li>the acknowledgement of receipt of the claim submitted to the Motor insurer or notification as part of technical operations or administrative procedures</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>a copy of the vehicle repair and/or towing invoice</li> </ul>
Serious Material Damage to the Insured Person's private real-estate property	<ul style="list-style-type: none"> <li>the acknowledgement of receipt of the claim submitted to the Insurer providing Comprehensive Home insurance</li> <li>should a burglary occur, a copy of the crime report made to the police covering the location of the incident</li> </ul>
Natural Disaster	<ul style="list-style-type: none"> <li>any supporting documents substantiating that a holiday has been curtailed following a Natural Disaster</li> </ul>
Serious Material Damage to a Travel Companion's private real-estate property	<ul style="list-style-type: none"> <li>the acknowledgement of receipt of the claim submitted to the Insurer providing Comprehensive Home insurance</li> </ul>

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## DELAYED RETURN OPTION 1 AND OPTION 3

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### 1. PURPOSE OF THE COVER

The purpose of the cover is to pay out compensation to the Insured Person should it clearly be impossible to return on the originally scheduled dates and times for their Trip after an event expressly set out in Article 2 "Covered Events" for this cover.

### 2. COVERED EVENTS

The Insured Person will be eligible for all the types of cover appearing in Article 3 'Types of Cover', should a Covered Event set out below occur, making it clearly impossible to return on the originally scheduled dates and times for their Trip:

#### 2.1. Illness linked to an Epidemic or a Pandemic, which must lead to the Insured Person:

- either being hospitalised locally,
- or requiring a medical appointment, along with medical treatment or medical examinations prescribed by a Doctor, which, in all cases, will be paid for by one of the health insurance organisations with which the person in question is registered, occurring to the Insured Person.

#### 2.2. The Insured Person, or the insured Travel Companion(s), being placed in Quarantine, during their trip.

#### 2.3. Any other Chance Event.

##### The Chance Event must:

- be beyond the control of the Authorised Organisation or Intermediary for the Trip and/or the transportation operator, and
- have a direct causal link with it being impossible to return on the originally scheduled dates and times for the Trip.

### 3. TYPES OF COVER

#### 3.1. Trip Extension

The Insurer will reimburse the Accommodation Costs and food and drink expenses as a result of a Covered Event set out in Article 2 of this cover, incurred by the Insured Person in order to deal with the temporary extension of their Trip, as well as the expenses of the insured members of their family or an insured travel companion.

The cover will only apply should there be a delay of more than twelve (12) hours from the original Departure time stated on the insured travel ticket or on the notification given by the transportation operator.

#### 3.2. Redirection to the original return location

The Insurer will reimburse the transport expenses incurred by the Insured Person in order to get to the return location specified on the travel ticket booked for the Trip.

### 4. COVER AMOUNTS

The Insurer will reimburse the costs stated in Article 3 above, up to the amounts stated in the Cover Table.

### 5. COVER EXCLUSIONS

In addition to the General Exclusions (except for Article 11), and any exclusions appearing in the definitions and exclusions set out in the "Assistance for the Insured Person" cover, the following are also excluded:

- 5.1. all expenses and services which are legally incumbent on the Authorised Organisation or Intermediary for the Trip or on the transportation operator;
- 5.2. the consequences of previously announced strikes
- 5.3. the Insured Person not being permitted on board by transportation operator, as a result of behaviour deemed aggressive and/or dangerous by the staff responsible for transporting passengers, or after failing to comply with the deadline for checking in baggage and/or appearing at the boarding area;
- 5.4. failure by the Insured Person to comply with official travel bans issued by the authorities of the country of their Home or destination country.

### 6. WHAT THE INSURED PERSON MUST DO SHOULD THEY NEED TO MAKE A CLAIM

The Insured Person must submit a claim to the Insurer **within five (5) working days of the day on which they became aware of the event**, except in the case of an act of God or force majeure.



In order to expedite the claim and streamline processing of the case, we recommend submitting the claim on the following website: <https://indemnisation.mondial-assistance.fr>

A confidential access code means that the Insured Person can track the progress of the case 24/7. The Insured Person can also contact the Insurer by telephone from Monday to Friday, between 9:00 am and 6:00 pm (Mainland France time zone):

- **From France (if the Insured Person's current location is in France)**
  - +33 (1) 42 99 03 95\* for French speakers
  - +33 (1) 42 99 03 97\* for non-French-speaking Insured Persons
- **Outside France (if the Insured Person's current location is not in France)**
  - +33 (1) 42 99 03 95\* for French speakers
  - 00 33 (1) 42 99 03 97\* for non-French-speaking Insured Persons

\* standard rate numbers

After this period, if the Insurer incurs a loss because of the Insured Person's late submission, the compensation may be reduced based on the loss incurred.

### 7. SUPPORTING DOCUMENTS TO BE PROVIDED



#### PLEASE NOTE

It is the Insured Person's responsibility to prove that all the conditions required for the implementing this 'Delayed Return' cover are satisfied, using the supporting documents set out below.

These documents and any information provided by the Insured Person will help to prove the damage sustained and to assess the amount of compensation due.

If no supporting documents are provided or if the supporting documents do not provide material proof of the damage sustained, the Insurer will be entitled to refuse the Insured Person's reimbursement claim.

<b>DELAYED RETURN</b>	<b>SUPPORTING DOCUMENTS TO BE PROVIDED</b>
<b>IN ALL CASES</b>	<ul style="list-style-type: none"> <li>• the original unused tickets</li> </ul>
<b>Trip Extension</b>	<p><b>In all cases:</b></p> <ul style="list-style-type: none"> <li>• the original supporting documents for the expenses incurred (Accommodation Costs and food and drink expenses)</li> <li>• any other supporting documents requested by the Insurer after the claim has been assessed</li> </ul> <p><b>For an Illness linked to an Epidemic or a Pandemic</b></p> <ul style="list-style-type: none"> <li>• the prescriptions for medical treatment, where applicable</li> <li>• examination reports, where applicable</li> <li>• the hospitalisation form, where applicable</li> <li>• after the claim has been assessed and at the request of the Insurer: the reimbursement statements from the health insurance organisation with which the Insured is registered.</li> </ul> <p><b>Should the Insured Person be put into Quarantine</b></p> <ul style="list-style-type: none"> <li>• the supporting document issued by the relevant local health authorities</li> </ul> <p><b>Should any other Chance Event occur</b></p> <ul style="list-style-type: none"> <li>• supporting documents to substantiate the Chance Event that makes it impossible to return on the originally scheduled dates and times for the Trip</li> </ul>
<b>Redirection to the original return location</b>	<p><b>In all cases:</b></p> <ul style="list-style-type: none"> <li>• the invoice for the newly purchased tickets</li> </ul> <p><b>For an Illness linked to an Epidemic or a Pandemic</b></p> <ul style="list-style-type: none"> <li>• the prescriptions for medical treatment, where applicable</li> <li>• examination reports, where applicable</li> <li>• the hospitalisation form, where applicable</li> <li>• after the claim has been assessed and at the request of the Insurer: the reimbursement statements from the health insurance organisation with which the Insured is registered.</li> </ul> <p><b>Should the Insured Person be put into Quarantine</b></p> <ul style="list-style-type: none"> <li>• the supporting document issued by the relevant local health authorities</li> </ul> <p><b>Should any other Chance Event occur</b></p> <ul style="list-style-type: none"> <li>• supporting documents to substantiate the Chance Event that makes it impossible to return on the originally scheduled dates and times for the Trip</li> </ul>

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# ASSISTANCE FOR THE INSURED PERSON

## OPTION 1 AND OPTION 3

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### SPECIFIC DEFINITIONS FOR THIS COVER

**PETS:** dogs and cats, **excluding any other animal**, provided that they have received their compulsory vaccinations. **Category 1 and 2 dogs will be excluded (Article L211-12 of the French Rural and Maritime Fishing Code).**

**EMERGENCY DENTAL CARE EXPENSES:** expenses for emergency dental care, as defined by the Mondial Assistance Medical Department.

**SEARCH EXPENSES:** expenses for operations undertaken by civil or military search and rescue organisations or specialist public or private organisations, which set out specifically to search for the Insured Person in a place that has no local organised rescue services.

**RESCUE EXPENSES:** transport expenses following search operations (after the Insured Person is found) from the place where the Accident occurred to the closest medical facility.

**ACCOMMODATION COSTS:** additional hotel costs, **with the exception of food and drink expenses.**

**FUNERAL EXPENSES:** expenses for initial preservation, handling and placement in coffin, specific transportation arrangements, preservation required by law, preparation and the simplest coffin, required for transportation and complying with local legislation, with the exception of expenses for burial (or cremation), embalming and the ceremony.

**MEDICAL EXPENSES:** medically prescribed pharmaceutical, surgical, practitioner's and hospital expenses required for diagnosing and treating an illness.

**HOME CARER:** Person who assists the ill Insured Person in carrying out basic daily actions (such as eating and going to the toilet) and possibly looks after them.

**The home carer cannot replace a healthcare professional, such as a nurse or doctor, in providing medical care.**

**EMERGENCY HOSPITALISATION:** a stay of over forty-eight (48) consecutive hours in a public or private hospital, for an emergency procedure, i.e. an unscheduled procedure which cannot be postponed.

**IMMOBILISATION:** requirement to stay completely at a Home, hereinafter "Immobilisation at Home", or at the Trip accommodation, following a visit by a Doctor and a medical certificate being issued.

**MEDICAL EMERGENCY:** unexpected medical event.

Definitions of the common terms for all types of cover appear in the "Common Definitions for all types of cover" chapter at the beginning of this policy.

### ADVICE TO TRAVELLERS



#### PLEASE NOTE

- **Minor children**

**Some types of holiday and some destinations are inappropriate for very young children. In view of the risks of them being affected by the travel length and conditions, the health situation, or even the climate, the family doctor or paediatrician should be consulted when planning the Trip.**

**Each minor child living in France and travelling Abroad alone or unaccompanied by one of their legal representatives must carry, in addition to their valid identity papers, an authorisation to leave the territory issued by one of their representatives.**

**In all cases, should a minor child be repatriated, Mondial Assistance cannot be held liable for any delay that may be required to legalise their administrative situation.**



## PLEASE NOTE

- **Pregnant women**

Due to risks that may endanger the health of women in advanced stages of pregnancy, airlines apply restrictions that vary from company to company, and that may change without notice. These can involve a medical assessment no more than forty eight (48) hours before Departure, presenting a medical certificate, requesting the company's medical approval and more.

If necessary, and if laid down in their policy, assistance companies will arrange and pay for air travel on the express condition that the doctors and/or airlines do not preclude this.

## 1. PURPOSE OF THE COVER

### ASSISTANCE DURING THE TRIP

When the Insured Person uses the Mondial Assistance Assistance service, Mondial Assistance is solely responsible for decisions about the nature and suitability of measures that can be taken, as well as any arrangements relating to them.

► Assistance should the Insured Person sustain an Illness or an Accidental Bodily Injury, or die

#### 1.1. Repatriation Assistance

Mondial Assistance will provide the following assistance:

- **Arranging and paying for repatriating the Insured Person should they sustain an Illness or an Accidental Bodily Injury, or be hospitalised**

Mondial Assistance will arrange and pay for repatriating the Insured Person to their Home in Europe or transporting them to the hospital that is closest to the Insured Person's Home and/or is the most suitable to provide the care required by their state of health. In that event, if the Insured Person so wishes, Mondial Assistance can then arrange return travel to their Home in Europe, as soon as their health condition so allows.

Should the Insured Person sustain an Illness linked to an Epidemic or a Pandemic, Mondial Assistance can arrange and pay for transporting them to the most suitable hospital for providing the care required by their health condition. If the Insured Person so wishes, Mondial Assistance can then arrange return travel to their Home in Europe, as soon as their health condition so allows.

- **Arranging and paying for return travel for a Travel Companion should the Insured Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic), Accidental Bodily Injury, be hospitalised or die**

When the repatriation of the Insured Person takes place more than twenty-four (24) hours before their initial return date, Mondial Assistance will, once its medical department approves this, arrange and pay for return travel to the Home of one of the insured persons travelling with them, provided that the methods originally scheduled for their return trip cannot be used or changed.

- **Reimbursement of telephone costs**

Mondial Assistance will reimburse the Insured Person for out-of-bundle telephone costs incurred by the Insured Person as a result of calls to the Assistance service of Mondial Assistance, up to the limit appearing in the Cover Table.



## PLEASE NOTE

Decisions will be made purely in consideration of the medical interests of the Insured Person, and Mondial Assistance Doctors, in agreement with local attending Doctors, will be solely responsible for making them.

Mondial Assistance Doctors will consult with the local medical facilities and, if necessary, with the Insured Person's regular Doctor, in order to gather information to help them make the best decisions for their health condition.

**The repatriation of the Insured Person will be decided on and overseen by medical staff who hold qualifications that are legally recognised in the country in which they usually practise their professional activity.**

**Only the medical interests of the Insured Person and compliance with health laws in force will be taken into consideration when making decisions about transport, transport methods and the location for any possible Hospitalisation.**

**If the Insured Person refuses to comply with the decisions made by the Mondial Assistance Medical Department, they absolve Mondial Assistance of any liability in relation to the consequences of this, particularly in cases involving returning by themselves or also should their health condition worsen, and lose all rights to benefits and compensation from Mondial Assistance.**

**Furthermore, under no circumstances may Mondial Assistance replace local emergency services, or pay the expenses incurred, except for those covered under the "Search and/or Rescue Expenses" cover.**

### 1.2. Assistance for Children

Should the Insured Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic) or an Accidental Bodily Injury, be hospitalised or die, when at least one child was accompanying them and no other member of their family of legal age is present with them, Mondial Assistance will assist as follows:

- **Arranging and paying for travel tickets to return the Children to their Home**

Mondial Assistance will, once its medical department approves this, arrange and pay for travel tickets for the Children travelling with the Insured Person to return them to their Home.

**AND/OR**

- **Arranging and paying for a return travel ticket for a person to accompany the Children for their return**

Mondial Assistance will pay for a return travel ticket for a close family member or friend residing in Europe to collect them at the holiday location and bring them back to their Home.

**The close family member or friend will pay the Accommodation Costs and food and drink expenses.**

### 1.3. Assistance for Named Persons

Should the Named Person sustain an Illness or an Accidental Bodily Injury, be hospitalised or die during the Insured Person's Trip, Mondial Assistance will provide its "Medical Information/Advice" Assistance service to the Named Person.

### 1.4. Assistance for Pets - Return Home

If the Insured Person is hospitalised locally as an emergency or if their state of health requires them to be repatriated, while their Pets are accompanying them, and no other person close to the Insured Person is able to look after them, Mondial Assistance will arrange and pay for the return travel ticket for a close family member or friend to collect them and bring them back to the Insured Person's Home in Europe.

**The Insured Person will pay the Accommodation Costs and food and drink expenses of the person chosen to bring back the animal, as well as the costs of the cage and the costs of transporting the animal.**

### 1.5. Presence of a close family member or friend with the Insured Person

Should the Insured Person be hospitalised locally for more than three (3) days, or more than forty-eight (48) hours if they are a minor or disabled person and are not accompanied by another adult member of their family during their Trip, Mondial Assistance will assist as follows:

- arranging and paying for a return travel ticket for a close family member or friend living in Europe, in order to get to the Insured Person;
- upon presentation of supporting documents and up to the limits appearing in the Cover Table, reimbursing the Accommodation Costs incurred by the close family member or friend until the date on which the Insured Person is repatriated, or is discharged from hospital if they can continue their Trip.

**This service cannot be combined with the "Arranging and paying for return travel for a Travel Companion" cover set out in Article 1.1 and the "Arranging and paying for a return travel ticket for a person to accompany the Children for their return" cover set out in Article 1.2.**

### 1.6. Charges for Emergency Hospitalisation Abroad

Should the Insured Person be hospitalised following an Illness (including an Illness linked to an Epidemic or a Pandemic),

Accidental Bodily Injury or Emergency Dental Care:

- **When the Insured Person belongs to a basic social security scheme or is registered with an insurance organisation:**

Mondial Assistance may directly pay expenses for unforeseen emergency hospitalisation, once its medical department approves this, and up to the amounts appearing in the Cover Table.

In that event, the Insured Person must take all the necessary steps to have these expenses reimbursed by their basic social security scheme, insurance company, or any insurance or services organisation and **immediately reimburse Mondial Assistance for all amounts that are received.**

If not, Mondial Assistance will be entitled to claim for costs and interest at the statutory rate.

**In order to be eligible for this service, the Insured Person must belong to a primary health insurance plan.**

**This service will cease on the date on which the Mondial Assistance Medical Department deems that the Insured Person can be repatriated.**

- **When the Insured Person does not belong to a basic social security scheme or is not registered with an insurance organisation:**

Mondial Assistance will provide an advance for expenses for unforeseen emergency hospitalisation, in consultation with the Mondial Assistance Medical Department, up to the limit appearing in the Cover Table

In that event, the Insured Person will repay this advance to Mondial Assistance within three (3) months of the date of their return from the Trip. After this period, Mondial Assistance will be entitled to claim the advance amount paid and, in addition, costs and interest at the statutory rate.

This advance is conditional on a promissory note being drawn up.

**This service will cease on the date on which the Mondial Assistance Medical Department deems that the Insured Person can be repatriated.**

#### 1.7. Emergency Medical Expenses Paid Abroad by the Insured Person



##### PLEASE NOTE

If the Insured Person pays Emergency Medical Expenses Abroad, Mondial Assistance will reimburse these Expenses up to the limit in the Cover Table.

In order to receive this reimbursement, the Insured Person must belong to a primary health insurance plan covering them for medical costs occurring Abroad for the entire duration of this Policy.

The Insured Person must be able to provide Mondial Assistance with the original reimbursement statements or letters of refusal from the health insurance organisation with which they are registered.

Should the Insured Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic), an Accidental Bodily Injury, or require Emergency Dental Care, Mondial Assistance will reimburse the Emergency Medical Expenses paid by the Insured Person after assistance from their basic social security scheme, health insurance scheme or any insurance or pension organisation:

- **Reimbursement of Emergency Medical Expenses (excluding Emergency Dental Care Expenses)**, up to the amounts appearing in the Cover Table, after the Excess appearing in this table is deducted.
- **Reimbursement of Emergency Dental Care Expenses**, up to the amounts appearing in the Cover Table, after the Excess appearing in this table is deducted.

**The cover limits for “Charges for Emergency Hospitalisation Abroad” and “Emergency Medical Expenses Paid Abroad by the Insured Person (including Emergency Dental Care Expenses)” cannot be combined.**

#### 1.8. Additional costs locally

Should the Insured Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic), or Accidental Bodily Injury, Mondial Assistance will assist as follows, up to the amounts appearing in the Cover Table:

- **Immobilisation locally**

When the Insured Person is immobilised or hospitalised locally following an Illness, an Accidental Bodily Injury or Hospitalisation, and when their condition does not require them to be repatriated or when repatriation is not immediate, Mondial Assistance will arrange Accommodation and pay the Accommodation Costs for the Insured Person and for insured members of their family or for a Travel Companion, provided that they remain with the Insured Person.

**This cover will only apply provided that no local accommodation has initially been scheduled and may not be combined with the cover 1.5 “Presence of a close family member or friend with the Insured Person”.**

- **Trip Extension while awaiting repatriation**

When the Insured Person is repatriated after the originally scheduled end date for the Trip, Mondial Assistance will arrange and pay the will arrange Accommodation and pay the Accommodation Costs for the Insured Person and for insured members of their family or for a Travel Companion.

- **Continuing the curtailed Trip**

When the Insured Person is immobilised or hospitalised locally but their health condition does not require them to be repatriated and their Trip is not over, Mondial Assistance will arrange transport and pay, or reimburse the Insured Person, for expenses incurred by them and the insured members of their family or a Travel Companion in order to resume the curtailed Trip, up to the limit of the amounts that Mondial Assistance would have incurred for their return to their Home in Europe.

#### 1.9. Search and/or Rescue Expenses

Upon receipt of the original invoice settled by the Insured Person, Mondial Assistance will reimburse the Search and/or Rescue Expenses incurred should the Insured Person disappear, up to the limit appearing in the Cover Table.

#### 1.10. Assistance should the Insured Person die

Should the Insured Person die, Mondial Assistance will arrange and pay for:

- **transportation of the body** from the place where the body is placed in a coffin to the premises of the funeral director operating the place of burial (or cremation) in Europe,
- **Funeral Expenses**, up to the limit appearing in the Cover Table,
- **These two (2) services are also provided should the Insured Person die as a result of an Illness linked to an Epidemic or a Pandemic.**

- **expenses to enable a family member to get to the deceased Insured Person**

When the Insured Person dies while alone at the Holiday location or accompanied by minor children, and/or if a member of their family needs to be present there in order to identify the body and/or to complete the formalities for burying or repatriating the body:

- Mondial Assistance will arrange and pay for return transport to enable a family member living in Europe to accompany the body;
- Mondial Assistance will, upon presentation of supporting documents and up to the limits appearing in the Cover Table, reimburse the Accommodation Costs incurred by such this person **until the date on which the Insured Person is repatriated.**

**This service cannot be combined with the “Arranging and paying for a return travel ticket for a person to accompany the Children for their return” cover set out in Article 1.2.**

#### ► Other assistance

#### 1.11. Early Return assistance

Before curtailing their Trip, the Insured Person must contact Mondial Assistance to obtain approval beforehand.

After obtaining approval, Mondial Assistance arranges and pays for:

- either the return Home of the Insured Person, their children, a family member travelling with them who is insured under this policy and a Travel Companion;
- or return transport for one of the insured persons under this policy,

provided that the originally scheduled return transportation in Europe cannot be used, and in the following cases:

#### **Returning the Insured Person should:**

- **The Named Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic) or Accidental Bodily Injury resulting in Emergency Hospitalisation;**
- **they need to attend the funeral of the Named Person** in Europe;
- there be **serious Material Damage** as a result of a fire, water damage, a climate event, a meteorological event or a natural event, **except for Natural Disasters**, or a burglary involving a Break-in, which directly affect the following real-estate property belonging to Insurer Person:
  - private property: the Insured Person’s primary or secondary residence,
  - professional property: their farm or their business premises if the Insured Person is a tradesperson, trader, business manager or if they are in a regulated profession,  
**and** requires their presence on site in order to implement precautionary measures and/or carry out administrative procedures associated with the damage;
- a **Natural Disaster** occurring at the location of the Insured Person’s Trip when:
  - the event involves Material Damage and/or Bodily Injury in the destination or holiday town(s)/city/cities,
  - the Insured Person did not know about the event before their Departure;
- **the Travel Companion die;**
- **the Travel Companion sustain an Illness or Accidental Bodily Injury** resulting in them being repatriated.

When the Travel Companion’s Illness is linked to an Epidemic or a Pandemic, it involves them being transported to the hospital that is most suitable for providing the care required by their state of health.



**Returning the Children should:**

- **The Insured Person disappear;**
- **they need to attend the funeral of the Named Person** in Europe;
- **The Named Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic) or Accidental Bodily Injury resulting in Emergency Hospitalisation;**
- **The Travel Companion die;**
- **The Travel Companion sustain an Illness or Accidental Bodily Injury** resulting in them being repatriated.

When the Travel Companion's Illness is linked to an Epidemic or a Pandemic, it involves them being transported to the hospital that is most suitable for providing the care required by their state of health.

**Returning the Travel Companion should:**

- **The Insured Person disappear;**
- **They need to attend the funeral of the Named Person** in Europe;
- **The Named Person sustain an Illness (including an Illness linked to an Epidemic or a Pandemic) or Accidental Bodily Injury resulting in Emergency Hospitalisation;**
- **Another Travel Companion die;**
- **Another Travel Companion sustain an Illness or Accidental Bodily Injury** resulting in them being repatriated.

When the Travel Companion's Illness is linked to an Epidemic or a Pandemic, it involves them being transported to the hospital that is most suitable for providing the care required by their state of health.

**1.12. Making medication available locally**

When the medical condition of the Insured Person holidaying Abroad requires them to take medication:

- **that has been prescribed before their Departure;**
- and**
- **which is essential for their current treatment;**
- and**
- **cannot be found at the location of the covered Trip,**

Mondial Assistance will assist as follows:

- either Mondial Assistance will look for equivalent medication and provide it to the Insured Person, provided that their prescribing Doctor agrees to it, when necessary,
- or Mondial Assistance will put in place a system that enables them to receive the treatment that they need.

**Mondial Assistance may not be held liable for delays caused by the transportation companies that were approached for shipping the medication, or for any possible unavailability of the medication.**

**The Insured Person will pay the costs of buying the medication and/or receiving treatment.**

Should Mondial Assistance provide an advance for the costs of purchasing the medication, the Insured Person will reimburse the costs to Mondial Assistance within three (3) months of the date of their return from the Trip. After this time period, Mondial Assistance will be entitled to claim expenses, and in addition, interest at the statutory rate.

**1.13. Delayed Return assistance**



**PLEASE NOTE**

**The services below will only be provided when the Trip has been booked with an Approved Organisation or Intermediary.**

The services under the "Assistance for the Insured Person" cover of this policy will apply until the Insured Person actually returns, up to the limits set out in the Cover Table, should one of the Events set out below **which makes it clearly impossible for the Insured Person to return on the originally scheduled dates and times** for their Trip occur:

- any other Chance Event.

**The Chance Event must:**

- be beyond the control of the Authorised Organisation or Intermediary for the Trip and/or the transportation operator, and
- have a direct causal link with it being impossible to return on the originally scheduled dates and times for their Trip.

## ASSISTANCE AFTER THE TRIP

### 1.14. Personal services

Mondial Assistance provides the Insured Person with additional services, provided that they request them within fifteen (15) days of their return to their Home, when one of the following events has occurred during their Trip:

**Should the Insured Person sustain an Illness or an Accidental Bodily Injury, or be hospitalised during the Trip,** resulting in Immobilisation at Home for more than forty-eight (48) hours on their return, Mondial Assistance offers the following services:

- **Home carer**

Mondial Assistance will arrange and pay for sending a home carer to the Insured Person's bedside, up to the limit set out in the Cover Table.

**The home carer cannot replace a healthcare professional, such as a nurse or doctor, in providing care.**

- **Domestic help**

If the Insured Person cannot carry out their usual household tasks, Mondial Assistance will source, contract and pay for domestic help, subject to local availability, over the period set out in the Cover Table, over four (4) weeks.

Each session provided by a domestic help provider lasts at least two (2) hours.

- **Meal delivery**

When the Insured Person is unable to leave their Home, Mondial Assistance will arrange and pay for, subject to local availabilities, the delivery of meals in packs of five (5) or seven (7) "breakfasts + dinners" up to the limit in the Cover Table.

This service will be set up within four (4) working days maximum. **This service is not provided in Corsica, and is not available on Saturdays.**

In regions not served, or when the meal pack is not suitable, Mondial Assistance may offer assistance from a home carer in order to prepare meals in the Insured Person's Home.

**The Insured Person will pay the costs of the meals.**

- **Shopping delivery,**

When the Insured Person is unable to leave their Home: Mondial Assistance will arrange and pay for shopping to be delivered, subject to local availabilities, for the period set out in the Cover Table.

This service will be set up within four (4) working days maximum.

**The Insured Person will pay the costs of the shopping.**

- **Childcare**

If the Insured Person has dependent children or grandchildren under sixteen (16) years old living in their Home, Mondial Assistance will arrange and pay for:

- their care at the Insured Person's Home between 7:00 am and 7.00 pm for a period of two (2) hours as a minimum, from Monday to Friday (except for public holidays), subject to local availabilities, for the period set out in the Cover Table.

This service is delivered by a home help, a childcare assistant or a carer. The person may, if no close family member or friend is available to help, take the children to school or to nursery and bring them home;

- transport for the children from the Insured Person's Home to the Home of a close family member or friend, named by the Insured Person, provided that the close relative lives in Mainland France and within a maximum of one hundred (100) km from the Insured Person's Home.

- **Assistance for Pets - Pet food**

When the Insured Person is unable to feed their pet and no other person close to the Insured Person is able to take care of it, Mondial Assistance arranges for a professional visit to their Home to feed the pet.

**The Insured Person will pay the costs of the pet food.**

**Should the Insured Person's private real-estate property be damaged,** Mondial Assistance will provide the Insured Person with the following services:

- **Assistance for Pets - Care**

Mondial Assistance will arrange and pay for:

- either care, by a professional, of the Insured Person's Pets away from the Insured Person's Home.

Care and food costs are covered up to the limit appearing in the Cover Table;

- or transportation, by a professional, of the Insured Person's Pets to the home of a close family member or friend, named by the Insured Person, who lives in Mainland France and within a maximum of one hundred (100) km from the Insured Person's Home.

**These two (2) services may not be combined.**

- **Emergency repairs**

Should there be Material Damage as a result of a burglary involving a Break-in, a fire, water damage or a natural event, affecting the Insured Person's primary or secondary residence of the Insured Person, Mondial Assistance will arrange and pay for, up to the limit appearing in the Cover Table, a plumber, locksmith or glazier, chosen based on how quickly they respond, after approval by the Insured Person, in order to carry out the emergency repairs.

- **Security guard**

Mondial Assistance will arrange and pay for the services of a security guard to monitor the Insured Person's Home prior to the interim measures.

**Should the Insured Person's private or professional real-estate property be damaged**, Mondial Assistance provides the Insured Person with the following services:

- **Liaison with Mondial Assistance's service providers**

Mondial Assistance can put the Insured Person into contact with its network of service providers, at the Insured Person's request.

**The Insured Person will pay the costs of repairs carried out by these service providers.**



**PLEASE NOTE**

These services are provided in Mainland France only and from Monday to Saturday (excluding public holidays), between 8:00 am and 7:00 pm. Unless mentioned otherwise, setting up Home assistance services may require advance notice of twenty-four (24) hours.

## 2. COVER EXCLUSIONS

In addition to the General Exclusions (except for article 12), and any exclusions featuring in the definitions, the following are also excluded:

► For all types of assistance cover:

- 2.1. any expense incurred without the prior approval of the Assistance Department of Mondial Assistance or any expense above the amount approved by Mondial Assistance;
- 2.2. the consequences of any incident relating to air travel booked by the Insured Person, operated by an airline that is blacklisted by the European Commission, regardless of the origin and destination locations;
- 2.3. the consequences of pre-existing, diagnosed and/or treated illnesses or injuries known on the date on which the insurance policy is taken out;
- 2.4. the consequences of a non-stabilised ailment being treated and from which the Insured Person is still convalescing;
- 2.5. the potential consequences (check-up, additional treatment and recurrence) of an ailment which led to repatriation in the six (6) months prior to the assistance request;
- 2.6. arranging and paying for the transport set out in Article 1.1 'Repatriation Assistance' for minor ailments or injuries that can be treated locally and do not prevent the Insured Person from continuing their Trip;
- 2.7. voluntary termination of pregnancy, any infertility treatment and any treatment related to assisted reproduction;
- 2.8. the Insured Person taking part in any sport as part of an official competition, along with any related training and preparation;
- 2.9. the Insured Person taking part in any sport as a professional or under a paid contract;
- 2.10. failure by the Insured Person to comply with official prohibitions and safety rules related to practising a sports activity;
- 2.11. consequences of an Accident occurring when the Insured Person takes part in any mechanical sports involving any land motor vehicle, as well as one of the following sports or leisure activities, whether individually or as part of an activity organised by a sports federation: scuba diving, canyoning, free diving, hunting, speleology, bungee jumping, white water activities, rock climbing, paragliding, parachuting, hang gliding, gliding, and any sport practised with or from an ultralight motorised aircraft in accordance with the French Civil Aviation Code;
- 2.12. any delay or discontinuation of treatment or therapy, attributable to the Insured Person;

- 2.13. ailments arising during trips undertaken for diagnosis and/or treatment;
- 2.14. driving land motor vehicles for which a driving licence higher than category B is required, and driving motorboats professionally;
- 2.15. requests for assistance relating to full-term delivery (from 37 weeks) that are not pathological for the mother and/or the newborn;
- 2.16. any usual consultation or follow-up examination (including gynaecological and paediatric examinations) and any post-trip monitoring treatment;
- 2.17. organ removal or transplantation;
- 2.18. failure by the Insured Person to comply with official travel bans issued by the authorities of the country of their Home or destination country.

► Under the “Charges for Emergency Hospitalisation Abroad” cover and “Emergency Medical Expenses Paid Abroad by the Insured Person” cover, the following are also excluded:

- 2.19. scheduled, predictable or postponed appointments, medical examinations or medical procedures, and any expenses not resulting from a Medical Emergency;
- 2.20. the costs of spa treatments, heliotherapy, weight-loss treatments, any “comfort” or aesthetic treatment, physiotherapy, hypnosis or acupuncture sessions;
- 2.21. costs for implanting internal, ocular, dental, hearing, functional, or other prostheses as well as the cost of devices;
- 2.22. vaccinations as well as any related consultations and medical examinations;
- 2.23. expenses resulting from care or treatment, the therapeutic nature of which is not recognised by French law;
- 2.24. expenses charged by local rescue agencies, excluding expenses covered by the “Search and/or Rescue Expenses” cover;
- 2.25. medical expenses incurred Abroad, when the Insured Person, on sick leave, has not obtained prior approval from their health insurance agency to travel Abroad.

► Under the “Delayed Return Assistance” cover, the following will also be excluded:

- 2.26. all expenses and services which are legally incumbent on the Authorised Organisation or Intermediary for the Trip or on the transportation operator;
- 2.27. Epidemics or Pandemics;

### 3. WHAT THE INSURED PERSON MUST DO IN ORDER TO USE THE ASSISTANCE SERVICE

#### 3.1. In order to request assistance

The Insured Person or a Third Party should contact Mondial Assistance:



**by telephone 24 hours a day, 7 days a week:**

- **From France:**  
on 01 42 99 02 02\* or
- **From outside France:**  
on +33 (1) 42 99 02 02\*

\* standard rate numbers

They will immediately be given a case number and should inform the assistance representative of:

- their policy number,
- their address, the telephone number which can be used to contact them, as well as the contact information for the persons who are looking after them, and allow the Mondial Assistance doctors to access all relevant medical information on the person who needs help from Mondial Assistance.

#### 3.2. For a reimbursement claim

In order to be eligible for reimbursement of expenses paid by the Insured Person with the agreement of Mondial Assistance, the Insured Person must send Mondial Assistance all of the supporting documents to help the company to determine the validity of the claim.



- either by post at the following address:  
**AWP France SAS**  
**Service Relations Clientèle (Customer Service Department) - RELAC01**  
**7 Rue Dora Maar**  
**CS 60001**  
**93488 Saint-Ouen Cedex**
  - or by telephone,  
**Monday to Friday**  
**between 9:00 am and 5:30 pm**  
 (Mainland France time zone):
    - From France:  
 on **01 42 99 08 83\*** or
    - From outside France:  
 on **+33 1 42 99 08 83\***
- \* standard rate numbers

Services that were not requested in advance and were not arranged by Mondial Assistance services cannot be reimbursed and will not be compensated

#### 4. LIMITS ON THE ASSISTANCE OF MONDIAL ASSISTANCE

Mondial Assistance acts in compliance with national and international laws and regulations.

Its services may only be provided once approval has been obtained from the relevant administrative authorities.

Furthermore, Mondial Assistance cannot be held liable for delays or impediments to the performance of the agreed assistance services as a result of a case of force majeure or events such as strikes, riots, civil unrest, restrictions on free movement of goods and persons, sabotage, terrorism, Civil or Foreign War, known political instability, reprisals, embargoes, economic sanctions (list of restrictive measures for each country available on the website of the French Ministry of the Economy and Finance: <https://www.tresor.economie.gouv.fr/Ressources/sanctions-financieres-internationales>), consequences of the effects of radioactive sources, Natural Disasters or any other act of God.

Information for each country is also available in the “Advice for travellers” section on the French Ministry for Foreign Affairs and International Development’s website: <http://www.diplomatie.gouv.fr/fr/cconseils-aux-voyageurs/conseils-par-pays/>.



#### PLEASE NOTE

Mondial Assistance arranges and pays for the Insured Person’s covered transport up to the limit of the cost of first-class train fares and/or economy class flights, or suitable medical transportation.

In every case, Mondial Assistance takes ownership of any tickets that are not used by the Insured Person. The Insured Person will return them to Mondial Assistance or to repay it the amount reimbursed to them by the organisation that issued these tickets.

#### 5. SUPPORTING DOCUMENTS TO BE PROVIDED

Based on the assistance services implemented, Mondial Assistance will inform the Insured Person of the supporting documents that must be provided to support their claim:

##### COVERED SERVICES

##### Assistance for the Insured Person

##### SUPPORTING DOCUMENTS TO BE PROVIDED

- the original used or unused transport tickets (including boarding passes for flights)
- a death certificate, where applicable,
- supporting documents substantiating Named Person status (supporting documents substantiating the relationship with the Insured Person or supporting documents substantiating that this person was named, prior to the Trip, as the person responsible for looking after the children or as the professional replacement), where applicable
- a copy of the booking form for the Trip, where applicable
- after assessment of the case, any other supporting document requested by Mondial Assistance.

COVERED SERVICES	SUPPORTING DOCUMENTS TO BE PROVIDED
<b>Reimbursement of Emergency Medical Costs Abroad</b>	<ul style="list-style-type: none"> <li>• copies of the medical bill(s) paid by the Insured Person</li> <li>• a copy of the Social Security reimbursement slip</li> <li>• the original reimbursement slip from the health insurance scheme and/or any insurance or pension organisation</li> <li>• after assessment of the case, any other supporting document requested by Mondial Assistance.</li> </ul>
<b>Reimbursement for Search/Rescue Expenses</b>	<ul style="list-style-type: none"> <li>• the original paid invoice for the Search/Rescue Expenses</li> </ul>
<b>Delayed Return assistance</b>	<ul style="list-style-type: none"> <li>• supporting documents substantiating the Covered Event that makes it clearly impossible to return on the originally scheduled dates and times for the Trip,</li> <li>• your original tickets</li> </ul>
<b>Reimbursement of Accommodation Costs</b>	<ul style="list-style-type: none"> <li>• the original paid invoice for the Accommodation Costs</li> </ul>

# GENERAL EXCLUSIONS

In addition to the specific exclusions appearing for each type of cover and any exclusions appearing in the definitions, the Insurer will never insure the consequences of the following circumstances and events:

1. deliberate damage of any kind caused or instigated by the Insured Person or with their complicity, or following gross negligence or wilful misconduct by the Insured Person (Article L113-1(2) of the French Insurance Code), except in cases of self-defence or in order to assist a person in danger;
2. criminal convictions against the Insured Person, as well as confiscation of financial assets, arrest and imprisonment;
3. suicide or attempted suicide by the Insured Person;
4. damage as a result of the Insured Person consuming alcohol and/or the Insured Person using non-medically prescribed medication, drugs or narcotics listed in the French Public Health Code;
5. unless otherwise stated in the cover, damage resulting from a Civil War or a Foreign War, riots, looting, popular movements, coups d'état, hostage taking or kidnapping;
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, or an accident or malfunction taking place on a site that transforms the nucleus of atoms;
7. defaults of any kind, including financial defaults, by the Authorised Organisation or Intermediary for the Trip or the transportation operator, making it impossible for the transportation operator to fulfil its contractual obligations, along with any event for which either the Trip organiser or the transportation operator may be held liable, unless otherwise stipulated in the cover;
8. restriction of free movement of individuals and goods, airport closures and border closures;
9. Bodily Injuries, Material Damage and Immaterial Damage caused by air, water or soil pollution and/or pollution caused by human activity and any other damage to the environment;
10. damage as a result of economic sanctions or embargoes that apply to countries subject to prior review and prevent the performance of this insurance policy.

The following are also excluded:

11. unless otherwise stated in the cover, the consequences of an Epidemic or a Pandemic;
12. the consequences exposure to infectious biological agents, chemical agents such as poison gas, incapacitating agents, radioactive agents, or neurotoxic agents or agents with residual neurotoxic effects, which result in quarantine or specific preventive or monitoring measures or recommendations by the international health authorities or local health authorities;
13. trips undertaken against the advice of the Insured Person's Doctor;
14. failure to present the identity documents required to access the booked transport and/or administrative documents required for customs formalities, or non-compliant identity documents;
15. trips in isolated regions (accessible only to emergency vehicles), expeditions, mountaineering without a qualified mountain guide or above 3,000m, any amateur or professional competition (including training and preparation) for any motor sport, duels and fights (except in self-defence);
16. any costs or situation not substantiated by suitable supporting documents;
17. any pre-existing damage for which the Operative Event occurred before this policy started.

# ADMINISTRATIVE PROVISIONS

## 1. APPLICABLE LEGISLATION AND LOCATION OF THE POLICY

This policy is governed by the French Insurance Code, **except for the Assistance Cover**, and the General Terms and Conditions. The General Terms and Conditions are drawn up in French.

Since this involves transactions carried out on a website hosted in France, the virtual space made up of the pages on the site [www.ouest-assurances-plaisance.fr](http://www.ouest-assurances-plaisance.fr) is deemed to be located in French territory and policies taken out on it are therefore located in France, notwithstanding the protection given to consumers under the laws of the countries where consumers normally live.

## 2. CANCELLATION OPTION

The Insured Person may exercise a cancellation option after taking out an insurance policy.

### a. CANCELLATION OPTION

#### • Multi-insurance

Under Article L112-10 of the French Insurance Code, the Insured Person who takes out, for non-professional purposes, an insurance policy supplementing goods or services sold by an intermediary may cancel this Policy, at no expense or penalty, when it has not been executed in full or when the Insured Person has not made a claim, **if they provide proof of prior cover** for one of the risks covered by the Policy. This cancellation must occur within fourteen (14) calendar days from the date on which this Policy is entered into.

#### • Remote sales

Under Article L 112-2-1 of the French Insurance Code, a cancellation option applies to insurance policies taken out remotely, in particular sold online, without the parties to the policy being simultaneously physically present, during cold calling or outside the seller's usual place of business.

**This cancellation option does not apply to travel or baggage insurance policies or to similar short-term insurance policies with a duration of less than one (1) month.** The term of the insurance policy runs between the date on which it was taken out and the date on which all types of cover end.

### b. PROCEDURE FOR EXERCISING THE CANCELLATION OPTION

When the insurance policy is eligible for the cancellation option under the conditions set out above, the Insured Person may exercise this option by returning to "OUEST ASSURANCES", a registered letter with acknowledgement of receipt, duly dated and signed, within fourteen (14) calendar days of the date on which this Policy is entered into.

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

"I, the undersigned, surname, first name, date and place of birth, would like to cancel the cover under insurance policy no. ... which I took out with AWP P&C on ... (Date).

Signed in ... (Place). On... (Date) and Signature: ...".

When cancelling on the grounds of multi-insurance, the Insured Person must enclose, along with their request, supporting documents substantiating the existence of a current insurance policy covering risks similar to this policy.

If the Insured Person exercises this option, the policy will be terminated on the date that it starts. The Insured Person will be reimbursed the corresponding premium within thirty (30) days of the date on which their cancellation request is received.

The cancellation option may not be exercised if the Insured Person has implemented this cover in this insurance policy as part of a Claim submitted within fourteen (14) calendar days, and, as a result, no premium will be reimbursed in such a case.

## 3. APPLICABLE PENALTIES SHOULD THERE BE MISREPRESENTATION WHEN TAKING OUT THE POLICY

**Any non-disclosure or intentional misrepresentation by the Insured Person in the statement of risk is punishable by the policy being rendered null and void under the conditions set out in Article L113-8 of the French Insurance Code.**

**Any omission or inaccurate statement by the Insured Person when their bad faith has not been proven will be punished under the conditions set out in Article L113-9 of the French Insurance Code:**

#### • if it is ascertained before any Claim:

**the Insurer will be entitled to:**

— either continue the policy with an increase in the premium,

— or terminate the policy within ten (10) days by registered letter, by reimbursing the overpaid share of the premium.



- if it is only ascertained after the Claim: the Insurer may reduce the compensation in proportion to the amount of premium paid compared with the amount of premium that would have been due if the risk had been declared completely and precisely.

#### 4. APPLICABLE PENALTIES SHOULD THERE BE INTENTIONAL MISREPRESENTATION ON THE CLAIM DATE

Any fraud, non-disclosure or intentional misrepresentation by the Insured Person about the circumstances or consequences of a claim will result in any entitlement to benefits or compensation for this Claim being lost.

#### 5. DAMAGE ASSESSMENT

The causes and consequences of the Claim will be assessed by mutual agreement and, if not, by jointly agreed expert assessment, subject to the respective rights of the Insurer and the Insured Person. The fees for this expert assessment will be shared between the parties.

If the parties are unable to agree on selecting the third-party expert, the Presiding Judge of the Tribunal de Grande Instance [Regional Court] of the location of the Policyholder's Home will appoint one.

This appointment will be made in a written request signed by the Insurer or by only one of the parties, with the other having been summoned by registered letter.

#### 6. COMPENSATION & REIMBURSEMENT

##### ► ADDRESS FOR SENDING SUPPORTING DOCUMENTS TO BE PROVIDED SHOULD A CLAIM BE MADE

For each of the following types of cover, the supporting documents should be sent to the addresses below:

"Trip Cancellation or Change" cover, "Missed Transport" cover, "Delayed Return" cover and "Trip Curtailment" cover	"Assistance for the Insured Person" cover
<p>The supporting documents can be uploaded directly to the following website  <a href="https://indemnisations.mondial-assistance.fr">https://indemnisations.mondial-assistance.fr</a>  or sent by post to the following address:  <b>AWP France SAS</b>  <b>Service Indemnisation Assurances (Insurance Compensation Department) - DOP01</b>  <b>7 Rue Dora Maar</b>  <b>CS 60001</b>  <b>93488 Saint-Ouen Cedex</b></p>	<p><b>AWP France SAS</b>  <b>Service Relations Clientèle (Customer Service Department) - RELAC01</b>  <b>7 Rue Dora Maar</b>  <b>CS 60001</b>  <b>93488 Saint-Ouen Cedex</b></p>

##### ► SETTLING CLAIMS

###### a. Calculating the compensation

When the invoices provided are not denominated in euros, the compensation amount will be based on the exchange rate applying on the date on which the compensation is calculated.

###### b. Time period

Once the Insured Person's case is concluded, their compensation will be paid out within the ten (10) days following the agreement between the Insurer and the Insured Person, or the enforceable judicial decision.

#### 7. CUMULATIVE INSURANCE

If the Insured Person is covered for the same risks with other insurance companies, they must inform the Insurer and provide them with their contact information and the scope of their cover, under Article L121-4 of the French Insurance Code.

The Insured Person may receive compensation for their damage by contacting the Insurer of their choice.

**These provisions do not apply to assistance services.**

## 8. SUBROGATION IN THE INSURED PERSON'S RIGHTS AND ACTIONS

In return for payment of the compensation and up to the amount of this compensation, the Insurer will become the beneficiary of the rights and legal actions that the Insured Person had against any party liable for the Claim, under Article L121-12 of the French Insurance Code.

If, due to the Insured Person's actions, the Insurer can no longer perform this action, it may be discharged of all or part of its obligations to the Insured Person.

**These provisions do not apply to assistance services.**

## 9. PERIOD OF LIMITATION

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

- Article L114-1 of the French Insurance Code

"Any legal action arising from the insurance policy **will be covered by a period of limitation of two years** from the event giving rise to it.

However, this period will run:

- 1) Should there be non-disclosure, omission or misrepresentation in relation to the risk, only from the date on which the Insurer became aware of it;
- 2) Should there be a claim, only from the date on which the relevant parties became aware of it, if they prove that they were unaware up until then.

When the legal action by the Insured Person against the Insurer is due to redress by a Third Party, the Period of Limitation will run only from the date on which that Third Party filed legal proceedings against the Insured Person or the Insured Person paid out the compensation.

The Period of Limitation will be increased to ten years for life-insurance policies when the beneficiary is a person other than the policyholder and, in personal accident insurance policies, when the beneficiaries are the deceased Insured Person's legal successors.

For life-insurance policies, notwithstanding the provisions of section 2, legal action by the beneficiary will be covered by a period of limitation of a maximum of thirty years from the Insured Person's death."

- Article L114-2 of the French Insurance Code

"The period of limitation will be interrupted by one of the ordinary grounds for interrupting the period of limitation and by the appointment of an expert following a claim. The period of limitation for the legal action may also be interrupted by a registered letter or an electronically registered e-mail, with acknowledgement of receipt, being sent by the Insurer to the Insured Person, in relation to legal action for paying the premium, and by the Insured Person to the Insurer in relation to paying the compensation."

- Article L 114-3 of the French Insurance Code

"By way of derogation from Article 2254 of the French Civil Code, the parties to the insurance policy may not, even by mutual agreement, either amend the duration of the period of limitation or add to the causes for suspension or interruption thereof."

## ADDITIONAL INFORMATION:

The ordinary grounds for interrupting the period of limitation are set out in Articles 2240 et seq. of the French Civil Code, including: recognition by the debtor of the right of the person against whom they were claiming, legal action, even in summary proceedings, and the act of compulsory enforcement.

For a full list of ordinary grounds for interrupting the period of limitation, please take a look at the aforementioned articles of the French Civil Code.

## 10. COMPLAINTS HANDLING PROCEDURES

When an Insured Person is dissatisfied with the way that their claim has been handled, their first course of action should be to inform their usual contact so that the reason for this dissatisfaction can be understood and solutions can be sought.

Should there be a dispute about the solutions put forward, the Insured Person may send a complaint to the following address:

[reclamation@votreassistance.fr](mailto:reclamation@votreassistance.fr)

(Or send a letter to AWP France SAS, Service Réclamations (Complaints department), TSA 70002 - 93488 Saint-Ouen Cedex)

The Insured Person will receive an acknowledgement of receipt within ten (10) working days (excluding Sundays and public holidays) from the date on which the complaint is received, unless a response to the complaint is sent within this period.

A response will be provided no later than two (2) months after the date on which the complaint is received, unless special circumstances arise; in that event, the Insurer will keep the Insured Person informed.

After making a complaint to AWP P&C, and if the dispute persists, the Insured Person may then refer the complaint to the independent ombudsman, at the following address:

**LMA**

**TSA 50110**

**75441 Paris Cedex 09**

The Insured Person's request to La Médiation de l'Assurance must, if where applicable, be made within one (1) year of their written complaint to AWP P&C at the latest.

Insurance companies belonging to the FFA have established a system to enable Insured Persons and third parties to access a mediation procedure for settling their disputes. This system is governed by the Insurance Mediation Charter.

Complaints relating to policies taken out by individuals over the internet may be submitted to the European Online Dispute Resolution platform, which may be accessed at the following address: <https://webgate.ec.europa.eu/odr>.

## **11. LEGAL JURISDICTION**

Any disputes raised against AWP P&C concerning this policy will be exclusively submitted to the competent French courts and all notices should be sent by registered post with acknowledgement of receipt, to the address shown below in Article 23.

## **12. PERSONAL DATA PROTECTION**

The processing of personal data is governed by the Amended French Law on Data Protection and Civil Liberties of 6 January 1978 and Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.

AWP P&C is the data controller for the personal data collected for the purposes of taking out, managing and implementing policies.

These data are stored for the period required for executing the policy and in accordance with the provisions relating to the period of limitation. Only managers of assistance services and/or insurance cover may use them and they may be disclosed to data processors, located inside or outside the European Union.

Under the legislation and regulations applying for data protection matters, the Insured Person may exercise their right to access data about them or have them corrected by contacting: [informations-personnelles@votreassistance.fr](mailto:informations-personnelles@votreassistance.fr).

The Insured Person is aware of the "Bloctel" cold-calling opt-out list, on which they may be included: <https://conso.bloctel.fr/>.

For more information, please see the Privacy Statement explaining, among other things, how and why personal data are collected. The most recent version was given to the Insured Person when this policy was taken out.

**As part of its risk management policy and anti-fraud activities, AWP France SAS reserves the right to review all information and, if necessary, to inform the competent authorities in accordance with the legislation in force.**

## **13. REGULATORY AUTHORITY**

The body responsible for the regulation of AWP P&C is the Autorité de Contrôle Prudentiel et de Résolution [French insurance industry regulatory authority], 4 Place de Budapest, CS 92 459, 75436 Paris Cedex 09 - [www.acpr.banque-france.fr](http://www.acpr.banque-france.fr).

## **14. LEGAL INFORMATION**

The cover is provided by:

### **AWP P&C**

Société anonyme [Corporation] with a share capital of €17,287,285.00

Bobigny Trade and Companies Register (RCS) 519 490 080

Registered office: 7 Rue Dora Maar - 93400 Saint-Ouen

Private company governed by the French Insurance Code

And is implemented by:

### **AWP FRANCE SAS**

Société par actions simplifiée [Simplified joint stock company] with a share capital of €7,584,076.86

Bobigny Trade and Companies Register (RCS) 490 381 753

Registered office: 7 Rue Dora Maar - 93400 Saint-Ouen

Insurance broking firm - French Register of Insurance Intermediaries (ORIAS) No. 07 026 669 - <http://www.orias.fr/>

# PRIVACY STATEMENT

## We take the security of your personal data very seriously

**AWP P&C**, an entity of Allianz Partners SAS, is an insurance company approved by the **Autorité de contrôle prudentiel et de résolution [French insurance industry regulatory authority, ACPR]**, offering insurance products and services. Protecting your privacy is our number one priority. This Privacy Statement will explain how we collect personal data, what type of data we collect and why, with whom we share them and to whom we disclose them. Please read this statement carefully.

## 1. WHO IS THE DATA CONTROLLER?

The data controller is the person, natural or legal, who controls and is responsible for the storage and use of personal data, in paper or electronic format. **AWP P&C** ("We", "Our") is the data controller, as defined by the applicable data protection laws and regulations.

## 2. WHICH PERSONAL DATA ARE COLLECTED?

We will collect and process various types of personal data about you, as follows:

- identification data for persons who are party to, affected by or involved in the policy and
- any other data required for drawing up and/or executing the policy.

In doing so, we may be required to collect and process "sensitive personal data" about you.



### PLEASE NOTE

**By taking out this policy, you are agreeing to disclosing the information listed in this privacy statement to any third party for whom personal data may be sent to us (such as other Insured Persons, beneficiaries, third parties involved in the insured loss and persons that must be notified in an emergency) and you agree not to disclose this information otherwise.**

## 3. HOW ARE MY PERSONAL DATA COLLECTED AND PROCESSED?

We will collect and process the personal data that you send to us and personal data that we receive from third parties (as explained below) for a number of purposes and provided that you explicitly consent to this, unless this is not required by applicable laws and regulations, as stated below:

Purpose	Is my explicit consent necessary?
<ul style="list-style-type: none"><li>• Getting a quotation and taking out the insurance policy</li></ul>	<ul style="list-style-type: none"><li>• No, as these processing activities are required for implementing the insurance policy to which you are party and for taking the required measures prior to entering into this policy.</li></ul>
<ul style="list-style-type: none"><li>• Administration for the insurance policy (such as handling complaints, investigations and estimates required for establishing that the Covered Event occurred and the amount of compensation to be paid or the type of assistance to be provided)</li></ul>	<ul style="list-style-type: none"><li>• Yes, if necessary. However, in circumstances where we need to process your personal data for handling your complaint, we will not request your explicit consent.</li></ul>
<ul style="list-style-type: none"><li>• In order to conduct quality checks on the services provided, in order to ascertain, and ideally improve, your level of satisfaction</li></ul>	<ul style="list-style-type: none"><li>• No. We have a legitimate interest in contacting you after handling a request or providing a service so that we can make sure that we have fulfilled our contractual obligations to your satisfaction. However, you will be entitled to object to this by contacting us as set out in section 9 below.</li></ul>
<ul style="list-style-type: none"><li>• In order to meet all statutory obligations (such as obligations deriving from laws relating to insurance policies and insurance activities, regulations on tax, accounting and administrative obligations)</li></ul>	<ul style="list-style-type: none"><li>• No, as these processing activities are specifically and legally authorised.</li></ul>

Purpose	Is my explicit consent necessary?
<ul style="list-style-type: none"> <li>For monitoring purposes, in order to adhere to statutory obligations or internal procedures</li> </ul>	<ul style="list-style-type: none"> <li>No. We may process your data as part of internal or external audits, which may be required either by law or our own internal procedures. We will not request your consent for these processing activities if they are justified under the regulations in force or for the purposes of our legitimate interest. However, we will ensure that only personal data that are strictly required will be used and that they will be processed in complete confidentiality.</li> </ul> <p>Internal audits will generally be conducted by our parent company, Allianz Partners SAS (7 Rue Dora Maar, 93400 Saint-Ouen, France).</p>
<ul style="list-style-type: none"> <li>In order to produce statistical and qualitative analyses based on compensation claim data and frequency</li> </ul>	<ul style="list-style-type: none"> <li>If we carry out one of these processing activities, the personal data used will be rendered anonymous. Therefore, any such 'anonymous' data will no longer be considered as 'personal' data and your consent will not be required.</li> </ul>
<ul style="list-style-type: none"> <li>For debt recovery management (for example, in order to demand payment of the premium, debts from third parties or distribute the compensation amount among the various insurance companies covering the same risk)</li> </ul>	<ul style="list-style-type: none"> <li>No, if processing your data (even if this involves sensitive categories of personal data) is required for establishing, exercising or protecting rights in legal proceedings, which we may also invoke in respect of our legitimate interest.</li> </ul>
<ul style="list-style-type: none"> <li>To introduce you to products similar to those you have previously taken out with AWP P&amp;C. You can object to this at any time by contacting us as described in section 9.</li> </ul>	<ul style="list-style-type: none"> <li>No, insofar as prospecting with customers who have already taken out a similar insurance product is expressly and legally authorised.</li> </ul>
<ul style="list-style-type: none"> <li>In order to prevent and combat fraud and money laundering, and comply with regulations applying to economic sanctions, including, where applicable and as an example, comparing your information with information featuring in previous claims, or verifying the current claim submission procedures.</li> </ul>	<ul style="list-style-type: none"> <li>No. Detecting and preventing fraud and money laundering, as well as complying with the regulations applying to economic sanctions, will be a legitimate interest for the Data Controller. Therefore, we will be entitled to process your data for this purpose without having obtained your consent first.</li> </ul>
<ul style="list-style-type: none"> <li>In order to transfer risks via reinsurance and co-insurance</li> </ul>	<ul style="list-style-type: none"> <li>We may process and share your personal data with other insurance or reinsurance companies, with whom we have signed or will sign co-insurance or reinsurance agreements.</li> </ul> <p>Co-insurance is when more than one insurance company covers the risk through a single policy, with each company then assuming a percentage of the risk or sharing the types of cover between them.</p> <p>Reinsurance is the process of "subcontracting" the cover for a part of the risk to a third-party reinsurer. However, this is an internal agreement between us and the reinsurer, and you have no direct contractual relationship with the reinsurer.</p> <p>These risk transfers occur for the purposes of the legitimate interests of insurance companies, which are generally specifically authorised by law (including the sharing of personal data strictly required for this purpose)</p>

As mentioned above, for the purposes stated above, we will process the personal data about you that we receive from our commercial partner **Ouest Assurances**.

For the purposes stated above for which we have indicated that your express consent is not required or in cases where we need your personal data for the purpose of taking out your insurance and/or managing your claim, we will process your personal data on the basis of our legitimate interests and/or in accordance with our statutory obligations.

Your personal data will be required for any purchase of our products and services. If you do not want to provide us with these data, we will not be able to guarantee you access to the products and services which you have requested or which are likely to interest you, or to suggest services to you which are tailored to your specific requirements.

#### 4. WHO IS ABLE TO ACCESS MY PERSONAL DATA?

We will ensure that your personal data will be processed in compliance with the purposes set out above.

For the stated purposes, your personal data may be disclosed to the following parties, operating as third-party data controllers:

- public sector bodies, other Allianz group companies, other insurers and reinsurers.

For the stated purposes, your personal data may be disclosed to the following parties, operating as data processors under our responsibility:

- other Allianz group companies (including AWP France SAS), technical consultants, experts, lawyers, claims adjusters, repairers, service providers, doctors and service companies to which we outsource our operations (claims, IT, postal services and document management).

Finally, we may be required to share your personal data in the following cases:

- in planned or actual cases of restructuring, mergers, sales, joint ventures, assignments, transfers or other arrangement relating to all or part of our business, assets or securities (including in connection with insolvency or other similar proceedings); and
- in order to comply with any legal obligations, including obligations arising from the ombudsman's decisions should you submit a complaint about any of our products or services.

#### 5. WHERE ARE MY PERSONAL DATA PROCESSED?

Your personal data may be processed both within and outside of the European Union (EU) by the parties specified in section 4, which are always subject to contractual restrictions relating to privacy and security, in accordance with applicable data protection laws and regulations. We will not disclose your personal data to parties which are not authorised to process them.

Any transfer of your personal data for processing outside of the EU by another Allianz Group company will be performed following the internal company rules approved by the Regulatory Authority to which the Allianz Group belongs, establishing suitable rules for protecting personal data and legally binding on all companies in the Allianz Group. Allianz's internal corporate rules and the list of group companies that comply with them are available here [https://www.allianz-partners.com/en\\_US/allianz-partners---binding-corporate-rules-.html](https://www.allianz-partners.com/en_US/allianz-partners---binding-corporate-rules-.html). Where Allianz's internal corporate rules do not apply, we will take measures to ensure that the transfer of your personal data outside of the EU will be performed with a suitable level of protection, just as if it were a transfer within the EU. You can find out about the safeguards that we implement for this type of transfer (for example, standard contractual clauses) by contacting us as set out in section 9.

#### 6. WHAT ARE MY RIGHTS IN RELATION TO MY PERSONAL DATA?

Where permitted by applicable law or regulations, you will be entitled to:

- access your personal data and discover their origin, the objectives and purposes for processing these data, information about the data controller(s), the data processor(s) and the recipients of any data that may be disclosed;
- withdraw your consent at any time, in situations where it is required for processing your personal data;
- update or correct your personal data so that they are always accurate;
- delete your personal data from our systems if storing them is no longer required for the purposes set out above;
- restrict processing of your personal data in certain circumstances, for example, if you have contested the accuracy of your personal data, for the period required by our departments in order to verify the accuracy of your personal data;
- obtain your personal data in an electronic format, for your personal use or for use by your new insurer; and
- submit a complaint to our company and/or the competent data protection authority - Commission Nationale de l'Informatique et des Libertés (French data protection authority, CNIL).

You may exercise these rights by contacting us as set out in section 9.

#### 7. HOW CAN I OBJECT TO MY PERSONAL DATA BEING PROCESSED?

Where permitted by applicable law or regulations, you will be entitled to object to your personal data being processed by our department, or to request our company to stop processing these data (including for direct marketing purposes). Once your request has been sent, we will no longer process your personal data unless permitted by applicable laws or regulations.

You may exercise this right in the same way as your other rights set out in section 6.

#### 8. HOW LONG WILL YOU BE STORING MY PERSONAL DATA?

We will only store your personal data for as long as necessary for the purposes set out in this privacy statement and then they will be deleted or anonymised when no longer required. Please find below some of the retention periods which apply to the purposes set out in section 3 above.

- For a period of two (2) years from the end date for the insurance policy
- Should there be a Claim - two (2) years from the Claim being settled.

- Should there be a Claim involving Bodily Injury - ten (10) years from the Claim.
- For any information on claims - two (2) years from the date on which the claim is received.
- For any information about the policy - two (2) years from expiry, termination or cancellation.

However, please be aware that additional specific obligations or events may sometimes cancel or alter these periods, such as ongoing regulatory disputes or investigations, which may replace or suspend these periods until the case is closed and the applicable review or appeal period has expired. In particular, retention periods based on periods of limitation for legal action can be suspended and subsequently resume.

## **9. HOW CAN I CONTACT YOU (FOR MATTERS RELATING TO PERSONAL DATA ONLY)?**

If you have any questions about how we use your personal data, you can contact us by email or post:

AWP France SAS

Département Protection des Données Personnelles (Data Privacy Department)

7 Rue Dora Maar - 93400 Saint-Ouen

Email: [informations-personnelles@votreassistance.fr](mailto:informations-personnelles@votreassistance.fr)

## **10. HOW OFTEN DO YOU UPDATE THIS PRIVACY STATEMENT?**

We regularly review this Privacy Statement.

## How can we help?\*

\* Besoin d'aide ?

AWP P&C

SA (plc) - Share capital: €17,287,285.00 - Bobigny Trade and Companies Register No. 519 490 080  
Registered office: 7 Rue Dora Maar, 93400 Saint-Ouen - Company governed by the French Insurance Code



# TRAVEL INSURANCE

Insurance product information document

Company: AWP P&C – French insurance company

Product: OUEST ASSURANCES COVER - 602803



**This document provides an overview of the main types of cover and exclusions for the policy. It does not take into account your specific requests and requirements. The pre-contractual and contractual documents will provide complete information about this product.**

## What type of insurance is this?

The OUEST ASSURANCES Cover insurance product is a temporary policy for any individual that has booked a cruise or boat hire, and based on the option taken out, will provide insurance coverage and assistance services.



### What is insured?

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

#### Trip Cancellation or Change

Reimbursement of Cancellation Fees (Limit for cruises: €3,000 per Insured Person and €15,000 per event. Limit for boat hire: €40,000 per event)

#### Assistance for the Insured Person

Repatriation assistance

Assistance for children who are minors

Accommodation Costs of a family member (limit: €50 per day for a maximum of 10 days, i.e. a maximum of €500)

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

Assistance should there be a death: repatriation of the body, funeral expenses (limit: €2,300)

#### Trip Curtailment

Payment of compensation equal to the amount for the unused accommodation (number of nights), excluding travel (Limit for cruises: €3,000 per Insured Person and €15,000 per event). Limit for boat hire: €40,000 per event)

#### Missed Transport

Reimbursement of costs for a new ticket or costs for changing the initial transport (limit: €500 per Insured Person and €2,500 per event)

#### Delayed Return

Reimbursement of additional costs should the Trip be extended (limit €840 on receipts or €280 without receipts)

Reimbursement of additional transport costs



### What is not insured?

- ✗ Individuals with their home outside Europe
- ✗ Trips for more than 2 consecutive months
- ✗ Rented accommodation for more than 12 people



### Are there any exclusions to the cover?

#### Main exclusions:

- ! Damage as a result of intentional misconduct by the Insured Person, suicide or attempted suicide by the Insured Person
- ! Damage as a result of the Insured Person consuming alcohol and/or the Insured Person ingesting non-medically prescribed medication, drugs or narcotics
- ! Damage resulting from a Civil War or a Foreign War, riots, looting, popular movements, coups d'état, hostage taking or strikes
- ! The consequences of a condition which is being still treated, for which the Insured Person is convalescing, as well as pre-existing illnesses or injuries diagnosed and/or treated, as well as elective surgery which resulted in hospitalisation during the 6 months prior to the request for assistance
- ! Voluntary termination of pregnancy, childbirth, in vitro fertilisation procedures and their consequences
- ! The Insured Person taking part in any sport as a professional or under a paid contract, including preparatory training
- ! Unless otherwise stated in the cover, the consequences of an Epidemic or a Pandemic.
- ! The consequences of local health situations, pollution, meteorological events, climate events or natural disasters

#### Main restrictions:

- ! An amount set out by the policy may remain payable by the Insured Person (Excess)



### Where am I covered?

- ✓ The cover applies worldwide, **with the exception of North Korea and Countries Not Covered.** An updated list of all Countries Not Covered is available on the Mondial Assistance website, at the following address: <http://paysexclus.votreassistance.fr>



### What are my obligations?

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

- ✓ **When taking out the insurance policy**  
Declare the risk to be insured in good faith so that the Insurer can assess the risks that it is covering. Pay the premium stated when taking out the insurance policy.
- ✓ **During the term of the policy**  
Declare any new circumstances that may increase the insured risks or create new risks.
- ✓ **Should a claim need to be made**  
Submit any claim 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 claim. 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. Payments can be made to the Authorised Organisation or Intermediary using any payment method.



### When does the cover start and end?

The policy will take effect at 12:00 am on the date after the premium is paid and will end no later than 24 hours after the end of the trip.



### How can I terminate the policy?

As this is a temporary insurance policy, the Insured Person cannot terminate it.