

GENERAL & SPECIAL
CONDITIONS



PLANE TICKET INSURANCE

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In case of legal problems with this contract, only the French version will be taken into consideration.

POLICY No.

☐ MULTIRISK Option

☐ CANCELLATION Option

THE ADMINISTRATIVE MANAGEMENT OF THIS CONTRACT HAS BEEN ENTRUSTED TO ASSUREVER, INSURANCE BROKER, REGISTERED WITH ORIAS (REGISTER OF INSURANCE INTERMEDIARIES) UNDER NUMBER: 07 028 567 (WWW.ORIAS.FR).

ASSUREVER LEGAL MENTIONS: https://public.assurever.com/Mentions_legales.jpg.

ASSUREVER IS SUBJECT THE SUPERVISION OF THE FRENCH PRUDENTIAL CONTROL AUTHORITY (ACPR), LOCATED AT 4 PLACE DE BUDAPEST - CS 92459 - 75436 PARIS CEDEX 09, FRANCE.

THE COVERAGE PROVIDED BY YOUR CONTRACT, WITH THE EXCEPTION OF ASSISTANCE SERVICES, IS GOVERNED BY THE FRENCH INSURANCE CODE.

YOUR CONTRACT INCLUDES THE PRESENT GENERAL TERMS AND CONDITIONS, COMPLETED BY YOUR SUBSCRIPTION CERTIFICATE. AMONG THE COVERAGE DESCRIBED HEREFTER, THE COVERAGE YOU HAVE PERSONALLY SELECTED IS INDICATED IN YOUR SUBSCRIPTION CERTIFICATE, ACCORDING TO THE FORMULA TO WHICH YOU HAVE SUBSCRIBED AND FOR WHICH YOU HAVE PAID THE CORRESPONDING PREMIUM.

PLEASE READ YOUR GENERAL TERMS AND CONDITIONS CAREFULLY. THESE INDICATE OUR RESPECTIVE RIGHTS AND OBLIGATIONS AND PROVIDE ANSWERS TO QUESTIONS YOU MAY HAVE.

IMPORTANT

In the event of a Claim requiring a cancellation, you must cancel your booking with your travel operator as soon as you become aware of it.

To be entitled to the "Holiday Cancellation" cover or any of the other Insurance benefits of this policy, you must send us your notice of claim within five working days following the occurrence of the event to:

ASSUREVER
Service Gestion Clients
TSA 52216
18039 BOURGES CEDEX
Tél. : +33 1 73 03 41 01
E-mail : gestion@assurever.com

To be entitled to assistance cover under this policy, it is **ESSENTIAL** that you first contact the public emergency services and then contact **MUTUAIDE Services** prior to any intervention or personal initiative in order to obtain an incident number which will be needed for us to bear the expenses of providing assistance.

Your policy: **90028**

MUTUAIDE Services 24/24, 7/7

Telephone number from France: 01 55 98 51 51

Telephone number from abroad: +33 1 55 98 51 51

TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS)

MULTIRISK

BENEFITS	AMOUNTS INCL. TAX maximum per person
Cancellation of trip	<ul style="list-style-type: none">• €1,600 per person and €12,000 per event
<ul style="list-style-type: none">• Hospitalization of more than 48 hours, serious bodily injury or death of the insured person	<ul style="list-style-type: none">• <i>Excess of 5% of the amount of the cancellation fees with a minimum of €50 per person</i>
<ul style="list-style-type: none">• Serious illness (without hospitalization) of the insured person, including unforeseeable worsening of a chronic or pre-existing illness ↳ <i>Excess</i>	<ul style="list-style-type: none">• <i>10% of the amount of the cancellation fees with a minimum of €100 per person</i>
<ul style="list-style-type: none">• Serious bodily injury, serious illness including unforeseeable worsening of a chronic or pre-existing illness, hospitalization or death of a family member of the insured person defined by the contract• Death of uncles, aunts, nephews and nieces• Serious damage to your professional or private premises	<ul style="list-style-type: none">• <i>Excess of 25 of the amount of the cancellation fees with a minimum of €150 per person</i>
<ul style="list-style-type: none">• Serious illness in case of epidemic or pandemic• Cancellation in the event of lack of vaccination against Covid 19• Cancellation for refusal on boarding at the airport, train station, bus station or ferry terminal of departure following a temperature check	<ul style="list-style-type: none">• <i>Excess of 20% of the amount of the cancellation fees with a minimum of €50 per person</i>

<ul style="list-style-type: none"> • Burglary at your private or professional premises • Unforeseeable complications and their sequelae in the pregnancy • Summons or an administrative or professional event: <ul style="list-style-type: none"> • As a witness or jury in crown court • To an examination resit • For paid employment • Summons for the adoption of a child • If you or your spouse or partner, insured by this same policy, are made redundant • Your professional transfer • Medical quarantine following an accident • Acts of air piracy • Contra-indication or after effects of vaccinations • Refusal of a tourist visa • Serious damage to your vehicle • Cancellation or change of your paid leave • Theft of your identity card and/or passport 		<ul style="list-style-type: none"> • <i>Excess of 25% of the amount of cover with a minimum of €150 per person</i>
Luggage and personal belongings		
<ul style="list-style-type: none"> • Delay of more than 24 hours in the delivery of luggage 		<ul style="list-style-type: none"> • €150 per person
Personal accident whilst travelling		
<ul style="list-style-type: none"> • Payment in the event of death or permanent invalidity 		<ul style="list-style-type: none"> • €5,000 maximum per person and €70,000 maximum per event
Assistance to persons in the event of illness or injury		
<ul style="list-style-type: none"> • Transport / Repatriation • Return of family members or one accompanying person • Companion during hospitalisation • Extension of stay • Accompaniment of children • Medical expenses abroad <ul style="list-style-type: none"> • Additional reimbursement of medical charges • Dental emergencies ↳ <i>Excess for medical charges and dental emergencies</i> • Advance payment for hospitalisation charges 		<ul style="list-style-type: none"> • Actual costs • Return ticket + taxi fares • Return ticket and €45 per day (maximum 10 days) • €45 per day (maximum 10 days) • Return ticket • €30,000 • €80 • €45 per person • €30,000
Assistance sanitary protection		
<ul style="list-style-type: none"> • Pre-departure teleconsulting • Repatriation or sanity transport (including epidemic or pandemic) • Impossible return • Hotel expenses due to impossible return • Hotel expenses following quarantine • Medical expenses abroad including epidemic or pandemic <ul style="list-style-type: none"> ↳ <i>Excess</i> • Taking charge of a local telephone package • Psychological support • Substitute suitcase • Domestic assistance • Delivery of household goods • Psychological support when return home 		<ul style="list-style-type: none"> • 1 call • Actual costs • €1,000 maximum per person and €50,000 maximum per group • Hotel costs €150 per night (maximum 14 nights) • Hotel costs €150 per night (maximum 14 nights) • €30,000 per person • €45 per person • Up to €80 • 6 consultations per event • €100 maximum per person and €350 maximum per family • 15 hours spread over 4 weeks • 1 delivery per week (maximum 2 weeks) • 6 interviews per event

Enforced early return	
<ul style="list-style-type: none"> • In the event of hospitalisation of a family member, a childminder or a professional replacement. • In the event of death of a family member, a childminder or a professional replacement. • In the event of an emergency at your home 	<ul style="list-style-type: none"> • Return ticket + taxi fares • Return ticket + taxi fares • Return ticket + taxi fares
Assistance in the event of death	
<ul style="list-style-type: none"> • Transport • Costs of transport including the costs of a coffin • Return of family members or one accompanying person 	<ul style="list-style-type: none"> • Actual costs • €2,000 • Return ticket + taxi fares
Travel assistance	
<ul style="list-style-type: none"> • Advance of a bail bond • Payment of lawyer's fees • Costs of sea and mountain search and rescue • Shipment of medication 	<ul style="list-style-type: none"> • €10,000 • €2,000 • €4,000 per person - €15,000 per event

CANCELLATION

BENEFITS	AMOUNTS INCL. TAX maximum per person
Cancellation of trip	<ul style="list-style-type: none"> • €1,600 per person and €12,000 per event
<ul style="list-style-type: none"> • Hospitalization of more than 48 hours, serious bodily injury or death of the insured person • Serious illness (without hospitalization) of the insured person including unforeseeable worsening of a chronic or pre-existing illness 	<ul style="list-style-type: none"> • <i>Excess of 5% of the amount of cover with a minimum of €50 per person</i> • <i>Excess of 10% of the amount of cover with a minimum of €100 per person</i>
<ul style="list-style-type: none"> • Serious bodily injury, serious illness including unforeseeable worsening of a chronic or pre-existing illness, hospitalization or death of a family member of the insured person defined by the contract • Death of uncles, aunts, nephews and nieces • Serious damage to your professional or private premises • Burglary at your private or professional premises • Unforeseeable complications and their sequelae in the pregnancy • Summons or an administrative or professional event: <ul style="list-style-type: none"> • As a witness or jury in crown court • To an examination resit • For paid employment • Summons for the adoption of a child • If you or your spouse or partner, insured by this same policy, are made redundant • Your professional transfer • Medical quarantine following an accident • Acts of air piracy • Contra-indication or after effects of vaccinations • Refusal of a tourist visa • Serious damage to your vehicle • Cancellation or change of your paid leave • Theft of your identity card and/or passport 	<ul style="list-style-type: none"> • <i>Excess of 25% of the amount of cover with a minimum of €150 per person</i>

EFFECTIVE DATES AND DURATION OF COVER

GUARANTEE	DATE OF EFFECT	EXPIRY OF COVER
CANCELLATION OF TRIP	The date of taking out this insurance policy	The departure date
OTHER COVER	The departure date	The last day of the trip

The duration of validity of all cover corresponds to the dates as indicated in the Special Provisions up to a maximum of 31 consecutive days, with the exception of the "Cancellation of Trip" cover which takes effect on the date of taking out this insurance policy and expires as soon as the last insured benefit has commenced.

Only the cover taken out and as specified in the Special Provisions is provided.

THE INSURANCE AND ASSISTANCE IN GENERAL

The purpose of this insurance and assistance policy is to insure the policyholder during his or her travel, subject to the terms and conditions set forth hereunder.

As with any insurance and assistance policy, it includes both rights and obligations for both you and ourselves. It is governed by the French Insurance Code. These rights and obligations are set out in the following pages.

DEFINITIONS

Abroad

"Abroad" designates the entire world with the exception of the country of origin.

Accident

A sudden and unforeseen event causing non-intentional injury to any natural person, resulting from a sudden and external cause and preventing that person from travelling by his or her own means.

Assistance provider

COWEN Insurance Company Limited Company, Risk Insurer under the insurance and assistance contract n ° 90028 subscribed through the intermediary ASSUREVER, entrusts the execution of the assistance services, as provided for in the general provisions of this contract, to MUTUAIDE Services, whose head office is located at 126 rue de la piazza, CS 20010 - 93160 Noisy Le Grand CEDEX. Social capital €100,000. A company registered with the Trade and Companies Register of Bobigny under the number 480 118 587.

Cancellation

The full and unconditional cancellation of the trip booked by you, as a consequence of reasons and circumstances covered by us which are listed under the heading "Cancellation of Trip".

Claim

A random event which gives rise to cover under this policy.

Country of origin

Your country of origin is your country of domicile.

Domicile

The Insured Person's domicile must be in France, in Monaco, in one of the member countries of the European Union, Switzerland, Norway, Andorra, Liechtenstein, San Marino, United Kingdom or Gibraltar. Domicile means the Insured Person's habitual place of residence as appearing on his or her income tax declaration.

Epidemic

Abnormally high incidence of a disease during a given period and in a given region.

Excess

The sum for which you are responsible in the settlement of a claim.

Flight confirmation

The formality allowing for the validation of the ticket and the reservation of seats.

The procedures are as defined in the operator's terms and conditions of sale.

France

"France" means mainland France, Corsica, French Overseas Departments and French Overseas Collectivities.

French Overseas Collectivities

French Polynesia, Saint-Pierre and Miquelon, Wallis and Futuna, Saint-Barthélemy and Saint-Martin.

French Overseas Departments

Guadeloupe, French Guiana, Martinique, Mayotte and Réunion.

Illness

Sudden and unpredictable deterioration of health identified by a competent medical authority.

Insured Person

Natural person designated below, by the term "you", namely declared in the special conditions and having paid his insurance premium.

On the day of signing the contract, these people must not have reached the age limit as stated on the Special provisions.

Insurer

COWEN Insurance Company Limited, Level 3, Gasan Centre, Triq Il-Merghat, Zone 1, Central Business District, CBD 1020, Birkirkara, Malta. Registered in Malta No. C 55905. COWEN Insurance Company Limited is authorised et regulated by the Malta Financial Services Authority, Triq I-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malte. Telephone : (+356) 21441155 - <https://www.mfsa.mt/>

Luggage

Travel bags, cases and trunks and their contents, excluding articles of clothing which you are wearing or carrying.

Maximum per event

Where the same cover operates in favour of more than one insured victim of the same event and insured under the same Special Provisions, cover is limited in all cases to the maximum under that head of cover, regardless of the number of victims. The claim will be accordingly reduced and paid in proportion to the number of victims.

Member of the family

A spouse, co-habitee, civil partner, ascendant or descendant relative, father-in-law, mother-in-law, sister, brother, brother-in-law, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, nephew or niece of the Insured Person or of his or her spouse and the legal guardian of the Insured Person and his or her spouse.

Natural disaster

A phenomenon such as an earthquake, volcanic eruption, tidal wave, flood, typhoon, hurricane, cyclone or natural cataclysm caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities.

Non-scheduled charter flight

A non-scheduled flight carried by a tourist organisation.

Pandemic

Epidemic that develops over a vast territory, transcending borders and qualified as a pandemic by the World Health Organization (WHO) and/or by the competent local public authorities of the country where the disaster occurred.

Policyholder

The natural or legal person who subscribes this contract on his behalf or that of other beneficiaries, hereinafter referred to as the Insured persons.

Quarantine

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

Rail ticket

Tickets for transport by rail.

Scheduled flight

A planned flight by a commercial airline, the precise timetables and frequencies of which are compliant with those published in the ABC World Airways Guide.

Serious illness

Sudden and unpredictable deterioration of health identified by a competent medical authority leading to the prescription of medication and including the interruption of all professional or other activities.

Special provisions

A document duly completed and signed by the Insured Person containing his or her surname and first name, address, travel dates, country of destination, period of cover, price of journey inclusive of tax, the date of the document and the insurance option taken and the corresponding premium. In the event of a claim, only insurance in respect of which the corresponding premium has been paid is taken into account.

Spouse

Spouse means:

- a person married to the Insured Person and not legally separated;
- a person living as if married with the Insured Person, in the same household and with the same common interests as a married couple;
- the co-signatory of a civil union with the Insured Person.

Terrorist attack

Any act of violence constituting a criminal or unlawful attack against persons and/or property in the country in which you are staying, aimed at seriously disrupting public order by intimidation and terror, and the subject of media coverage. This "terrorist attack" must be documented by the French Ministry of Foreign Affairs.

Trip

A journey and/or stay, package holiday, rental, cruise, travel ticket (including flight only) booked with the travel operator, the dates, destination and price of which are stated in the Special Provisions.

TERRITORIAL APPLICATION OF COVER

Cover applies worldwide.

The following are excluded: countries identified by the French Ministry of Foreign Affairs as being in a state of civil or foreign warfare, known political instability, suffering reprisals, restrictions to the free movement of persons and goods for any reason whatsoever, including issues of public health and safety and meteorological conditions, countries affected by acts of terrorism, natural disasters, the release of nuclear radiation or countries undergoing any other event of force majeure.

HOW DO YOU USE OUR SERVICES?

→ DO YOU NEED ASSISTANCE?

In the event of an emergency, it is essential that you contact the emergency services for all problems within their responsibility. For us to be able to assist, we recommend that you prepare your call.

We will ask you for the following information:

- your surname(s) and first name(s);
- your policy number: **90028**
- your exact location and an address and telephone number where we can reach you.

You must:

- Immediately contact the assistance center on the following phone number **01 55 98 51 51** (+ 33 1 55 98 51 51 when calling from abroad),
- obtain our prior approval before making any arrangement or incurring any expense;
- comply with our instructions;
- provide us with all information relating to the policy taken out by you;
- provide us with the original proofs of payment of the expenses for which reimbursement is being claimed.

What are the conditions of application for the benefits and the cover?

- We reserve the right to require all proof necessary (death certificate, proof of domicile, certificate of co-habitation, proof of expenditure etc.) in support of your request for assistance.
- Any expense incurred without our approval will not be reimbursed or funded later.
- An event caused by a pre-existing illness and/or injury diagnosed and/or treated, for which you have been hospitalised for a continuous period, for one day or for out-patient treatment during the 6 months preceding the request for assistance will not be covered where the event is a manifestation or aggravation of the said condition.
- Where the assistance provider arranges assistance in the absence of proof, as the result of insufficient or incorrect details regarding the information that must be delivered to the assistance provider, the costs of assistance thus incurred by the assistance provider will be re-invoiced to the Policyholder and payable upon receipt of the invoice, it being the Policyholder's choice whether to recuperate this payment from the person asking for the assistance if the latter is not the Insured Person.

What must you do with your travel tickets?

Where transport is arranged and the cost is covered under the terms of the policy, you undertake either to reserve us the right to use your travel ticket(s) or to reimburse us for the payments for which you will be reimbursed by the issuer of your travel ticket(s).

→ DO YOU WISH TO MAKE A CLAIM UNDER THE POLICY?

Within 5 days in all cases, you or a person acting on your behalf must contact ASSUREVER, by e-mail, telephone or post:

ASSUREVER
Service Gestion Clients
TSA 52216
18039 BOURGES CEDEX
Tel. : +33 1 73 03 41 01
E-mail : gestion@assurever.com

Offices open from Monday to Friday from 9:00am to 6:00pm

CUMULATION OF COVER

Where the risks covered by this policy are covered by another insurance policy, you must notify us of the name of the insurer with whom another policy has been taken out (Article L121-4 of the Insurance Code) as soon as you are aware of this information and at the latest when making a claim.

FALSE DECLARATIONS

Where it affects the nature of the risk or diminishes our assessment of it:

- any concealment or intentionally false declaration by you will render the policy null and void. The premiums paid will be retained by us and we will be entitled to require the payment of any premiums due, as provided for by Article L113-8 of the Insurance Code
- any omission or inaccurate declaration by you the bad faith of which is not established will result in the termination of the policy 10 days you have been served with a notice by registered post and/or a reduction of cover in accordance with Article L113-9 of the Insurance Code.

FORFEITURE OF RIGHT TO BENEFITS AND COVER FOR MAKING A FRAUDULENT DECLARATION

In the event of a Claim or a request for assistance (as provided for in these General Provisions), if you knowingly use inaccurate supporting documents or use fraudulent means or make inaccurate or incomplete declarations, you will forfeit all right to the assistance benefits and policy cover provided under these General Provisions for which these declarations are required.

WHAT ARE THE LIMITATIONS IN CASES OF FORCE MAJEURE OR SIMILAR EVENTS?

We cannot in any circumstances replace local organisations in the event of an emergency.

We cannot be held liable for any failures or delays in the provision of the services as the result of force majeure or events such as:

- civil or foreign wars, known political instability, civil disturbance, riots, attacks, acts of terrorism, piracy, reprisals,
- recommendations of the W.M.S. or national or international authorities or restrictions on free movement for any reason whatsoever, including issues of public health and safety, meteorological conditions, restriction or prohibition of air traffic,
- strikes, explosions, pollution, natural disasters, the release of nuclear radiation or any radiation from a source of energy of a radioactive nature,
- delays and/or impossibility in obtaining administrative documents such as entry and exit visas, passports, etc. that are necessary for your travel within or outside the country where you are located or for your entry into a country to which you are directed by our doctors for hospitalisation,
- use of the local services or of any services which we are obliged to use under local and/or international legislation,
- the non-existence or non-availability of technical or human resources to provide transport (including the refusal of assistance).

EXCEPTIONAL CIRCUMSTANCES

Passenger transport undertakings (especially by airlines) are likely to impose restrictions on persons with certain medical conditions or pregnant women, applicable at the time of boarding and likely to change without notice (thus, medical examinations and certificates etc. may be required by airlines). Accordingly, the repatriation of such persons can only be undertaken where transport is not refused, and of course, where there is no unfavourable medical opinion (as defined as and in accordance with the provisions of the section "TRANSPORT/REPATRIATION") with regard to the health of the Insured Person or the unborn child.

EXCLUSIONS COMMON TO ALL COVER

The policy's general exclusions are the exclusions common to all of the assistance benefits and the cover described in these General Provisions.

The following are exclusions:

- civil or foreign wars, riots, popular movements, attacks, acts of terrorism, hostage taking, unless otherwise stipulated in the guarantee;
- the voluntary participation of an Insured Person in riots, strikes, altercations or assaults;
- the consequences of atomic radiation or any radiation from a source of energy of a radioactive nature;
- pollution, natural disasters, unless otherwise stipulated in the guarantee;
- the consequences of using medicines, drugs, narcotics and similar products where not medically prescribed, and alcohol abuse;
- epidemics and pandemics, unless otherwise stipulated in the guarantee;
- any intentional act by you in order to give rise to a claim under the policy.

EXPERT LOSS AND DAMAGE ASSESSMENT

In the event of disagreement between the parties, each shall choose an expert. If the experts appointed are not in agreement, a third expert shall be appointed by the Presiding Judge of the court having jurisdiction at the Insured Person's place of domicile. This appointment of an expert is by means of a simple request by the first party to act made at least 15 days after a formal notice by registered post with acknowledgement of delivery has been sent to the other party.

Each party shall pay the expenses and fees of their expert and, where applicable, half of the fees of the third expert and the expenses of his or her appointment.

No action may be taken against the Insurer unless the third expert has resolved the disagreement.

SUBROGATION

In accordance with the provisions of Article L.121-12 of the Insurance Code, the Insurer is subrogated, up to the limit of any sum it has paid, in the rights and actions of the Insured Person vis-a-vis third parties.

The Assistance Provider is subrogated under the terms of the Insurance Code in the rights and actions of the Policyholder and the Insured Person against any person liable for the Claim up to the amount of the expenses incurred by it.

Similarly, where the total or a part of the benefits provided under the policy cover is fully or partially covered by an insurance policy, a healthcare insurance provider, social security or any other body, the Assistance Provider is subrogated in the rights and actions of the Insured Person vis-a-vis the bodies and in respect of the policies abovementioned.

WHAT ARE THE LIMITATION PERIODS?

In accordance with the provisions of Articles L114-1 et seq of the Insurance Code, any legal action deriving from an insurance policy is statute limited to two years with effect from the event giving rise thereto.

However, this time limit starts to run:

- 1) In the event of non-disclosure, omission, fraudulent representation or misrepresentation of the risk incurred, only from the date on which the Insurer becomes aware thereof;
- 2) In the event of a Claim, only from the date on which those concerned became aware of it, if they are able to prove that they were unaware of it until then.

Where legal action by the Insured Person against the Insurer arises from a third party's deposition, the limitation period runs only from the date on which that third party issued proceedings against the Insured Person or was compensated by the latter. The limitation period is increased to ten years in insurance policies covering accidents to persons where the Beneficiaries are the heirs and assigns of the deceased Insured Person.

The limitation period will be suspended by any of the ordinary causes of suspension, inter alia:

- any legal proceedings, including a summary application, summons or order of attachment served on the person sought to be prevented from availing of the limitation period;
- any unequivocal acknowledgement by the Insurer of the Insured Person's right to cover, or any acknowledgement of indebtedness of the Insured Person to the Insurer;

and also the following other cases provided for under Article L114-2 of the insurance Code:

- any appointment of an expert as the result of a Claim;
- any sending of a registered letter with acknowledgement of delivery by:
 - the Insurer to the Insured Person relating to the non-payment of a premium;
 - the Insured Person to the Insurer relating to the non-settlement of a claim.

By way of derogation from Article 2254 of the Civil Code the parties to this policy may not, even by mutual agreement, either change the limitation period or add causes of suspension or interruption thereto.

COMPLAINTS - DISPUTES

1. In the event of disagreement or dissatisfaction with the implementation of your contract, we invite you to inform MUTUAIDE Services – Service Qualité Clients – 126 rue de la Piazza – CS 20010 – 93196 Noisy-le-Grand Cedex or by writing to voyage@mutuaide.fr for the Assistance guarantees listed below:
 - Assistance to persons in the event of illness or accident
 - Assistance sanitary Protection
 - Enforced early return
 - Assistance in the event of death
 - Travel assistance

MUTUAIDE undertakes to acknowledge receipt of your mail within 10 working days. It will be processed within 30 days at the most.

If you are not satisfied with the handling of your dispute or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, we invite you to make it known to:

COWEN Insurance Company Limited
Level 3, Gasan Centre, Triq il-Merghat,
Zone 1, Central Business District,
CBD 1020, Birkirkara, Malta
complaints@cowen-insurance.com

Your situation will be studied with the greatest care: the Insurer will endeavor to resolve your complaint within 15 working days.

If you are still not satisfied with the handling of your dispute by the Insurer or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you have the option of contacting:

Office of the Arbiter for Financial Services
First Floor, St Calcedonius Square
Floriana FRN1530, Malte
Telephone +356 2124 9245
Email: complaint.info@financialarbiter.org.mt
Website: www.financialarbiter.org.mt.

The Office of the Arbiter for Financial Services is responsible for resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of action and may require the insurer to pay compensation to the consumer in the event that the latter's action is successful. The Office of the Arbiter for Financial Services is an independent body. Filing a complaint does not affect the consumer's right to take legal action in the competent court.

2. In the event of disagreement or dissatisfaction with the implementation of your contract, we invite you to make this known to ASSUREVER by calling 01 73 03 41 01 or by writing to reclamation@assurever.com for the insurance cover listed below:
- Cancellation of the trip
 - Luggage and personal belongings
 - Personal accident

Your situation will be studied with the greatest care: an acknowledgment of receipt will be sent to you within 10 days and a response will then be sent to you within 2 months.

If you are still not satisfied with the handling of your dispute by the Insurer or in the event of disagreement or dissatisfaction with the drafting of the insurance policy, you have the option of contacting:

Office of the Arbiter for Financial Services
First Floor, St Calcedonius Square
Floriana FRN1530, Malte
Telephone +356 2124 9245
Email: complaint.info@financialarbiter.org.mt
Website: www.financialarbiter.org.mt.

The Office of the Arbiter for Financial Services is responsible for resolving disputes between consumers and financial companies. The Office of the Arbiter for Financial Services is the competent body for this type of action and may require the insurer to pay compensation to the consumer in the event that the latter's action is successful. The Office of the Arbiter for Financial Services is an independent body. Filing a complaint does not affect the consumer's right to take legal action in the competent court.

In the event of disagreement on the underwriting and distribution policy, you can contact Insurance Mediation by mail to:

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

APPLICABLE LAW AND JURISDICTION

This policy is governed by French law. The contracting parties agree to submit to the jurisdiction of the French courts and to waive any proceedings in any other country.

LANGUAGE

The language in use within the framework of pre-contractual and contractual relations is French.

ANTI MONEY LAUNDERING

We are legally required to do controls under the fight against money laundering and against the financing of terrorism, including on cross-border capital movements. This procedure can lead us anytime to ask for explanations or justifications, including the acquisition of amount insured.

Under the Data Protection Act of January 6, 1978 amended by the Act of 6 August 2004 and the Monetary and Financial Code, you have the right of access to your data by sending a letter to the National Commission on Computing and Liberties (CNIL).

PROTECTION OF PERSONAL DATA

In this section of the insurance policy, these terms shall have the following meanings:

- (i) "controller" or "controller" means a person who determines the purposes for which and the manner in which personal data is processed;

(ii) "Data Subject" means an identified or identifiable living natural person to whom the Personal Data relates. Both the Policyholder and its Beneficiaries may be data subjects;

(iii) "joint controllers" means two or more controllers who jointly determine the purposes and means of the processing of personal data;

(iv) "personal data" means data relating to a living natural person who can be identified from the data in possession. This includes, but is not limited to, surname, first name, address, date of birth, nationality, gender, ID number, contact details, bank details and online identifiers of that person;

(v) "Processing" means any activity which involves the use of Personal Data. This includes obtaining, storing, or holding data, or performing any operation or set of operations on the data (including organizing, modifying, retrieving, using, disclosing, erasure or destruction);

(vi) "processor" or "processor" means any person who processes personal data on behalf of the controller;

(vii) "Sensitive Personal Data" or "Special Categories of Personal Data" includes information about an individual's racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health or his physical or mental condition or sex life, or on the commission of, or prosecution for, any offense committed or alleged to have been committed by such person, the settlement of such prosecution or the conviction of any court.

The personal data provided by the Policyholder and its Beneficiaries or otherwise collected about them will be processed by both the Insurer and the Broker, in accordance with the provisions of the General Data Protection Regulation (Regulation 2016/679) ("GDPR"), their applicable local data protection laws and regulations (which in the case of the Insurer means the Malta Data Protection Act, Cap 586 of the Laws of Malta) and the practices set out in their respective privacy notices.

These privacy notices can be viewed and viewed through the following links:

- The Insurer { <https://www.cowen.com/regulatory-disclosures/> }; and
- The Broker { https://www.assurever.com/Mentions_legales.html }.

During the course of this Policy, the Insurer and the Broker will each act as data controller and may share personal data relating to the Policyholder and his Beneficiaries with each other ("Policy Personal Data"). The Insurer and the Broker have mutually warranted and represented that they will only process such policy personal data fairly and lawfully and ensure that they have legitimate grounds under data protection laws for any treatment they could perform.

In this regard, the Insurer and the Broker have also determined that they are jointly responsible for the processing of the personal data of the policy. In accordance with Article 26 of the GDPR, they have therefore provided the gist (i.e. a summary) of their relationship and joint controller agreement below:

(i) the identity and contact details of the joint controllers are:

- COWEN Insurance Company Limited, a company incorporated in Malta under company number C55905 and whose registered office is at Level 3, Gasan Centre, Triq Il-Merghat, Zone 1, Central Business District, CBD 1020, Birkirkara, Malta (i.e. the "Insurer "). Its Data Protection Officer, who serves as its point of contact for all data protection matters, can be contacted at: dpo@cowen-insurance.com;
- ASSUREVER, a limited liability company, an insurance intermediary registered with Orias under number 07 028 567 (www.orias.fr). Legal notice https://public.assurever.com/Mentions_legales.jpg (i.e. the "Broker"). Its Data Protection Officer, who serves as the point of contact for all data protection matters, can be contacted at: dpo@assurever.com

(ii) the personal data that is under their joint control covers the following:

- Civil status, identity, identification data;
- Addresses, telephone number (landline and mobile), fax number, e-mail addresses;
- Connection data (IP address, logs, etc.);
- Nationality;
- Health data;
- Data concerning lifestyle, family situation;
- Data relating to criminal convictions or offences;
- Income, financial situation, tax situation, etc.

(iii) the Broker is primarily responsible for notifying the data subjects of the Personal Data Policy of the elements specified in Articles 13 and 14 of the GDPR (such as the purposes of processing their data, potential recipients, retention periods) . In this context, the primary purposes for processing such policy personal data are likely to be related to the execution, enforcement and administration of the insurance policy, including claims, and for operational and compliance purposes, such as financial management or fraud prevention or reporting. The data collected for these purposes is strictly necessary. Without it, the underwriting and enforcement of the policy (including claims) will be made difficult, if not impossible, for the parties;

(iv) where a data subject of this Policy Personal Data attempts to exercise any of their data subject rights under the GDPR (which are further described below), the Broker assumes responsibility to respond to this request, with the cooperation of the insurer. Furthermore, in the event that the Insurer receives a data subject request, the parties have agreed that the Insurer will forward it to the Broker for it to process and interface with the data subject; and

(v) if either party becomes aware of a Personal Data Breach affecting or related to any Personal Data Policy, that party will promptly notify the other in order to enable it, as co-controllers, investigate the breach and determine the cause. Although the parties will jointly participate in this investigation, any mandatory notification regarding this matter will be made only by the party with whom the violation occurred or from which the reason for the violation arises. If the reason for the violation cannot be attributed to one of the parties, then the Broker must take the initiative and be responsible for complying with all data breach reporting or notification obligations.

NOTE HOWEVER that regardless of the terms of such Joint Controller Agreements (as described above), Data Subjects are not bound by them and may exercise their rights with respect to and against the Insurer and the Broker. Thus, even if contact points have been designated in order to facilitate in particular the processing of requests from the persons concerned, the persons concerned are not required to stick to them and may freely choose to address their requests to the Insurer and to the Broker.

LEGAL RIGHTS

In certain circumstances, the data subject has certain rights with regard to their personal data:

- *Request access to your personal data.*
- *Request the correction (rectification) of your personal data.*
- *Request erasure of your personal data.*
- *Oppose the processing of your personal data.*
- *Request the limitation of the processing of your personal data.*
- *Request the transfer of your personal data.*
- *Right to withdraw consent.*

These rights of data subjects are not absolute or guaranteed without reservation, but must be balanced against the own legal obligations and the legitimate interests of the data controller (in this case, the insurer and the Broker).

Further details of the nature of these rights, and what they entail, will be provided by the Broker, as the party designated as responsible for compliance with these matters. Alternatively, these details can be obtained from the parties' respective privacy notices.

Data subjects also have the right to lodge a complaint at any time with a competent data protection supervisory authority, such as (in particular) the supervisory authority of the place of their habitual residence or place of work. In the case of Malta, this is the Office of the Information and Data Protection Commissioner (the "IDPC") (<https://idpc.org.mt>). In France, ASSUREVER is subject to the Prudential Control and Resolution Authority ("ACPR") (<https://acpr.banque-france.fr/>).

POLICY

The insurance cover and assistance specified in this document are underwritten by COWEN Insurance Company Limited, under the number **AIVB2C90000**.

GENERAL PROVISIONS OF INSURANCE

CANCELLATION OF TRIP

Multirisk - Cancellation

IN WHICH CASES DO WE PROVIDE ASSISTANCE?

We provide assistance in the circumstances listed below, and no others:

1. Death, serious bodily injury, serious illness including unforeseeable worsening of a chronic or pre-existing illness, occurring to you, your legal or common law spouse, your ascendants or descendants, fathers-in-law, mothers-in-law, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law or any person usually living with you;
2. The death of uncles, aunts, nephews and nieces;
3. Serious damage caused by fire, explosion, water damage or caused by the natural elements, to your professional or private premises, provided these premises are over 50% destroyed;
4. Burglary at your private or professional premises, if this event requires your presence and occurs during the 48 hours prior to departure;
5. Unforeseeable complications and their sequelae in the pregnancy of the insured party;
6. Summons or an administrative or professional event, on the express condition that you were not aware of the date of one of the events for which an exhaustive list is given hereafter at the time this cover was taken out:
 - As a witness or jury in crown court,
 - To an examination resit on condition that you did not know that you had failed the exam at the time of booking and that the resit takes place during the planned period for travel;
 - For paid employment or a paid training course which is to begin before the date of the return journey shown on the Particular Terms and Conditions if you were enrolled at the Job Seeker Centre at the time the present

policy was taken out, excluding any prolongation or renewal of an employment contract or training course. Temping assignments (new or renewed) are not covered;

- Summons for the adoption of a child;
 - If you or your spouse or partner, insured by this same policy, are made redundant;
 - Your professional transfer which is not a disciplinary measure taken by your superiors and which you had not applied for;
 - Cancellation or change of your paid leave imposed by your employer, if these had been decided in agreement with them prior to the present policy being taken out and for employees who have worked for their company for more than one year, **to the exclusion of self-employed professionals, the legal representatives of companies and professional performers on short term contracts;**
7. If you are put into medical quarantine following an accident;
 8. Acts of air piracy physically obstructing yourself, your legal or common law spouse, your direct ascendants or descendants, making it impossible for you to travel on the planned dates;
 9. Cancellation caused by the death, serious illness, serious bodily injury of the person designated in the Particular Terms and Conditions to be in charge of your professional replacement or looking after your minor or disabled children during your trip;
 10. Contra-indication or after effects of vaccinations unknown on the day that your policy was taken out;
 11. Refusal of a tourist visa by the authorities of the country to be visited provided that the visa has been applied for within the time required by the competent Authorities of this country and that no application had been made beforehand and already refused by these authorities for a previous trip;
 12. Serious damage to your vehicle within the 48 hours prior to your departure making it unfit for use to take you to the airport or your holiday destination;
 13. Theft of your identity card and/or passport within the 48 hours prior to departure, preventing you from fulfilling the formalities required by the border police;
 14. Cancellation by a person who was to travel with you, having booked at the same time as you, and insured by this same policy, if the cancellation was caused by one of the events listed above. If however you wish to travel without them, we will reimburse the additional hotel costs caused by this cancellation up to the amount of compensation you would have received in the event of cancellation;
 15. Late departure: if one of the causes listed above leads only to late departure, we will make it possible for you to reach your destination, if your transport ticket can no longer be revalidated. On proof of expenditure, we will pay compensation up to a maximum of:
 - 50% of the total amount of the invoice from your supplier of package holidays, cruises or rented accommodation;
 - 80% of the total cost of your original OUTWARD and RETURN plane ticket for flight-only deals.

Multirisk

- **SERIOUS ILLNESS in case of epidemic or pandemic:**
 - of yourself, of your partner or spouse (legal or de facto), of your ascendant or descendant, of your legal guardian or of any other person within your household;
 - of your brother, of your sister, of your children including those of your partner or spouse (legal or de facto), one of your direct ascendant, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law or mother-in-law;
 - of your professional work replacement;
 - of the person responsible, during your trip, for looking after your legally-dependent children or for the care of a disabled person living in the same household as you, provided there is hospitalization for more than 48 hours or death;
 - of the person accompanying you during your trip, provided that their first and last name have been indicated under the same special conditions as you and that they have paid the insurance premium.
- **LACK OF VACCINATION AGAINST COVID 19:**

When at the time of taking out this contract, the country of destination did not impose vaccination against Covid 19 to return its territory but that at the time of your departure it imposes it;

 - and you are no longer within the time required to carry out this vaccination allowing you to travel,
 - or you cannot proceed with this vaccination, following a medical contraindication to vaccination.

- **REFUSAL OF BOARDING** at the airport, train station, bus station or ferry terminal of departure following a temperature check organized by the health authorities of the country of departure or the transport company with which you are traveling:

Proof issued by the transport company that denied you boarding, or by the health authorities, must be provided; in the absence of this proof, no compensation will be possible.

It is up to you to establish the reality of the situation entitling you to our services, so 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.

THE AMOUNT OF THE GUARANTEE

We will reimburse you the deposit or any sum retained by the travel organizer, and according to the conditions of sale of the trip (**excluding the booking fee, the insurance premium and after deduction of the airport taxes reimbursed to you by the carrier**), when you are obliged to cancel your trip before departure.

You are reminded that airport taxes, included in the price of the ticket, are charges which are payable in relation to the actual embarkation of the passenger and that the airport company is obliged to reimburse you for these amounts when you have not boarded. You must consult the general conditions of sale or transport in order to find out how these taxes are refunded (art. L 113-8 of the French Consumer Code).

WITHIN WHAT TIME LIMIT DO YOU HAVE TO DECLARE THE CLAIM ?

Two steps

1/ From the first symptoms of the illness or upon knowledge of the event giving rise to the guarantee, you must **IMMEDIATELY** notify your travel agency.

If you cancel the trip at a later date with your travel agency, we will refund only the cancellation charges incurred on the date of the event, confirmed by a competent medical authority and in accordance with the cancellation conditions of your travel agency's special terms and conditions of sale.

2/ However, you should file your claim with ASSUREVER within five working days following the event covered.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM ?

Your written claim must be accompanied by/

- A medical certificate and/or an administrative hospitalisation form specifying the origin, nature, seriousness and foreseeable consequences of the illness,
- in the event of death, a certificate and civil status record,
- in other cases, any acknowledgment justifying the reason for your cancellation.

You must provide ASSUREVER with the documents and medical information required to process your claim, which includes the medical questionnaire to be completed by your doctor and the completed claim form provided by our service.

Your health documents and information must be obtained from your personal doctor before sending them to ASSUREVER.

You will also have to provide any information or documents requested to support the grounds of your cancellation:

- ✓ photocopies of all medical prescriptions together with pharmacy receipts, results of tests and/or examinations and all other documents justifying their request or execution,
- ✓ statements from the Social Security or any other similar body relating to the reimbursement of treatment costs and the payment of daily allowances,
- ✓ the original of the paid invoice to your travel agency and the cancellation invoice issued by your travel agency,
- ✓ the number of your insurance policy,
- ✓ the registration form issued by the travel agency,
- ✓ In the event of an accident, you must specify the causes and circumstances of the accident and provide us with the names and addresses of those responsible and any witnesses,
- ✓ in the event of denied boarding: proof issued by the transport company that denied you boarding, or by the health authorities; without this proof, no compensation will be possible),
- ✓ and any other necessary documents.

Furthermore, it is expressly agreed that you accept in advance the principle of a check-up by our medical advisor. Therefore, if you object without legitimate reason, you will lose your warranty rights.

WHAT WE EXCLUDE IN “CANCELLATION OF THE TRIP”

The Cancellation guarantee does not cover the impossibility to leave due to border closures, material organization, accommodation conditions or security at the destination.

In addition to the exclusions common to all guarantees are also excluded:

- an event, illness or accident that has been the subject of an initial observation, relapse, aggravation or hospitalization between the date of purchase of the trip and the date of subscription of the insurance contract,
- cancellation caused by a person hospitalized at the time of booking your trip or taking out the contract,
- all circumstances affecting only your personal comfort,
- complications of pregnancy beyond the 28th week and in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilization and their consequences,
- forgetting to be vaccinated,
- default of any kind, including financial default, by the carrier making it impossible to perform its contractual obligations,
- the lack or excess of snow cover,
- any medical event whose diagnosis, symptoms or cause are of a psychic, psychological or psychiatric nature, and which has not resulted in hospitalization for more than 3 consecutive days after the subscription of the present Contract,
- the consequences of criminal proceedings against you,
- any other event occurring between the date of subscription to the insurance contract and the date of departure of your trip,
- any event occurring between the date of subscription to the trip and the date of subscription to the insurance contract,
- the absence of randomness,
- an intentional and/or wrongful act reprehensible by law,
- the consequences of alcoholic states and the use of drugs, any narcotic substances mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- the simple fact that the geographical destination of the trip is not recommended by the French Ministry of Foreign Affairs,
- a negligent act on your part,
- any event for which the tour operator may be responsible in application of the Tourism Code in force,
- failure, for any reason whatsoever, to present documents essential for the trip, such as passport, identity card, visa, travel documents, vaccination record, except in the case of theft, within 48 hours prior to departure, of the passport or identity card.

LUGGAGE AND PERSONAL BELONGINGS

Multirisk

DELAY IN THE DELIVERY OF LUGGAGE

In the event of your personal luggage not being returned to you at your destination airport on your outbound journey and if you have not recovered them after a delay of 24 hours, you will receive **a payment up to the maximum specified in the Table of Cover** to enable you to purchase essential items.

PERSONAL ACCIDENT WHILST TRAVELLING

Multirisk

WHAT WE GUARANTEE

We guarantee the payment of the indemnities provided for in the **Table of Amounts of Insurance** when the Insured is the victim of an Accident generating a permanent disability and/or death during the duration of his/her trip, in the following cases and conditions.

FOR WHAT AMOUNT DO WE INTERVENE?

For Insureds persons of legal age:

We intervene for the amount indicated in the Table of Amounts of Coverage in the following cases:

- **Death:** the maximum capital per person indicated in the Table of Benefits is payable to the beneficiaries designated by the Insured or, failing that, to his or her heirs.
- **Disability:** in the event of disability, the Insured will receive a capital sum, the amount of which will be calculated according to the scale shown below with a maximum amount per person indicated in the Table of Benefits.

For persons over 70 years of age, cover is limited to accidents occurring during the period of air travel, from the time of boarding the flight at the date and time indicated on the ticket until arrival at the destination airport.

For Insured minors:

We intervene in the following cases:

- **Death of the child:** we will pay for funeral expenses incurred up to the maximum amount per person indicated in the Table of Benefits.
- **Disability of the child:** in the event of disability of the insured child, we will pay an indemnity calculated according to the scale shown below with a maximum amount per person indicated in the Table of Benefits.

DISABILITY SCALE

	RIGHT		LEFT
• Complete loss:			
• of the arm	70 %		60 %
• of the forearm or hand	60 %		50 %
• of the thumb	20 %		17 %
• of the index	12 %		10 %
• of the middle	6 %		5 %
• of the ring finger	5 %		4 %
• of the little finger	4 %		3 %
• of the thigh		55 %	
• of the leg		40 %	
• of 2 members		100 %	
• of the foot		40 %	
• of the big toe		8 %	
• of the other toes		3 %	
• both eyes		100 %	
• of visual acuity or of an eye		25 %	
• Complete, incurable and unaidable deafness		60 %	
• Complete, incurable and unaidable deafness in one ear		10 %	
• Total and incurable insanity		100 %	

DEFINITION OF LOSS

Loss means complete amputation or paralysis of the limb or ankylosis of all joints.

EXCLUSIONS TO "INDIVIDUAL TRAVEL ACCIDENT" COVERAGE

In addition to the exclusions listed in the "GENERAL INSURANCE & ASSISTANCE" chapter, we cannot intervene in the following circumstances:

- accidents caused by: blindness, paralysis, mental illness, as well as all illnesses or infirmities existing at the time of taking out the policy;
- accidents resulting from the practice of certain sports such as: rock climbing, mountaineering, competitive sledging, scuba diving with or without self-contained equipment, parachuting and all aerial sports, including kites or similar devices, caving, as well as those resulting from training or participation in sports competitions;
- accidents caused by the use of a motor cycle with a cylinder capacity of more than 125 cm³ driver or passenger;
- accidents caused by a transport company not approved for public transport of persons;
- temporary disability.

HOW IS COMPENSATION CALCULATED?

- The amount of compensation can only be fixed after consolidation, i.e. after the moment when the injuries have become fixed and permanent, such that treatment is no longer necessary, except to avoid aggravation, and it is possible to assess a certain degree of permanent incapacity resulting in a definitive loss,
- The final rate after an accident affecting a limb or organ already injured will be equal to the difference between the rate determined from the table and its conditions of application and the rate prior to the accident,
- If it is medically established that the Insured is left-handed, the disability rate for the right upper limb will apply to the left upper limb and vice versa,
- If the accident results in more than one injury, the rate of disability used to calculate the amount we will pay will be calculated by applying the method used to determine the rate of disability in the case of an accident at work to the rate in the above schedule.

The application of the French scale in force assumes, in all cases, that the consequences of the accident are not aggravated by the action of a previous illness or disability and that the victim has undergone appropriate medical treatment.

If this were not the case, the rate would be determined taking into account the consequences of the accident on a person in a normal physical state and having undergone rational treatment.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

In the event of a Claim, the Insured must comply with the following obligations:

- Notify ASSUREVER in writing of the Claim within five working days of the event giving rise to it. After this period, the Insured will be deprived of any right to compensation if his delay has caused prejudice to ASSUREVER,
- Send the originals of the following documents to ASSUREVER as soon as possible:
 - the certificate of the doctor called to give first aid, indicating the probable consequences of the Accident,
 - a detailed account of the circumstances of the Accident,
 - the consolidation certificate,
 - all the documents necessary for the constitution of the Insured's file and to prove the validity and the amount of the claim,
 - a copy of the insurance certificate,
- Submit to the examination of doctors to establish their condition,
- Declare spontaneously to ASSUREVER :
 - permanent disabilities suffered by the Insured prior to the Loss,
 - cover taken out for the same risk with other insurers.

GENERAL PROVISIONS OF ASSISTANCE

Repatriation or enforced early return will not be covered unless you have made a prior telephone call to the Assistance Centre and obtained their approval.

ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR ACCIDENT

Multirisk

TRANSPORT/REPATRIATION

Our doctors will make contact with the local doctor or hospital taking care of you following an illness or accident, **including in the context of an epidemic or a pandemic.**

They will obtain all information needed to make a decision in your medical interests, either by the local doctor or your usual doctor.

The information obtained will allow us, after a decision by our doctors, to arrange and pay, according to your medical needs alone, either for your return home, or where necessary transport under medical supervision to a suitable hospital close to your home, by light ambulance, ambulance, sleeping-car, first class rail (couchette or seat), economy class air or air ambulance.

In certain cases, it may be necessary for your safety to take you to a local healthcare centre before considering return to a facility near to your home.

Only your medical interests and compliance with the health legislation in force will be taken into consideration when making the decision on transport, the means of transport and the place of hospitalisation.

Information from the local doctors or your usual doctor, which may be essential, will help us in making the most appropriate decision.

It is in this respect expressly agreed and understood that the final decision to be made in your medical interests will be taken by our doctors in order to avoid any disagreement between the medical authorities.

In the event of your refusal to comply with a decision regarded as the most advisable by our doctors, you expressly discharge us from all liability, especially in relation to your return by your own means, and in the event of an aggravation of your state of health.

RETURN OF INSURED MEMBERS OF YOUR FAMILY OR ONE COMPANION

Where we arrange your repatriation, we will, in accordance with the advice of our Medical Service, arrange for the transport of the insured members of your family or one other insured person to accompany you, where possible, on your return.

This transport will be:

- either with you,
- or individually.

We will bear the costs of travel of these insured persons by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

COMPANION DURING HOSPITALISATION

If you are hospitalised at the place of your illness or accident and our doctors judge from information provided by the local doctors that you cannot return home within five days, we will arrange and bear the costs of a return first class rail fare or economy air fare for a person of your choice from your country of origin, for him or her to be present at your bedside.

Additionally, we will pay this person's hotel costs (room and breakfast) for a maximum of 10 nights **up to the maximum specified in the Table of Cover.**

This benefit cannot be combined with the "RETURN OF INSURED MEMBERS OF YOUR FAMILY OR ONE COMPANION" benefit.

EXTENSION OF TRIP

Where you are hospitalised and our doctors judge from information received from the local doctors that hospitalisation is necessary after your original return date, we will bear the costs of accommodation (room and breakfast) of an insured companion **up to a maximum of 10 nights and the amount specified in the Table of Cover**, for him or her to stay with you.

This benefit cannot be combined with the "Companion During Hospitalisation" cover.

ACCOMPANIMENT OF YOUR CHILDREN

Where as the result of illness or injury it is impossible for you to look after your children under 18 travelling with you, we will arrange and bear the costs of a return first class rail or economy class air fare from the country of origin of a person of your choice or one of our hostesses, to accompany your children back to your country of origin, to your home or the home of a member of your family as chosen by you. You will be responsible for the costs of the children's tickets.

ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES (ABROAD)

Before leaving for abroad, we recommend that you supply the forms suitable for the nature and duration of your trip and the country you are visiting (there is specific legislation for the European Economic Area). These various forms are issued by the Caisse Primaire d'Assurance Maladie (Primary Sickness Insurance Fund) of which you are a member for the purpose of entitlement to payment of your medical expenses by these bodies in the event of illness or accident.

Type of medical expenses giving right to additional reimbursement

Additional reimbursement covers the expenses specified below, on condition that they are in connection with treatment received abroad following illness or accident occurring abroad:

- medical fees;
- charges for medication prescribed by a doctor or surgeon;
- ambulance or taxi charges ordered by a doctor for a local journey while abroad;

- hospitalisation fees where you are deemed unfit to travel by our doctors after obtaining information from the local doctor. Additional reimbursement of hospital fees will cease from the date on which we are able to arrange for your transport;
- a dental emergency with a limit as specified in the Table of Cover;
- **PCR test costs** when you make a transit, if it is positive.

Amounts and conditions for payment:

We will reimburse medical expenses incurred abroad, **including in the context of an epidemic or a pandemic**, and for which you are responsible after reimbursement has been made by State, mutual fund and/or other health insurance **up to the limit specified in the Table of Cover and after deduction of an excess per insured person and per event in all cases.**

For this purpose, you (or your beneficiaries) undertake to take, on return to your country of origin, all steps necessary to recover these expenses from the bodies concerned, and to send us the following documents:

- original statements of account from the welfare and/or health cover scheme providers proving the reimbursements received;
- photocopies of medical bills proving payment of the expenses incurred.

In default, we will not be able to make a reimbursement.

ADVANCE PAYMENT FOR HOSPITALISATION CHARGES (ABROAD)

You are injured or ill, **including in the context of an epidemic or a pandemic**, during the trip: where you are hospitalised we will hospital fees **within the limit specified in the Table of Cover.**

This advance will be made subject to all of the following conditions:

- for treatment prescribed with the agreement of our doctors;
- where you are deemed unfit to travel by our doctors after obtaining information from the local doctor.

No advance will be made after the date on which we are able to arrange your transport, even if you decide to stay at your location.

In all cases, you undertake to reimburse this advance to us no later than 30 days after receipt of our invoice. To be reimbursed yourself, you will need to take the steps necessary to recover your medical expenses through the authorities concerned. This obligation applies even where you have initiated the abovementioned reimbursement procedures.

ASSISTANCE SANITARY PROTECTION

Multirisk

BEFORE THE TRIP

PRE-DEPARTURE TELECONSULTING

For any request of useful information required for the organization and smooth running of your trip, you can contact us before your departure 24 hours a day; 7 days a week.

The information concerns the following areas.

Sanitary information: Health, Hygiene, Vaccination, Precautions, Main Hospital Centers, Advice to women, Time difference, Pets on a trip.

Our doctors are also available for any information you may need in the event of travel during an epidemic or pandemic context.

The information is communicated by telephone and is not subject to written confirmation or the sending of documents.

Information and information services are provided between 8:00 a.m. and 7:00 p.m. and within the time limits normally necessary to satisfy the request.

However, whatever the time of your call, we can take note of your requests as well as your contact details so that we can contact you back with the requested information.

DURING THE TRIP

IMPOSSIBLE RETURN

Your flight has been cancelled as a result of measures taken by the local government or airlines to restrict the movement of people in the event of an epidemic or pandemic.

If you are obliged to extend your stay, we will organize and pay for the hotel costs (room and breakfast) and those of your beneficiary family members or an insured accompanying person, up to the amount shown in the Table of Benefits.

We organize and pay for your repatriation home, up to the limit indicated in the Table of Benefits.

HOTEL EXPENSES FOLLOWING QUARANTINE

If you are obliged to extend your stay following your quarantine, we will organize and pay the hotel costs (room and breakfast) and those of your beneficiary family members or an insured accompanying person, up to the amount indicated in the Table of Benefits.

TAKING CHARGE OF A LOCAL TELEPHONE PACKAGE

During a guaranteed trip outside your country of residence, you will be quarantined. We cover the cost of setting up a local telephone package, within the limit indicated in the Table of Guarantees.

ON-SITE PSYCHOLOGICAL SUPPORT DURING QUARANTINE

In the event of significant trauma following an event linked to an epidemic or pandemic, we can put you, at your request, in telephone contact with a psychologist, within the limit indicated in the Table of Benefits. The contents of this exchange are entirely confidential and do not replace the psychotherapeutic work carried out in private practice. Under no circumstances, due to the physical absence of the caller, can this service replace psychotherapy.

SUBSTITUTE SUITECASE

If you no longer have enough usable personal effects at your disposal due to your quarantine or hospitalization following an epidemic or pandemic, we will provide the necessary fund for basic necessities up to the amount indicated in the Table of Benefits, upon presentation of proof.

AFTER THE TRIP

DOMESTIC ASSISTANCE

Following your repatriation by our care after an illness linked to an epidemic or pandemic, cannot assume your usual household chores, we will provide a household helper, within the limit indicated in the Table of Benefits.

DELIVERY OF HOUSEHOLD GOODS

Following your repatriation by us after an illness linked to an epidemic or pandemic you are unable to travel outside your home, we organize and fund a home delivery service for your household goods, within the limits of local shopping facilities and within the limit set out in the Table of Guarantees.

PSYCHOLOGICAL SUPPORT AFTER REPATRIATION

In the case of significant trauma following an event related to an epidemic or pandemic, we can put you in contact with a psychologist by telephone upon your return home, at your request, within the limit indicated in the Table of Benefits. These interviews are entirely confidential.

This listening work is not to be confused with the psychotherapeutic work carried out in private practice. Under no circumstances, due to the physical absence of the caller, can this service replace psychotherapy.

ENFORCED EARLY RETURN

Multirisk

ENFORCED EARLY RETURN IN THE EVENT OF HOSPITALISATION OF A FAMILY MEMBER, THE PERSON CARING FOR YOUR MINOR CHILD OR A HANDICAPPED PERSON OR A PROFESSIONAL WORK REPLACEMENT.

During your trip, you learn of the serious and unforeseen hospitalisation of a member of your family, the person looking after your minor child and/or a handicapped person at your home, or your professional work replacement. To enable you to be present at the bedside of the person hospitalised in your country of origin, or for you to return to work, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

If you fail to submit documentary proof (proof of hospitalisation, proof of relationship etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

Nomination of the person in charge of the care of your minor child and/or a handicapped person, or your professional work replacement, must be made at the time of taking out the policy in order for this cover to be applicable.

ENFORCED EARLY RETURN IN THE EVENT OF DEATH OF A FAMILY MEMBER, THE PERSON CARING FOR YOUR MINOR CHILD, A HANDICAPPED PERSON OR A PROFESSIONAL WORK REPLACEMENT

During your trip, you learn of the death of a member of your family, the person looking after your minor child and/or a handicapped person at your home, or your professional work replacement. To enable you to be present at the funeral in your country of origin, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

If you fail to submit documentary proof (death certificate, proof of relationship etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

Nomination of the person in charge of the care of your minor child and/or a handicapped person, or your professional work replacement, must be made at the time of taking out the policy in order for this cover to be applicable.

ENFORCED EARLY RETURN IN THE EVENT OF A FIRE AT HOME

During your trip, you learn of a flood, explosion, fire or burglary at your home necessitating your presence to deal with official matters. We will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home. Only expenses additional to those that you would have normally had to incur for your return journey home will be paid. If you fail to submit documentary proof (declaration of claim to the insurer, expert's report, etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

ASSISTANCE IN THE EVENT OF DEATH

Multirisk

TRANSPORT AND COSTS OF A COFFIN IN THE EVENT OF DEATH OF AN INSURED PERSON

An insured Person dies during his or her trip: we will arrange and bear the costs of transport of the deceased to the place of the funeral in the Insured Person's country of origin. We will also pay all expenses necessary for the preparation and special arrangement of the transport, but excluding all other expenses. In addition, we will contribute to the cost of a coffin or urn, to be purchased by you from a funeral undertaker of your choice, **up to the limit specified in the Table of Cover**.

The family will be responsible for the payment of other expenses (including the funeral ceremony, procession and burial).

RETURN OF FAMILY MEMBERS OR ONE ACCOMPANYING INSURED PERSONS

Where appropriate, we will arrange and pay for the inbound journey, by first class rail or economy class air, and taxi fares on departure and arrival, of one beneficiaries or beneficiary members of the family who were travelling with the deceased so that they can attend the funeral, to the extent that the original means of transport intended for their return to their country of origin cannot be used.

TRAVEL ASSISTANCE

Multirisk

ADVANCE OF A BAIL BOND (ABROAD)

If you are prosecuted following a road traffic accident (and for no other reason) caused by you, we will advance the cost of a bail bond **up to the limit specified in the Table of Cover**. You undertake to repay this advance within a time limit of 30 days from receipt of our invoice or as soon as the bail bond is refunded to you by the authorities if this is earlier than the expiry of this time limit.

This benefit does not cover legal proceedings commenced in your country of origin as the result of an accident occurring abroad.

LAWYER'S FEES (ABROAD)

If you are prosecuted following a road traffic accident (and for no other reason) caused by you, we will pay an on-site lawyer's fees **up to the limit specified in the Table of Cover**, on condition that the alleged offences are not punishable by criminal penalties under the legislation of the country concerned. This benefit does not cover legal proceedings commenced in your country of origin as the result of an accident occurring abroad. This cover excludes offences relating to occupational activities.

COSTS OF SEA AND MOUNTAIN SEARCH AND RESCUE

We will bear the costs of sea and mountain search and rescue (including for off-piste skiing) **up to the limit specified in the Table of Cover**. Only costs invoiced by an undertaking duly approved for such activities can be reimbursed.

SHIPMENT OF MEDICATION ABROAD

If you are travelling abroad and your vital medication essential for your treatment, the interruption of which puts you at the risk of your health, according to the opinion of our doctors, is lost or stolen, we will locate equivalent medication at your location and arrange a medical consultation by a local doctor who will prescribe it to you.

You will be responsible for the payment of the medical fees and the costs of the medication. If there is no equivalent medication at your location, we will arrange for the shipment of the medication from France as prescribed by your own doctor, on condition that he or she sends our doctors a duplicate copy of the prescription issued to you and that this medication is available at the pharmacies in the town.

We will bear the delivery costs and re-invoice you the customs fees and the cost of purchase of the medication. You undertake to reimburse us on receipt of the invoice.

Such shipments are subject to the terms and conditions of the transport companies we use. In all cases, they are subject to the legislation and conditions imposed by France and each other country with regard to the import and export of medicinal products.

We decline all liability for loss, theft and legislative restrictions that delay or make impossible the shipment of medicinal products and any consequences arising therefrom.

In no cases do we cover the shipment of blood products and derivatives of blood, products restricted for hospital use and products requiring special storage, including refrigeration, and in general, products not available from pharmacies in France. In addition, the cease of manufacture, the withdrawal from the market or non-availability of the medication in France constitute force majeure that may delay the provision of this benefit or make it impossible.

WHAT WE EXCLUDE

We cannot, under any circumstances, substitute ourselves for local emergency relief organizations. In addition to the exclusions set out in the chapter "GENERAL INSURANCE & ASSISTANCE", the following are excluded:

- the consequences of exposure to intentionally or accidentally disseminated infectious biological agents, chemical agents such as combat gases, incapacitating agents, nerve agents or persistent neurotoxic effects,
- the consequences of intentional acts on your part or the consequences of fraudulent acts, suicide attempts or suicides,
- pre-existing health conditions and/or illnesses and/or injuries diagnosed and/or treated that have been the subject of continuous hospitalisation, day hospitalisation or outpatient hospitalisation in the 6 months prior to any application, whether the manifestation or aggravation of the said condition,
- costs incurred without our agreement or not expressly provided for in these General Contract Provisions,
- costs not supported by original documents,
- claims occurring in countries excluded from cover or outside the validity dates of the contract, and in particular beyond the duration of the planned trip abroad,
- the consequences of incidents occurring during motorized events, races or competitions (or their trials), subject by the regulations in force to prior authorization from the public authorities, when you take part in them as a competitor, or during circuit trials subject to prior approval by the public authorities, even if you use your own vehicle,
- journeys undertaken for the purpose of diagnosis and/or medical treatment or cosmetic surgery, their consequences and the resulting costs,
- organizing and paying for the transport referred to in the "TRANSPORT/RETURN" chapter for minor ailments which can be treated locally and which do not prevent you from continuing your journey,
- requests for assistance relating to medically assisted procreation or the voluntary interruption of pregnancy, their consequences and the costs arising therefrom,
- applications relating to procreation or gestation for the account of others, its consequences and the costs arising therefrom,
- medical devices and prostheses (dental, hearing, medical),
- thermal cures, their consequences and costs,
- medical expenses incurred in your country of residence,
- the planned hospitalizations, their consequences and the resulting costs,
- optical costs (e.g. glasses and contact lenses),
- vaccines and vaccination fees,

- medical check-ups, their consequences and the related costs,
- aesthetic interventions, as well as their possible consequences and the costs arising from them,
- stays in a rest home, their consequences and the resulting costs,
- rehabilitation, physiotherapy, chiropractic, their consequences and the costs involved,
- medical or paramedical services and the purchase of products whose therapeutic nature is not recognized by French legislation, and the related costs,
- health check-ups for preventive screening, regular treatment or tests, their consequences and the resulting costs,
- search and rescue costs in the desert,
- organizing the search and rescue of people, particularly in the mountains, at sea or in the desert,
- the cost of excess baggage weight when travelling by air and the cost of transporting baggage when it cannot be transported with you,
- travel cancellation fees,
- restaurant costs,
- the consequences of infectious risk situations in an epidemic context which are subject to quarantine or preventive measures or specific monitoring by the international health authorities and/or local health authorities of the country where you are staying and/or of your country of origin, unless otherwise stipulated in the guarantee,
- customs duties.

ASSUREVER

TSA 72218 - 18039 BOURGES CEDEX

N° Tel : 01 73 03 41 01

SARL (French limited liability company) with a share capital of €516,500 -
company registration number RCS Paris B 384.706.941

Insurance brokerage and management company

Professional civil liability financial and insurance guarantee provided
In accordance with Articles L 530-1 and L 530-2 of the Insurance Code

COWEN | INS

The insurance cover and assistance specified in this document are underwritten by COWEN Insurance Company Limited, under the number AIVB2C90000.

In case of legal problems with this contract, only the French version will be taken into consideration.

NOTES

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ASSUREVER insures your travels

ASSUREVER, the French brokerage leader in the travel industry, has always favored the customer's place and innovation at the heart of its development with a single ambition: to ensure your trips with complete peace of mind.

ASSUREVER designs, manages and distributes specialized solutions for travel insurance, professional liability, fleet of coaches and cars, health and welfare, damage to premises, as well as assistance and insurance services for individuals, professionals and businesses.

With 55 employees, ASSUREVER accompanies you every day.

ASSUREVER

EXPERIENCE:

ASSUREVER has been a national insurance broker for more than 30 years, specialists in the creation, marketing and management of insurance and assistance policies in the tourist sector. This status of broker enables us to work with the best insurance companies.

PERFORMANCE

In 2019 ASSUREVER insured more than 1.5 million people worldwide and managed more than 20,000 claims.

OUR COMMITMENT:

- To guide you in your choice of cover.
- To protect you according to your needs.
- To help you before and during your trip.

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