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GENERAL TERMS AND CONDITIONS

TRAVEL INSURANCE

FOREWORD

The **NEO policy** is an optional group insurance policy no. 01050018 (hereinafter referred to as the "Policy") underwritten by **ASSURINCO ASSURANCE VOYAGE** acting on its own behalf and on behalf of its Member clients, with **AREAS** (hereinafter referred to as "AREAS" or the "Insurer") for Cancellation, Luggage, Missed Departure and Return, Interruption of Stay and Transport Pack Option cover via **ASSURINCO ASSURANCE VOYAGES** (hereinafter referred to as "ASSURINCO" or the "Broker" or "Manager") and **LIBBELA** (hereinafter referred to as "LIBBELA" or the "Broker").

The Policy is managed by **ASSURINCO ASSURANCE VOYAGE** for Trip Cancellation, Luggage, Missed Departure and Return, Interruption of Stay, and the Transport option.

You have taken out a specific insurance policy for your *Trip*, to benefit from maximum protection before and during your Stay. This is a contractual document. It presents the "General Provisions" of the Policy drawn up by LIBBELA and AREAS.

Like all insurance and assistance policies, this one includes both rights and obligations for you and us. It is governed by the French Insurance Code. These rights and obligations are set out in the pages at the end of this document.

WHAT TO DO IN THE EVENT OF A CLAIM?

In the event of a claim, regardless of the cover type, You must notify your Managing Broker, ASSURINCO ASSURANCE VOYAGE, within 5 working days and send the following items and information via the claim declaration website **sinistre.assurinco.com**:

- Your policy number,
- A copy of the trip registration form,
- Proof of payment for the trip reservation,
- All supporting documents required to process your claim (e.g. original invoice for the purchase of the *Trip*, the invoice for cancellation fees, medical documents, etc.).

Keep the originals in a safe place, as they may be requested.

All claims must be made in writing via the website:

sinistre.assurinco.com

Or

By post:

ASSURINCO, 122 bis quai de Tounis, BP90932, 31009 Toulouse Cedex, France

HOW THE COVER WORKS

Cover is acquired by payment of the premium, the amount of which is based on the travel cost stated on the trip registration form, and/or by means of a separate membership form. Ancillary services, such as transport, may be included, provided they are combined with the rental booking and the premium also covers these services.

In order to be valid, the subscription to this policy must take place at the same time as the registration for the trip.

As a waiver to the above, this policy may be taken out within 7 days of registration for the trip, provided that the trip does not begin within the 15 days following the date of subscription to the contract, with it being hereby understood that a waiting period of 10 days will be applied from the date of subscription, during which no cover will apply.

However, if the trip is cancelled due to a change or cancellation of paid leave by the employer, or to the theft of identity papers, the Claim will only be considered if the subscription is SIMULTANEOUS with the trip registration.

However, if the trip cancellation is due to a change or cancellation of paid leave by the employer, or to the theft of identity papers, the Claim will only be considered if subscription took place within 3 days following the date on which the trip was registered.

If the trip registration form includes several families, each one is covered for its share; the trip is not totally cancelled, and in this case the insurance benefit covers the arithmetical share of the family concerned. It is the responsibility of the signatory of the travel reservation to provide the intermediary with the names of the co-beneficiaries.

RIGHT OF RENUNCIATION

Information document for the exercise of the right of renunciation provided for in Article L. 112-10 of the Insurance Code.

You have the right to cancel this contract within 30 (calendar) days of its conclusion, without any costs or penalties. However, if you are offered one or more insurance premiums, so that you do not have to pay a premium for one or more months at the start of the contract, this period shall only start to run from the payment of all or part of the first premium.

The exercise of the right of renunciation is subject to the following conditions:

- You have taken out this contract for non-professional purposes;
- This contract complements the purchase of a good or service sold by a supplier;
- The Insured provides proof that he/she is already covered for one of the risks covered by the new contract
- The contract you wish to renounce is not fully executed;
- You have not reported any claim covered by this contract.

In this case, you may exercise your right to cancel the contract by letter or any other durable medium addressed to the insurer of the contract. The insurer is obliged to reimburse the premium paid within thirty days of your waiver.

In addition, to avoid cumulating insurance, you are invited to check that you are not already the beneficiary of a guarantee covering one of the risks guaranteed by the contract you have taken out.

"I, the undersigned Mr./Mrs ... residing at ... hereby renounce my contract N°subscribed with, in accordance with article L 112-10 of the French Insurance Code. I certify that I am not aware, at the date of sending this letter, of any claim involving a guarantee under the contract."

CONSEQUENCES OF RENUNCIATION:

Exercise of the right of renunciation within the period stated in the box above results in termination of the contract from the date of receipt of the letter or any other durable medium. Once you become aware of a claim involving a contractual guarantee, you can no longer exercise this right of renunciation.

In the event of renunciation, you are only required to pay the premium or contribution share corresponding to the period during which the risk was covered, which is then calculated until the date of termination.

However, the entire premium or contribution remains due to the insurance company if you exercise your right of renunciation and a claim involving the contractual guarantee, of which you were not aware, has arisen during the renunciation period.

TABLE OF GUARANTEE AMOUNTS

GUARANTEES	MAXIMUM AMOUNTS TTC	DEDUCTIBLES
TRAVEL CANCELLATION		
Cancellation for medical reasons: <ul style="list-style-type: none"> ✓ Serious illness (including relapse or worsening of physical accident or pre-existing illness), or death - <u>COVID EXTENSION</u> ✓ Cancellation for Serious illness declared in the 30 days preceding departure, following COVID-19 contamination of the Insured proven by a competent medical, and leading to quarantine and/or a hospitalization ; authority, ✓ Cancellation for Serious illness declared in the 30 days preceding departure, following COVID-19 contamination of the member of the Insured's family proven by a competent medical, and leading to a hospitalization Cancellation for denied boarding of the Insured, following control of COVID-19 realized on its arrival to airport of departure ✓ Cancellation following a positive COVID-19 PCR and/or antigen test result within 72 hours of departure. 	50,000 € / person 150,000 € / event	For Travel up to 2,000 € / person: 50 € / person For Travel over 2,000 € / person: 100 € / person
Cancellation for named causes		
Cancellation everything but	50,000 € / person 150,000 € / event	For Travel up to 2,000 € / person: 5% of amount of fees cancellation For Travel over 2,000 € / person: 10% of amount of fees cancellation
OPTION TRANSPORT PACK		
Transportation delay (flight, train, boat)	Set amount of: 150 € / person 1,350 € / event	Intervention threshold: more than 4 hours
Loss damage waiver: snowmobile, quad, buggy or jet sky rentals	1,500 € / vehicle	No deductible
<u>Guarantee for prices:</u> <ul style="list-style-type: none"> - Fuel surcharge increase - Increase in taxes airport 	50 € / person And 250 € / event	Intervention threshold: minimum 25 € / person

GLOSSARY OF INSURANCE BENEFITS

1 DEFINITIONS

These definitions form an integral part of this policy. They make it easier to read and help you to fully appreciate the benefits you are entitled to. You should refer to it if you have any trouble understanding anything in the policy.

"You" refers to the Insured Party for all matters relating to cover and obligations in the event of a Claim, and "We" refers to the Insurer.

Attack

Any act of violence, constituting a criminal or illegal attack, having been perpetrated against persons and/or property in the country of your stay, having the purpose of seriously disrupting public order through intimidation and terror, and having received media coverage.

This "attack" will have to have been recognized by the French Ministry of Foreign Affairs or the Ministry of the Interior.

If several attacks occur on the same day in the same country, and if the authorities consider it as one and the same coordinated action, this event will be considered as one and the same event.

Basic necessities

Clothing and toiletries permitting you to temporarily deal with the unavailability of your personal effects.

COM

COM refers to the following Overseas Departments and Collectivities: French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Saint Martin, and Saint Barthelme.

Covered travel

Travel for which you are insured and for which you have set the corresponding plan, with a maximum duration of 90 consecutive days.

DOM-ROM, COM and sui generis communities

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

Domicile

The Insured's main, habitual place of residence is considered to be their domicile. Cover is operative for Insureds domiciled throughout the whole world. In event of a dispute the tax domicile constitutes the domicile.

DROM

DROM refers to the following Overseas Departments and Regions: French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Saint Martin, and Saint Barthelme.

Duration of the guarantees

- The "Cancellation" guarantee takes effect on the day of your subscription of the insurance contract and expires on the day of departure for your trip.
- The duration of validity of the other guarantees corresponds to the travel dates indicated on the invoice issued by the trip organizer, with a maximum duration of 90 consecutive days.

Epidemic

Any outbreak or spread of a contagious infectious disease that affects a large number of people nationwide at the same time.

Events covered by insurance

- Cancellation (including COVID EXTENSION)
- Transport delays
- Excess buydown
- Price guarantee

Excess

The portion of the claim to be paid by the Insured Party under the terms of the Policy in the event of a pay-out following a claim. The excess can be expressed as an amount, as a percentage, or in days, hours or kilometers.

Family member

A family member is any person who can prove that he or she is related (de jure or de facto) to the insured from the following list: his legal or common-law spouse, his ascendants or descendants to 2nd degree, father-in-law, mother-in-law, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, or those of your spouse. They must reside in the same country as you unless there is a contractual stipulation to the contrary.

Forfeiture

A contractual penalty that deprives you of all cover for the claim or incident to which it applies. It is not enforceable against affected parties other than the insured party or their beneficiaries if you incur it as a result of a failure to comply with your obligations following an incident.

France

Metropolitan France and Corsica.

Group

All participants listed on the same trip registration form consisting of at least 10 (ten) people.

Incident

Random event of a nature to trigger the guarantee of this contract.

Illness

Sudden and unforeseeable alteration of health observed by a competent medical authority.

Insured

Natural person or group duly insured under the present contract whose first and last names appear on the membership form, and referred to, hereinafter, by the term "you". These persons can be domiciled anywhere in the world.

Insurer

AREAS DOMMAGES, mutual insurance company, is registered in the Paris Trade and Companies Register under number D 775 670 466, whose head office is situated in 47/49 rue de Miromesnil 75380 Paris Cedex 08, hereinafter designated as "we".

Luggage

Travel bags, suitcases, trunks and their contents, to the exclusion of the clothing that you are wearing.

Maximum per event

In case the guarantee is exercised in favor of several insured victims for the same event and insured under the same particular conditions, the guarantee of the insurer is, in any event, limited to the maximum amount specified for this guarantee regardless of the number of victims. Afterwards, the indemnities are reduced and settled in proportion to the number of victims.

Natural disaster

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

Pandemic

An epidemic that spreads over a large area, crossing borders, and is classified as a pandemic by the World Health Organization (WHO) and/or by the competent local public authorities of the country where the outbreak occurred.

Personal items

Camera, camcorder, portable game console, media player, laptop owned by the Insured. Only personal items with a purchase date of less than 3 years will be covered.

Physical accident

Serious change in health resulting from a sudden action involving an external cause that was unintentional on the part of the victim, observed by a competent medical authority.

Precious objects

Pearls, jewelry, watches, worn furs, hunting rifles, fishing equipment of a value higher than 50 €.

Quarantine

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

Serious bodily accident

Immediate impairment of health deriving from sudden action of an unintentional external cause suffered by the victim and recorded by a competent medical authority leading to the issue of a prescription for medicines for the sick person, and implying cessation of all professional and other elementary activities that must be accomplished as part of everyday life.

Serious illness

Sudden and unforeseeable change in health observed by a competent medical authority and resulting in the issuance of a prescription for medication to the ill person and involving the cessation of any professional or other activities to be performed as part of daily life.

Subscriber

Assurinco which subscribes the present Contract on behalf of Members and their Insureds.

Territoriality

Entire world

Third party

Anyone other than the Insured responsible for the damage.

Any Insured who is the victim of bodily harm, property damage or consecutive consequential losses caused by another Insured (the Insureds are considered as third parties among themselves).

Trip/Travel/Stay

Refers to the Trip, Travel, or Stay sold to the Insured Party by a tourism operator, a partner of the Broker, and for which the Insured Party has chosen to take out this insurance policy by paying the corresponding Premium. The duration of the Trip/Stay is stated on the Subscription Form. It may not exceed 90 consecutive days.

Wear (wear and tear)

Depreciation of the value of property caused by time, use or its maintenance conditions on the day of the claim.

2 REGISTRATION DEADLINE

In order to be valid, the subscription to this policy must take place at the same time as the registration for the trip. As a waiver to the above, this policy may be taken out within 7 days of registration for the trip, provided that the trip does not begin within the 15 days following the date of subscription to the policy, with it being hereby understood that a waiting period of 10 days will be applied from the date of subscription, during which no cover will apply.

However, if the trip is cancelled due to a change or cancellation of paid leave by the employer, or to the theft of identity papers, the claim will only be considered if the subscription is SIMULTANEOUS with the trip registration.

DESCRIPTIONS OF THE INSURANCE GUARANTEES

CANCELLATION

1 PURPOSE OF THE GUARANTEE

If *You* are forced to cancel your travel before the departure (outbound) We will reimburse you the partial payments or all sums kept by the *Travel* agency (under the conditions of sale of the *Trip*), after deduction of administrative fees, insurance premium, and airport fees reimbursed to you by the transporter.

The guarantee is provided to you for the reasons and circumstances listed hereafter, to the exclusion of any others and to the limit of amount and deductible indicated in the Table of Guarantees. This deductible also applies to people register at the same time as you and insured under the present contract..

1.1 CANCELLATION FOR MEDICAL REASONS

• **Serious Illness, serious Bodily accident or death**, including relapses or aggravation of a pre-existing Bodily injury or Illness which was not foreseeable on the date your Trip was booked, preventing the Trip from taking place (it being understood that the date on which the aggravation, development or relapse was first noted by a doctor will be taken into account for the calculation of the reimbursement) of:

- Yourself, your legal or common-law spouse,
- of a family member, provided the event occurs within the 30 days before the date of your departure

We will only intervene if the Illness or Accident formally prevents you from leaving your home, requires medical attention and prevents you from carrying out any professional activity or any other basic activity required in everyday life.

• COVID EXTENSION

This extension is provided subject to the terms described in APPENDIX 1 "COVID EXTENSION".

• Complications of pregnancy up to 28th week:

- and resulting in complete discontinuation of all professional or other elementary activities that must be accomplished as part of everyday life, and provided that, at the time of departure, you were not more than 6 months pregnant or,

if the very nature of the trip is incompatible with the condition of pregnancy, provided that you were not aware of your condition at the time of your reservation.

• Contraindications of vaccination

A contraindication of vaccination or the impossibility of following preventive medical treatment necessary for the destination chosen, provided the contraindication of vaccination or the impossibility medical is unknown at the time of subscription of the Contract and independent of the will of the insured.

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

1.2 CANCELLATION FOR NAMED CAUSES

The guarantee is also granted to you for the reasons and under the circumstances mentioned hereafter, to the exclusion of all others, within the limits of the amount in the Table of Guarantees

- **Serious property damage** absolutely requiring your presence on the day of the planned departure to carry out the necessary mitigation measures, following a fire, water damage or natural events and affecting more than 50% of your private or professional premises.
- **Theft at your private or professional premises**, absolutely requiring your presence on the day of departure, provided that it occurs in the 48 hours preceding your expected date of departure.
- **Your appointment for an organ transplant**, on a date before or during the planned trip, provided that the appointment was not known at the time the Policy was taken out.
- **Serious damage to your vehicle** occurring in the 48 hours preceding the departure, and to the extent that it may no longer be used to take you to the location.
- **An accident or breakdown affecting your means of transport** during your pre-trip journey between your home and the place of departure of the flight booked for the Trip, resulting in a delay of more than two hours, causing you to miss your scheduled flight time, provided that you have made arrangements to arrive at the airport at least 2 hours before the boarding deadline.
- **Your dismissal for economic** reasons or that of your spouse or common-law spouse, provided that the procedure had not been initiated on the day of subscription of this Contract and/or provided that you were not aware of the date of the event at the time of subscription of the contract.
- **Obtaining paid** employment or an internship with compensation, taking effect before or during the expected dates of your trip, while you were registered with Pôle Emploi (the unemployment administration), provided that this does not involve a case of prolongation, renewal or modification of the type of contract, or an assignment provided by a temporary employment company.
- **A summons for you to appear before a judicial or administrative court** on a date during the planned trip, provided that the summons was not known at the time the Policy was taken out.
- **Your notice-to-appear**, on a date during your trip, **for a university make-up examination**, provided that the failure of the examination was not known at the time of subscription of this Contract.
- **Refusal of a tourist visa** by the authorities of the country chosen for your trip, provided that you have not submitted an application that was refused by these authorities on a previous trip, that your actions enabled them to take a position prior to your trip, and provided that you comply with the constraints imposed by the administrative authorities of this country. Proof from the embassy will be required.
- **Your job transfer**, not for disciplinary reasons, imposed by your employer, obligating you to relocate during the period of your insured trip or in the 8 days preceding your departure and provided that you were not aware of the transfer at the time of subscription of the Contract. This guarantee is granted to salaried employees, to the exclusion of independent professionals, senior managers, legal

representatives of companies, independent workers, artisans and intermittent workers in the entertainment industry.

- **Elimination or modification of the date of your paid leave by your employer.** This guarantee is granted to salaried employees, to the exclusion of independent professionals, senior managers, legal representatives of companies, independent workers, artisans and intermittent workers in the entertainment industry. This leave, corresponding to a vested right, must have been approved beforehand by your employer.

- **Your notice-to-appear for adoption of a child** during the period of your insured stay, and provided that you were not aware of it at the time of subscription of the Contract.

- **Separation of a married couple**, persons bound by a civil solidarity pact or known to be living in a common-law relationship, this guarantee is only granted upon presentation of legal and administrative documents proving the real reason for the separation or proving the status of cohabitation in case of common-law marriage (procedure of divorce, severance of civil solidarity pact, all documents attesting to cohabitation of the couple, bills from EDF GDF, TELECOM, joint bank accounts, joint declaration, etc.).

- **Theft, in the 48 hours preceding your departure, of your identification documents** (passport, identification card) **which are indispensable for passing through customs as required** during your travel, provided that a declaration of theft was done as quickly as possible with the closest police authorities.

- **In case of attack, riot, or act of terrorism, or in case of natural disaster occurring abroad, within a radius of 50 kilometers of your holiday location in the city or cities of destination or stay.** This guarantee is granted in case of attack, riot, or act of terrorism, or in case of natural disaster when the following conditions are satisfied:

- The event resulted in property damage and bodily harm in the city or destination of your stay,
- The date of your departure is scheduled to occur less than 30 days after the date of occurrence
- The French Ministry of Foreign Affairs do not advise the trips towards the city or cities of destination or stay,
- If the organization or intermediary responsible for your trip is unable to offer you an alternative destination or stay,
- The date of your departure is scheduled to occur less than 30 days after the date of occurrence of the event,
- No similar event has occurred in the city or destination of your stay in the 30 days preceding the reservation of your travel services.

SPECIAL CASE:

As part of a **Group Trip**, cancellation cover may be provided for the entire group ONLY, subject to the above conditions, for the following reasons only, to the exclusion of any others:

- Terror attack or act of terrorism;
- Riots;
- Natural disasters;
- A strike by airline and/or airport staff within 72 hours of departure.

- **Strike of the airline and/or airport personnel within 72 hours of departure:**

If your trip is cancelled due to a strike by the staff of the regular, low-cost or charter airline and /or airport staff, without any notice of strike having been filed in accordance with the rules imposed by legislation in effect at the time of subscribing this contract, the insurer guarantee you reimbursement of the services provided by the present Contract remained your expense **with the exception of tickets rendered useless due to the strike**, up to the amount indicated in the table of guarantee amounts.

- **In case of cancellation for a covered reason** of one or several persons registered at the same time as you (Maximum 9 people for the whole dossier) and insured under this contract, if you wish to take the trip alone, additional expenses are taken into account, without our reimbursement being able to exceed the amount due in case of cancellation on the date of the event.

- **The change-of-name fee** charged by the booking organization if, due to a covered event, you prefer to be replaced by another person rather than cancel your stay. Our refund will not exceed the amount payable in the event of cancellation on the date of the name change.

1.3 CANCELLATION EVERYTHING BUT

You are also covered, within the limits of the amount in the Table of Guarantees, for **any other random event**, at all which, represents an immediate, real and serious obstacle, preventing your departure and/or exercising of the activities planned during your stay. Random event refers to **any sudden and unforeseeable circumstance, which is independent of the will of the Insured**, justifying cancellation of the trip. The random event must have a direct causal link and **exclusive** to the impossibility of departing.

2 WHAT WE EXCLUDE

The Cancellation guarantee does not cover the impossibility of leaving linked to the closing of borders, material organization, accommodation conditions or security of the destination.

Other than the exclusions common to all guarantees, the following are also excluded:

- Any event, illness or accident having been observed previously, a relapse, aggravation or hospitalization between the purchase date of the stay and the date of subscription of the insurance contract,
- Any event, illness or accident having been observed previously, a relapse, aggravation or hospitalization occurring prior to enrolment in this contract,
- An accident or illness, the origin of which is known before the policy is taken out, except for unforeseeable changes in health,
- Any circumstance that is merely an inconvenience,
- Conditions of pregnancy, related complications, beyond the 28th week of pregnancy and, in all cases, voluntary abortion, childbirth, in vitro fertilization and their consequences,
- Forgotten or absence vaccination,
- The cancellations related to *Epidemics* and *Pandemics*, unless otherwise stipulated in the policy,
- The default of any kind, including financial, of the trip organizer or of the transporter, rendering execution of its contractual obligations impossible,
- The absence of snow or excess snow,
- Any medical or pathologic event for which the diagnosis, symptoms or cause are of a mental, psychological or psychiatric nature, and which did not result in hospitalization of greater than 3 consecutive days,

- Pollution, the local sanitation situation, natural disasters covered by the procedure mentioned by law no. 82.600 of 13 July 1982, as well as their consequences, unless otherwise stipulated in the policy, meteorological or climatic events,
- • The consequences of penal procedures in which you are involved,
- Any event that has occurred between the date of booking your travel and the date of enrolment in this contract,
- The absence of hazard,
- An act that is intentional and/or reprehensible by the Law, the consequences of inebriation and the consumption of drugs, of any narcotic substance mentioned in the Public Health Code, of medications and treatments not prescribed by a doctor,
- Due to the mere fact that the geographical destination of the trip is ill-advised by the French Ministry of Foreign Affairs,
- An act of negligence on your part,
- Any event for which responsibility could be incumbent upon the travel agency in application of the Tourism Code in effect, Medical interventions performed entirely at the discretion of the Insured Party, except in cases of medically recognized necessity,
- Pathologies that have been the subject of a consultation, hospitalization or Home hospitalization within the thirty (30) days prior to booking the Stay.
- If departure proves impossible for reasons related to:
 - Administrative restrictions on the movement of persons imposed by the competent authorities of the country of departure, transit or destination, except for the reasons listed in the cover,
 - The Insured Party's practical organization,
 - The sole decision to cancel by a group member for a reason other than those listed in the cover.
- Due to refusal of boarding following non-respect of baggage check-in time and/or presentation for boarding,
- Non-presentation, for any reason at all, of documents which are necessary for the stay, such as passport, identification card, visa, transport tickets, vaccination records, except in case of theft of the passport or identification card within the 48 hours before the departure, of passport or identification card.

3 THE AMOUNT OF THE GUARANTEE

The indemnity paid in application of this Contract may not under any circumstances surpass the price of the trip declared at the time of subscription of this Contract, and to the limits specified in the Table of Guarantees.

We reimburse you for the amount of cancellation fees billed under the conditions of the cancellation scale listed in the terms and conditions of sale of the travel agency.

Administrative fees billed by the travel agency after the Travel cancellation or modification, gratuities, a visa, all taxes refunded by the travel agency or to the insured by the carrier or any collecting agency, as well as the premium paid in exchange for subscription of this contract, are not subject to reimbursement.

4 WHEN DO YOU HAVE TO REPORT THE CLAIM ?

Two steps:

1/ From the first sign of illness or as soon as you become aware of the event leading to application of the guarantee, you must notify **your travel agency IMMEDIATELY.**

If you cancel the trip later with your tour operator our reimbursement will be limited to the amount of the costs that would have been payable by you on the date of the claim, in accordance with the scale of cancellation costs set out in the tour operator's or airline's Special Terms & Conditions of Sale. This clause means that you will be liable for any difference between the cancellation costs calculated by us on the date of the claim and those calculated by the tour operator and shown on your invoice for cancellation costs.

2/ On the other hand, you must report the claim to ASSURINCO (confer article What to do in case of the claim?) within 5 business days unless there are unforeseen circumstances or force majeure. **If this deadline is not respected and, as a result, we endure harm, you will lose any right to an indemnity.**

5 YOUR OBLIGATIONS IN CASE OF AN INCIDENT

Your written declaration of incident must be accompanied by:

- in case of illness or an accident, by a medical certificate and/or an administrative report of hospitalization specifying the origin, nature, seriousness and foreseeable consequences of the illness or accident,
- in case of death, by a certificate and a record of civil status,

in all other cases, by any confirmation to support the reason for your cancellation.

You will also have to send all information or documents requested of you in order to justify the reason for your cancellation, and notably:

- all photocopies of prescriptions for medications, analyses or examinations, as well as all documents serving as proof of their delivery or execution, and notably care forms including, for prescribed medications, the copy of the corresponding labels.
- the calculations from Social Security or from any other similar organization, relative to reimbursement of the expenses for treatment and payment of daily benefits,
- the original of the settled invoice for the debit which you are required to pay to the travel agency or which this latter party retains,
- the number of your insurance contract,
- the subscription notice issued by the travel agency,
- in case of an accident, you will have to indicate the causes and circumstances to us and provide us with the names and addresses of the responsible parties, as well as, if applicable, of the witnesses,
- the valid double-sided identity cards for all insured involved in the claim and any other necessary document.

Furthermore, it is expressly agreed that you accept, in advance, the principle of supervision by our consulting physician. As such, if you object to this without a legitimate reason, you lose your rights to coverage.

If you fail to comply with the above obligations, except in cases of acts of God or force majeure, we shall be entitled to claim compensation proportionate to the loss caused to us by such a failure, which shall be deducted from any compensation we may be required to pay.

If you deliberately misrepresent the nature and circumstances of the claim or the amount of damage or loss, or fail to declare the existence of other insurance covering the same risks, or use inaccurate documents or fraudulent means to justify your claim, you will forfeit all rights to compensation.

TRANSPORT PACK OPTION (only if option subscribed)

DELAY TRANSPORT

1 PURPOSE OF THE GUARANTEE

If you have been delayed more than 4 hours with respect to the arrival time scheduled at the final destination specified in your sales contract, we will reimburse you a lump sum, up to the amount indicated in the Table of Guarantees

The compensation is cumulative if the delay is suffered on the outbound trip, the return trip or a trip during the travel.

2 THE CONDITIONS OF GRANTING THE GUARANTEE

The guarantee is acquired provided you have taken the covered trip.

This guarantee is granted to you for Round-trip transport of :

- regular flight, train, boat of companies which the times are published,
- outbound charter flights which the time indicated on the outbound flight ticket,
- inbound charter flights: the time of flight confirmation communicated to you by the travel agency.

3 WHAT WE EXCLUDE

Other than the exclusions common to all guarantees, are also excluded the consecutive delays:

- Weather conditions,
- The state of civil war or foreign war in the country of departure, transfer or arrival of the insured flight,
- Your boarding being denied on the route initially planned by the authorized organization,
- Your refusal to take the insured transport,
- Flights that you have not confirmed in advance,
- Missed trip for which your reservation was confirmed, for whatever reason,
- Your non-admission on board, consecutive or no-respect to failure to respect the deadline for your registration, or your failure to check in your baggage and/or present yourself for boarding,
- A decision by the airport authorities, civil aviation authorities or other authorities having announced the modification to departure times more than 24 hours before the outward or return date shown on your ticket.

It is up to you to prove that the delay in transport is the result of one of the events listed above, except in the case of foreign war, where, in application of the provisions of the French Insurance Code, it is up to you to prove that the delay in transport is the result of an event other than foreign war.

4 WHEN DO YOU HAVE TO REPORT THE CLAIM ?

You must notify ASSURINCO by writing on the website (confer article What to do in case of the claim?) as soon as you return and no later than 15 days after your return. **If this deadline is not respected and, as a result, we endure harm, you will lose any right to an indemnity.**

5 YOUR OBLIGATIONS IN CASE OF AN INCIDENT

You must send ASSURINCO all the documents necessary for the constitution of the file and to prove the legitimacy and amount of the claim.

In all cases, the declaration of incident will have to be accompanied by the following items:

- The tickets transport and their purchase invoice, the stub of your boarding pass,
- A certificate of delay established and stamped by the transport company or its representative. This certificate must include the expected arrival time at the destination, the actual arrival time recorded and must be nominative if you are unable to provide the stub of your boarding pass or proof of your presence on board.
- Any other supporting documents you may require.

IMPORTANT

Should you fail to comply with the obligations listed above, it will be impossible to establish the reality of the transport delay and, therefore, you will not be able to be compensated.

Furthermore, a person who knowingly makes a false declaration or uses fraudulent means or inaccurate documents will forfeit any right to compensation.

LOSS DAMAGE WAIVER

1 PURPOSE OF THE GUARANTEE

Following a collision for which the Insured is held responsible, resulting in damage to the rented vehicle (snowmobile, quad, buggy or jet sky), We will reimburse, within the limit indicated in the Table of Guarantees, all or part of the deductible specified in the rental contract, remaining as the responsibility of the Insured, corresponding to the costs of repairing the rental vehicle (snowmobile, quad, buggy or jet sky).

2 WHAT WE EXCLUDE

Other than the exclusions common to all guarantees, the following are also:

- Confiscation of the vehicle, removal or requisition of the vehicle by the authorities,
- Damage caused by wear and tear, lack of maintenance or defects in the construction of the vehicle,
- Inappropriate use of the vehicle,
- Damage to or theft of equipment such as helmets, gloves, masks and boots,
- Bodily injury or property damage to persons (passenger or third party),
- Losses occurring between 8 p.m. and 6 a.m.,
- Participation in competitions or endurance or speed events and their preparatory trials,
- Any request of claim other than reimbursement of the deductible for damage to the vehicle.

3 THE AMOUNT OF THE GUARANTEE

Up to the maximum amount shown in the Table of Guarantee amounts, reimbursement of the deductible specified in the rental contract and payable by the *Insured*, corresponding to the cost of repairing or restoring the rental vehicle. These costs are covered for the Insured and any accompanying persons registered at the same time as him, and *Insured* under the same contract (maximum 4 people).

4 WHEN DO YOU HAVE TO REPORT THE CLAIM ?

You must notify ASSURINCO by writing on the website (confer article What to do in case of the claim?) as soon as the loss occurs, and within 5 working days at the latest. **If this deadline is not respected and, as a result, we endure harm, you will lose any right to an indemnity.**

5 YOUR OBLIGATIONS IN CASE OF AN INCIDENT

You must send ASSURINCO all the documents necessary for the constitution of the file and to prove the legitimacy and amount of the claim.

In all cases, the declaration of incident will have to be accompanied by the following items:

- The invoice for registration for the trip,
- The copy of rental contract,
- The facts of damage or theft report,
- The Reservation form with the rental agency,
- The proof of the amount of deductible paid.

If you fail to comply with the above obligations, except in cases of acts of God or force majeure, we shall be entitled to claim compensation proportionate to the loss caused to us by such a failure, which shall be deducted from any compensation we may be required to pay.

If you deliberately misrepresent the nature and circumstances of the claim or the amount of damage or loss, or fail to declare the existence of other insurance covering the same risks, or use inaccurate documents or fraudulent means to justify your claim, you will forfeit all rights to compensation.

PRICE GUARANTEE

1 PURPOSE OF THE GUARANTEE

In the event of revision of the price of your trip occurring between the date of booking and the payment of a deposit, on one hand, and the date of issue of the invoice for payment of the balance of the price of your trip, on the other hand, and without this date being less than 30 days before departure, we guarantee, within the limits indicated in the table of guarantee amounts, the reimbursement of additional costs resulting from an increase in the cost of the trip related to an increase in the cost of fuel, or/and variation in the cost of taxes and other port and airport fees.

Only claims submitted in a single file after the final invoice has been issued and the balance has been paid to the tourism operator will be taken into account.

2 EFFECTIVE DATE OF GUARANTEE

The guarantee takes effect on the date of payment of a deposit and expires on payment of the balance of the trip, without this date being less than 20 days before departure.

3 WHAT WE EXCLUDE

Other than the exclusions common to all guarantees, the following are also:

- **The increase in the price of your trip following the reservation of new services or following the modification of your initial reservation,**
- **The increase in price of the trip due to default, of any kind, including financial, of the travel organizer or transporter rendering it impossible to fulfil its contractual obligations.**
- **The increase in the price of the trip within 20 days before departure,**

4 THE AMOUNT OF THE GUARANTEE

Reimbursement of additional costs between the date of booking and payment of a deposit on the one hand, and the date of payment of the balance of the trip by the Insured on the other hand, without this date being less than 20 days before departure, provided that the amount of this increase in the price of the trip exceeds €25 per person.

These costs are covered for the *Insured* and his companions registered at the same time as the *Insured*, and insured under the same contract (maximum of six people covered).

5 WHEN DO YOU HAVE TO REPORT THE CLAIM ?

You must report the claim to ASSURINCO (confer article What to do in case of the claim?) within 5 business days after the balance billing date.

If this deadline is not respected and, as a result, we endure harm, you will lose any right to an indemnity.

6 YOUR OBLIGATIONS IN CASE OF AN INCIDENT

You must send ASSURINCO all the documents necessary for the constitution of the file and to prove the legitimacy and amount of the claim.

In all cases, the declaration of incident will have to be accompanied by original supporting documents:

For Tour Operator files

- The sales contract signed between the group organizer and the tourism operator,
- The paid bill for the revision of the price of the trip mentioning the reason for the increase,
- The supporting document issued by the Tour Operator specifying the date on which the agency is informed of the increase of the tax or fuel surcharge.

For the tickets BSP (Billing and Settlement Plan):

- Screen shots (to be requested to the tourism operator) on the day of reservation and on the day of issue,
- The paid bill established by the tour operator for fuel increases or taxes,
- The proof issued by the airline specifying the amount of the fuel increase or the reassessment of the airport tax.

7 VALIDITY CONDITIONS

This guarantee must be taken out simultaneously with registration for signature of the sales contract between the group organizer, the tourism operator, and the *Insured*, no later than the date of payment of the first deposit and in any circumstances more than 20 days before departure.

MULTIPLE INSURANCE POLICIES

In accordance with the provisions of Article L 121-4 of the Insurance Code, when several insurance policies are subscribed without fraud for the same risk, each of them produces its effects within the limits of the guarantees of the contract, and in compliance with the provisions of Article L 121-1 of the Insurance Code. In this case, the *Insured* must notify all insurers.

Within these limits, the *Insured* may contact the Insurer of his choice. When they are contracted in a willful or fraudulent manner, the sanctions provided for by the Insurance Code (nullity of the contract and damages) are applicable.

THE HANDLING OF INSURANCE COMPLAINTS

During the period of the Contract, difficulties may arise.

Also, for any request or rectification of information or in the event of a dispute you must first consult your MANAGER, ASSURINCO in writing:

By mail to: reclamation@assurinco.com

For the Insurance guarantees listed below:

- Cancellation travel
- Transport delays
- Excess buydown
- Price guarantee

You will receive a receipt within 10 working days maximum. You will be kept informed of the progress of the examination of your situation, and will receive, unless justified exceptions in writing, a response no later than two (2) months following the sending of your letter of complaint.

If the answer does not satisfy you, you can contact the Insurer's customer relations department (AREAS - 49, rue de Miromesnil 75380 Paris cedex 08, www.areas.fr, telephone: 01 40 17 65 00) who will respond within the same period (non-cumulative), meaning within two months following the date of sending your complaint letter.

In any ways, in the event of persistent disagreement and the expiration of the period of two (2) months after sending your complaint, provided that no legal action has been taken, you have the possibility to contact Insurance Mediation:

By postal to:

LA MEDIATION DE L'ASSURANCE

TSA 50110

75441 Paris Cedex 09

Or electronically:

www.mediation-assurance.org

The opinion of the insurance mediator does not bind the parties, who are free to accept or refuse his proposed solution and refer the matter to the competent court.

FRAMEWORK OF THE INSURANCE CONTRACT

1 EXCLUSIONS COMMON TO ALL RISKS

The following are not covered:

- Services which were not requested during travel and which were not organized by us, or with our approval, do not grant the right, presumably, to reimbursement or indemnification,
- Expenses for dining, hotel, except those specified in the text on guarantees,
- Harm caused intentionally by the Insured and that resulting from his participation in a crime, misdemeanor or altercation, except in a case of legitimate defense,
- The amount for condemnations and their consequences,
- Use of narcotics or drugs not prescribed medically,
- The state of alcoholic intoxication,
- Customs duties,
- Participation as a competitor in a competitive sport or rally resulting in national or international ranking that is organized by a sports federation for which a license is issued as well as training for the purpose of these competitions,
- The professional practice of any sport,
- Participation in competitions or contests of endurance or speed and their preparatory trials, aboard any machine of locomotion on land, water or in the air,
- Consequences of non-respect of the recognized rules of safety related to the practice of any leisure sports activity,

- Expenses incurred after return from travel or expiration of the guarantee, Accidents resulting from your participation, even as an amateur, in the following sports: motor sports (regardless of the motor vehicle used), aerial sports, high mountain mountaineering, bobsleigh, hunting of dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional ranking,
- Willful non-compliance with the regulations of the visited country or the practice of activities not authorized by local authorities,
- Official bans, seizures or restrictions by the public authorities,
- Use by the Insured of air navigation equipment,
- Use of war machines, explosives and firearms,
- Damage resulting from intentional or fraudulent fault of the Insured in conformity with article L.113-1 of the Insurance Code,
- Suicide or attempted suicide,
- The *Epidemics* and *Pandemics* unless otherwise stipulated in the guarantee in the event of damage linked to COVID-19 and in accordance with the provisions provided for by the COVID EXTENSION indicated in ANNEX 1, pollution, natural disasters,
- • The consequences situations of risk which are subject to collective quarantine or preventive measures on the part of the international health authorities and/or local health authorities of the country where you are staying and/or national of your country of origin , unless otherwise stipulated in the warranty,
- Civil or foreign war, demonstrations, acts of terrorism, hostage-taking and their consequences,
- Riots, strikes unless otherwise stipulated in the policy,
- Disintegration of an atomic nucleus or any radiation coming from a source of radioactive energy.

2 ENTRIES INTO EFFECT AND EXPIRATION OF GUARANTEES

GUARANTEES	ENTRY EFFECT	EXPIRATION
CANCELLATION TRAVEL	The day of subscription to this Contract	The day the trip begins (place of meeting of the group)
PRICE GUARANTEE	The day of subscription to this Contract	20 days before the departure of the Trip

In no case may the duration of the contract exceed 90 days following the day of departure for travel.

3 PAYMENT OF THE PREMIUM

To benefit from the guarantees described in this information notice, You must first pay the premium corresponding to the membership.

The premium is payable in cash at the time of your membership with your tourism operator. In the absence of payment at the time of membership, the contract will be considered null and void and will not provided any benefits or compensation.

4 DATA PROTECTION

The Insured recognizes being informed that the Insurer processes his personal information in accordance with regulations on the protection of personal information which are in effect and that, in addition:

- The answers to the questions asked are mandatory and that, in case of false statements or omissions, the consequences for him may be invalidity of his enrolment in the contract (article L 113-8 of the Insurance Code) or reduction of the indemnities (article L 113-9 of the Insurance Code),

- The processing of personal information is necessary for enrolment and execution of his contract and its guarantees, for management of the commercial and contractual relationships, and to satisfy legal, regulatory and administrative provisions in effect.
- The data collected and processed are kept for the duration necessary for fulfilment of the contract or the legal obligation. This data is then archived in accordance with the durations specified by provisions related to time limits.
- The recipients of the data concerning him are, within the limits of their duties, the services of the Insurer in charge of establishment, management and execution of the Insurance Contract and guarantees, its delegates, agents, partners, subcontractors and reinsurers, within the framework of carrying out their assignments.

They may also be sent to professional bodies as well as to all persons involved in the contract, such as lawyers, insurance adjusters, court officers and ministerial officers, guardians and investigators.

Information relating to him may also be sent to the Subscriber, as well as to all persons authorized as Authorized Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and supervisory authorities and any public bodies authorized to receive it as well as to the services in charge of control such as statutory auditors, auditors and departments in charge of internal control).

- As a financial institution, the Insurer is subject to legal obligations resulting mainly from the Monetary and Financial Code in the fight against money laundering and the financing of terrorism and, as such, it performs monitoring of contracts which could result in establishment of a declaration of suspicion or a measure of freezing of assets.
- Data and documents relating to the Insured are retained for a period of five (5) years from the termination of the contract or termination of the relationship.

Within this context, his personal information (or concerning the persons who are parties to or concerned by the contract) may be processed by any authorized person intervening within the entities of the Insurer Group in the fight against fraud. This information may also be sent to the authorized staff of organizations directly affected by fraud (other insurance organizations or intermediaries, judicial authorities, mediators, arbitrators, legal assistants, departmental officers, third-party organizations authorized by a legal provision and, where applicable). appropriate, victims of fraud or their representatives).

In the event of a fraud alert, the data is kept for a maximum of six (6) months to qualify the alert and then deleted, unless the alert is relevant. In the event of a relevant alert, the data are kept for up to five (5) years from the closing date of the fraud file, or until the end of the legal proceedings and of the applicable time limits.

For persons placed on a list of presumed fraudsters, the data concerning them are suppressed 5 years following the date of placement on this list.

- As an Insurer, it is entitled to carry out data processing relating to offenses, convictions and security measures either at the time of the subscription to the contract, during the effective period of the contract, or within the framework of handling a dispute.
- Personal information may also be used by the Insurer within the framework of processing that it does for the purposes of research and development to improve the quality or relevance of its future insurance products and / or assistance and service offers.
- His personal information may be accessible to certain employees or service providers, located in countries outside the European Union.
- By providing proof of his identity, the Insured has the right to access, rectify, eliminate and object to the information processed. He also has the right to request to limit the use of his

information when it is no longer needed, or to recover the data he provided, in a structured format, when it is necessary for the contract or when he has approved use of this information.

He has a right to provide instructions regarding what will be done with his personal information after his death. These instructions, general or specific, concern retention, elimination and communication of his data after his demise.

These rights may be exercised with the Insurer's Representative for Data Protection by email: sent to dpo@areas.fr

After having made a request to the Data Protection Representative without having received satisfaction, he has the possibility of contacting the CNIL (Commission Nationale de l'informatique et des Libertés).

5 SUBROGATION

The Insurer is subrogated in the rights and actions of the Insured, to the limit of the indemnities paid and services provided by it, against any party responsible for the events having caused its intervention. When the services provided in execution of the agreement are covered, in part or in whole, by another company or institution, the Insurer is subrogated in the rights and actions of the Insured against this company or institution.

6 TIME LIMITS

The provisions relating to the limitation period for actions arising from the insurance contract are set by Articles L. 114-1 to L. 114-3 of the Insurance Code reproduced below:

Article L. 114-1 of the Insurance Code:

Any action resulting from an insurance contract is time-barred two years after the event giving rise to it.

However, this period does not run:

1° In the event of reluctance, omission, false or inaccurate statement on the risk incurred, from the day that the Insurer became aware of it;

2° In the event of a claim, from the day that the concerned parties became aware of it, if they prove that they were unaware of it until then.

When the action of the *Insured* against the Insurer is due to the recourse of a third party, this time limit only starts from the day that this third party brought legal action against the *Insured* or was indemnified by this latter party.

The limitation period is extended to 10 years in life insurance contracts when the beneficiary is a person distinct from the subscriber and, in insurance contracts against accidents affecting persons, when the beneficiaries are the entitled of the deceased Insured.

For life insurance contracts, notwithstanding the provisions of 2°, the actions of the beneficiary are prescribed no later than 30 years from the death of the Insured.

Article L. 114-2 of the Insurance Code:

The limitation period is interrupted by ordinary causes of interruption of the prescription and by the appointment of experts following a claim.

The interruption of the prescription for the action may, furthermore, result from the sending of a registered letter with receipt, sent by the Insurer to the Insured with regard to concerns the action for payment of the premium and by the Insured to the Insurer with regard to the settlement of the compensation.

Article L. 114-3 of the Insurance Code:

By derogation from article 2254 of the civil code, the parties to the insurance contract cannot, even by mutual agreement, modify the duration of the limitation period, nor add to the causes of suspension or interruption thereof.

Additional information:

The ordinary causes of interruption of the prescription referred to in article L. 114-2 of the French Insurance Code are set out in articles 2240 to 2246 of the French Civil Code, reproduced below.

Article 2240 of Civil Code:

The recognition by the debtor of the right of the one against whom he prescribed interrupts the limitation period.

Article 2241 of Civil Code:

The legal action, even in summary proceedings, interrupts the prescription period of as well as the foreclosure period.

The same applies when it is brought before an incompetent jurisdiction or when the act of referral to the court is annulled due to a procedural defect.

Article 2242 of Civil Code:

The interruption resulting from the legal request produces its effects until the extinction of the instance.

Article 2243 of Civil Code:

The interruption is non-applicable if the applicant withdraws of his request or allows to expire the instance, or if his request is definitively rejected.

Article 2244 of Civil Code:

The limitation period or the foreclosure period is also interrupted by a precautionary measure taken in application of the code of civil enforcement procedures or an act of forced execution.

Article 2245 of Civil Code:

The arrest made to one of supportive debtors by a legal request or by an act of forced execution or the recognition by the debtor of the right of the one against whom he prescribed interrupts the prescription period, towards other debtors, even against their heirs.

However, the interpellation made to one of the heirs of a supportive debtor or the recognition of this heir does not interrupt the prescription period with regard to the other co-heirs, even in the case of a mortgage debt, if the obligation is divisible. This questioning or this recognition only interrupts the prescription period, with regard to the other co-debtors, for the part for which this heir is liable.

To interrupt the prescription period for the whole, with regard to the other co-debtors, it is necessary to interpellated all the heirs of the deceased debtor or to recognize all these heirs.

Article 2246 of Civil Code:

The interpellation made to the principal debtor or his recognition interrupts the prescription period against the surety.

7 SETTLEMENTS OF DISPUTES

Any dispute arising between the Insurer and the Insured relating to determination and payment of benefits shall be submitted one of the parties, in the absence of amicable resolution, to the competent Court at the domicile of the Insured, in accordance with the provisions of article R 114-1 of the Insurance Code.

8 FALSE DECLARATIONS

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

- **Any reticence or intentionally false declaration on your part results in invalidity of the contract. The premiums paid are retained by us and we will be within our rights to require the payment of premiums come due, as specified in article L 113.8;**
- **Any omission or inexact declaration on your part for which bad faith is not established results in cancellation of the contract 10 days after notification has been sent to you by registered mail and/or the application of the reduction of indemnities in conformity with article L 113.9 of the Insurance Code.**

9 REGULATOR

The authority in charge of regulation of MUTUAIDE is the Autorité de Contrôle Prudentiel et de Resolution (ACPR) - 4, place de Budapest - CS 92 459 - 75 436 Paris Cedex 9.

APPENDIX 1: COVID EXTENSION

1 WHAT DO WE COVER?

Notwithstanding the exclusions stated in this policy, we cover the reimbursement of the sums actually paid and the cancellation or modification fees due under this Policy, up to the amount stated in the Table of Benefits, if you are unable to leave on medical grounds for the reasons and circumstances listed below, to the exclusion of all others:

- ✓ **Cancellation due to Serious Illness declared within 30 days prior to departure, following the contamination of the Insured Party with COVID-19**, with proof of this being provided by a medical authority, and resulting in quarantine and/or hospitalization (supporting documents will be required);
- ✓ **Cancellation due to Serious Illness declared within 30 days prior to departure, following the contamination of a Member of the Insured Party's family with COVID-19**, with proof of this being provided by a medical authority, and resulting in hospitalization (supporting documents will be required);
- ✓ **Cancellation due to boarding being denied following COVID-19 screening at the airport of departure.** (Proof of denied boarding provided by the airline or health authorities must imperatively be sent to us; no compensation will be paid in the absence of such proof);
- ✓ **Cancellation following a positive COVID-19 result from a PCR and/or antigen test performed within the 72 hours preceding departure.** In the event of a positive antigen test, the Insured Party must undergo a PCR test to confirm COVID 19 infection. In the absence of such proof, no compensation will be paid.

For the cover to be valid, the test must be performed only:

- either at the request of a physician, consulted BEFORE carrying out the test to verify existing symptoms,
- or REQUIRED by the health authorities of the destination country, the tour operator or the transport company in order to carry out the trip.

Any trip cancellation due to a positive PCR/antigen test performed outside these conditions cannot be covered by this policy and will result in no reimbursement.

It is your responsibility to establish the reality of the situation giving rise to entitlement to our benefits. We therefore reserve the right to refuse your claim, on the advice of our doctor, if the information provided does not prove the reality of the facts.

2 HOW LONG DO YOU HAVE TO REPORT A CLAIM?

After the illness first appears, you must report the claim to ASSURINCO in writing via the website within five (5) working days of the covered event.

If this deadline is not met and we suffer loss as a result, you will lose all rights to compensation.

3 WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Your written claim must be accompanied by:

- **In the event of serious illness and/or hospitalization:** a medical certificate and/or hospitalization report specifying the origin, nature, seriousness and foreseeable consequences of the illness;
- **In the event of a positive PCR or antigen test:** the doctor's prescription for the test to be carried out, the test result, the isolation certificate from the CPAM or ARS.
- **In the event of denied boarding:** a written confirmation issued by the transport company that denied you boarding, or by the health authorities; in the absence of this written confirmation, no compensation will be possible),

You must provide ASSURINCO with the documents and medical information required to process your claim, via the claims declaration website, as well as the medical questionnaire to be completed by your doctor.

If you do not have these documents or information, you must obtain them from your doctor and send them to ASSURINCO via the claims declaration website.

You must also supply any information or documents you may be asked to provide in order to justify the reason for your cancellation, and in particular:

- All photocopies of prescriptions for medicines, tests or examinations, as well as all documents proving that they have been dispensed or carried out, and in particular medical expenses claim forms (*sick sheets*) containing copies of the corresponding labels for the medicines prescribed,
- Statements from Social Security and any supplementary organizations or other similar bodies, relating to the reimbursement of treatment costs and the payment of daily allowances,
- The original receipted invoice for the sum that you are required to pay to the travel agency, or that the travel agency retains,
- Your insurance policy number,
- The registration form issued by the travel agency,
- And any other necessary documents.

It is also expressly agreed that you accept in advance the principle of an examination by our medical advisor. If you object without legitimate grounds, you will lose your right to cover.

4 WHAT WE EXCLUDE

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

- **Inability to leave due to border closures, travel restrictions, transport cancellations, practical organization, accommodation or safety or security conditions at the destination;**
- **Forgetting or failing to get vaccinated;**

- PCR or antigen tests not required by the destination country, transport company or tour operator;
- PCR or antigen tests not prescribed by a physician BEFORE performing the test to verify existing symptoms;
- Any person declared as a COVID 19 contact case but not confirmed by a positive PCR test and/or not preventing the trip from taking place;
- An illness or event that was first diagnosed, or was the subject of a relapse or aggravation prior to the date of subscription to this policy and which makes travel impossible for the insured party;
- An illness or event that was first diagnosed, or was the subject of a relapse, aggravation or hospitalization between the date on which the stay was purchased and the date of subscription to the insurance policy;
- The health situation at the place of stay;
- Events occurring between the date of subscription to the insurance policy and the departure date of your trip, not listed in the article "WHAT DO WE COVER" of this APPENDIX;
- The simple fact that the geographical destination of the trip is not recommended by the French Ministry of Foreign Affairs.