

GENERAL & SPECIAL
CONDITIONS



INSURANCE PRIVILEGES VACANCES

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

POLICY No.

☒ MULTIRISK

☐ SANITARY PROTECTION Option

☐ SOLIDARY CANCELLATION Extension 10-20 policyholders

☐ RAPATRIATION ASSISTANCE Extension 91-366 days

ADMINISTRATIVE MANAGEMENT OF THIS CONTRACT HAS BEEN ENTRUSTED TO ASSUREVER, A SARL (FRENCH LIMITED LIABILITY COMPANY) WITH CAPITAL OF 516,500 €, INSURANCE BROKER, REGISTERED WITH:

- THE TRADE AND COMPANIES REGISTER OF PARIS UNDER NUMBER 384 706 941,
- ORIAS (REGISTER OF INSURANCE INTERMEDIARIES) UNDER NUMBER: 07 028 567 (WWW.ORIAS.FR).

ASSUREVER IS LOCATED AT 26, RUE BENARD, 75014 PARIS, FRANCE.

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
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: **6744**

MUTUAIDE Assistance 24h/24 et 7j/7

Telephone number from France: 01 55 98 88 17

Telephone number from abroad: +33 1 55 98 88 17

TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS)

MULTIRISK

BENEFITS	AMOUNTS INCL. TAX maximum per person
Cancellation of trip <ul style="list-style-type: none">A/ Cancellation for Medical reason of the Insured, his spouse or de facto spouse, ascendants or descendants up to 2nd degree, fathers-in-law, mothers-in-law, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law ↳ <i>Excess</i>B/ Cancellation in ALL PROVEN CASES ↳ <i>Excess</i>	<ul style="list-style-type: none">• €50,000 per person and €135,000 per event• €50 per person• 10% of the amount of cover with a minimum of €50 per person and a maximum of €150 per case
Cancellation of activities ↳ <i>Excess</i>	<ul style="list-style-type: none">• €1,000 per person and €10,000 per event• €50 per person
Missed departure / Missed return	<ul style="list-style-type: none">• €1,000 per person and €10,000 per event

Luggage and personal belongings	
<ul style="list-style-type: none"> Luggage <ul style="list-style-type: none"> On presentation of supporting documents <ul style="list-style-type: none"> ↳ <i>Excess</i> or On non-presentation of supporting documents Valuable items <ul style="list-style-type: none"> ↳ <i>Excess</i> Personal belongings <ul style="list-style-type: none"> ↳ <i>Excess</i> Delayed luggage delivery <ul style="list-style-type: none"> On presentation of supporting documents or On non-presentation of supporting documents Theft of identity documents 	<ul style="list-style-type: none"> • €2,000 per pers. and €20,000 per event • €50 <i>per case</i> • €150 flat rate per person and €750 per event • €500 per person • €50 <i>per case</i> • €1,000 per person • €50 <i>per case</i> • €300 per person • €50 flat rate per person • €200 per person
Transport delay	
<ul style="list-style-type: none"> Delay of 4 hours to 7 hours Delay of more than 7 hours 	<ul style="list-style-type: none"> • €100 per person and €1,000 per event • €200 per person and €2,000 per event
Flight Safety Guarantee	
<ul style="list-style-type: none"> Cancellation of the trip, in case of : <ul style="list-style-type: none"> Total cessation of activity of the Airline, due to its financial failure Strikes by airlines and/or airport personnel Delay of more than 7 hours ↳ <i>Excess</i> 	<ul style="list-style-type: none"> • Reimbursement of the trip with a maximum of €2,500 per person • €30 <i>per person</i>
Price revision	
<ul style="list-style-type: none"> Price revision for : <ul style="list-style-type: none"> Fuel Surcharge Increase in taxes and other port and airport charges Change in currency exchanges rates ↳ <i>Excess</i> 	<ul style="list-style-type: none"> • €150 per person • €20 <i>per person</i>
Rapatration Assistance <i>See details of the maximum care according to your country of residence</i>	
<ul style="list-style-type: none"> Rapatration or medical transport Accompaniment during rapatriation or transport Return of children under 15 Companion during hospitalisation Extension of hotel stay Hotel expenses Additional reimbursement of medical, surgical, pharmaceutical and hospitalisation expenses outside the country of residence of the Insured Person <ul style="list-style-type: none"> ↳ <i>Excess</i> Dental care Advance of medical expenses 	<ul style="list-style-type: none"> • Actual costs • Return ticket • Return ticket • Return ticket + Hotel expenses €150 per night (maximum 10 days) • Maximum 10 nights • €150 per night (maximum 10 days) • €150,000 € per person and €500,000 per event • €150 € <i>per person</i> • €150 per person • €150,000 € per person and €500,000 per even

<ul style="list-style-type: none"> • Transport of the body in the event of death <ul style="list-style-type: none"> • Rapatriation of the body • Funeral expenses necessary for transport • Early return • Payment of search and rescue costs • Assistance in the main residence • Advance of funds • Legal Assistance abroad <ul style="list-style-type: none"> • Payment of lawyer's fees • Advance of criminal bail • Shipment of medication • Transmission of messages 	<ul style="list-style-type: none"> • Actual costs • €2,500 • Return Ticket • €4,500 per person and €9,000 per event • €150 € per case • €1,500 per person • €1,500 • €7,500 • Shipping costs
Force Majeure Guarantee	
<i>Before departure</i>	
<ul style="list-style-type: none"> • In the case of trips reimbursed by the service provider <ul style="list-style-type: none"> • Insurance reimbursement • Reimbursement of pre/post shipment or • In the case of trips postponed by the service provider <ul style="list-style-type: none"> • Reimbursement of pre-routing • Increase in the price of the postponed trip 	<ul style="list-style-type: none"> • Amount of travel insurance premium • Maximum €150 per passenger
<i>During the trip</i>	
<ul style="list-style-type: none"> • Impossible return <ul style="list-style-type: none"> • Hotel expenses : Packages • Hotel expenses : Air-only Flight 	<ul style="list-style-type: none"> • Maximum €150 per passenger • 15% of the amount of the trip with a maximum of €200 per passenger • €80 per night per passenger (maximum 6 nights) • €50 per night per passenger (maximum 2 nights)
Costs of interruption of trip	<ul style="list-style-type: none"> • €10,000 per personne and €100,000 per event
Compensation trip	<ul style="list-style-type: none"> • €2,500 per person (maximum 2 person) et €5,000 per event
Civil liability	
<ul style="list-style-type: none"> • Physical injury, material and immateriel damage • Including material and immaterial consequential damage <ul style="list-style-type: none"> ↳ <i>Absolute excess</i> 	<ul style="list-style-type: none"> • €4,500,000 per claim • €75,000 per claim • €150 per claim
Individual travel accident	
<ul style="list-style-type: none"> • Accidental death • Total permanent invalidity following an accident 	<ul style="list-style-type: none"> • €15,000 per person • €150,000 per event
Weather Guarantee	
<ul style="list-style-type: none"> • Snow guarantee • Sun guarantee • Various weather conditions guarantee 	<ul style="list-style-type: none"> • €100 per case • €100 per case Hotel expenses • €100 maximum per case
24-hour Peace of Mind Guarantee	<ul style="list-style-type: none"> • +33 1 55 98 88 17
Kids Line	<ul style="list-style-type: none"> • +33 1 55 98 88 17

24-hour service

Before the trip

- Health information
- Weather information
- Administrative information
- Additional tourist information

- +33 1 55 98 88 17

During the trip

- Quality assistance at your place of stay
- Administrative assistance
- Transmission of messages

SANITARY PROTECTION OPTION

This guarantee complements the Multi-risk formula.

BENEFITS	AMOUNTS INCL. TAX maximum per person
Cancellation of trip	
<ul style="list-style-type: none">• Illness, including illness in case of epidemic or pandemic• Cancellation in the event that you are designated as a contact case within 14 days prior to departure• Cancellation in the event of lack of vaccination<ul style="list-style-type: none">↳ Excess• Cancellation for refusal on boarding following a temperature check or the positive result of a PCR and / or antigen test on your arrival at the departure airport<ul style="list-style-type: none">↳ Excess	<ul style="list-style-type: none">• €50,000 per person and €135,000 per event• €50 per person• 10% of the amount of cover with a minimum of €50 per person
Assistance Sanitary Protection	
<ul style="list-style-type: none">• Pre-departure teleconsulting• Repatriation or sanitary 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">↳ Excess• Taking charge of a local telephone package• Psychological support• Substitute suitcase• Home help• Delivery of household goods• Psychological support following repatriation	<ul style="list-style-type: none">• 1 call• Actual costs• €1,000 maximum per person and €50,000 maximum per group• Hotel costs €80 per night (maximum 14 nights)• Hotel costs €80 per night (maximum 14 nights)• €150,000 per person• €30 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

The guarantees indicated above are applicable for the duration of the trip corresponding to the invoice issued by the organizer with a **maximum of 90 days** (366 days for the Repatriation Assistance cover if you have subscribed to this extension and paid the corresponding premium) from the date of departure on the trip.

GENERAL PROVISIONS

As with any insurance contract, it carries reciprocal rights and obligations. It is governed by the French Insurance Code. These rights and obligations are set out in the following pages.

The mention "ALL PROVEN CASES" exclusively concerns the CANCELLATION guarantee.

PROVISIONS COMMON TO ALL GUARANTEES

DEFINITIONS

Accident

Sudden deterioration in health resulting from the sudden action of an unintentional external cause on the part of the victim, as established by a competent medical authority, leading to the issue of a prescription for the patient to take medicines and involving the cessation of all professional or other activities..

Aléa

Unintentional, unpredictable, irresistible and outdoor event.

Insured

The persons duly insured under this contract hereafter referred to as "you".

Insurer / Us

- For insurance cover other than Private Liability Abroad and Individual Accident, the Insurer is MUTUAIDE ASSISTANCE - 126 rue de la Piazza - 93196 Noisy-le-Grand Cedex - S.A. with a capital of €12,558,240 fully paid up - Company governed by the Insurance Code RCS 383 974 086 Bobigny - VAT FR 31 3 974 086 000 19.
- For Foreign Private Liability and Individual Accident cover, the Insurer is GROUPAMA RHONE ALPES AUVERGNE - Caisse Régionale d'Assurances Mutuelles Agricoles de Rhône-Alpes Auvergne - 50 rue de Saint-Cyr 69251 LYON Cedex 09 - 779 838 366 RCS Lyon - Issuer of mutual insurance certificates. Company governed by the French Insurance Code and subject to the Autorité de Contrôle Prudentiel et de Résolution - 4, place de Budapest - CS 92 459 - 75 436 Paris Cedex.

Attack

Attack means any act of violence, constituting a criminal or illegal attack, against persons and/or property, in the country in which you are staying, with the aim of seriously disturbing public order.

This "attack" must be recorded by the French Ministry of Foreign Affairs or the Ministry of the Interior.

Natural disasters

Abnormal intensity of a natural agent not resulting from human intervention and recognized as such by the public authorities.

Insurance Code

Collection of legislative and regulatory texts governing the insurance contract.

Domicile

Domicile is defined as your principal and usual place of residence. In the event of a dispute, the tax domicile constitutes the domicile.

DROM POM COM

DROM POM COM refers to the new names of the DOM TOM since the Constitutional Reform of 17 March 2003, which modified the names of the DOM TOM and their definitions.

Transport company

Transport undertaking means any company duly approved by the public authorities for the transport of passengers.

Epidemic

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

Europe

"Europe" means the countries of the European Union, the United Kingdom, Switzerland, Norway or the Principality of Monaco.

Excess

Part of the compensation remaining at your expense.

Continental France

Continental France means the French territory and Corsica excluding the POM COM DROMs.

Metropolitan France

Metropolitan France means: continental France including the DROM POM COM (new names for the DOM TOM since the constitutional reform of 17 March 2003).

Strike

Collective action consisting of a concerted cessation of work by the employees of an enterprise, an economic sector or an occupational category in support of demands.

Civil War

Civil war means armed opposition by several parties belonging to the same country, as well as any armed rebellion, revolution, sedition, insurrection, coup d'état, application of martial law or closure of borders ordered by local authorities.

Foreign War

Foreign war means the declared or undeclared armed opposition of one State to another State, as well as any invasion or state of siege.

Illness

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

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.

Family member

A family member is defined as any person who can prove a family relationship (de jure or de facto) to the insured.

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.

Pollution

Environmental degradation through the introduction into the air, water or soil of materials that are not naturally present in the environment.

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.

Usual residence

The Insured's habitual residence is understood to mean his or her place of tax residence.

Sinister

Event likely to result in the application of a guarantee to the contract.

Subscriber

The policyholder, a natural or legal person who takes out the insurance contract.

Subrogation

The legal situation by which a person is transferred the rights of another person (in particular: substitution of the Insurer for the Underwriter for the purpose of proceedings against the opposing party).

Family rate (3 people minimum - 9 people maximum)

The family rate is applicable to parents or cohabitants accompanied by at least one dependent child. Instead of parents, the guarantee is granted to grandparents accompanying their grandchildren.

Third parties

Any person other than the Insured responsible for the damage.

Any Insured person who is the victim of bodily injury, material or immaterial consequential damage caused by another Insured person (the Insured persons are considered as third parties among themselves).

WHAT IS THE GEOGRAPHICAL COVERAGE OF THE CONTRACT?

The guarantees and/or benefits subscribed to under this contract apply worldwide.

WHAT IS THE DURATION OF THE CONTRACT?

The period of validity corresponds to the duration of the services sold by the tour operator.

In no case may the duration of the contract exceed 12 months from the date of departure on the trip.

HOW IS YOUR BENEFIT CALCULATED?

If the indemnity cannot be determined by mutual agreement, it shall be assessed by means of an amicable expertise, subject to our respective rights.

Each of us chooses our own expert. If these experts do not agree among themselves, they call upon a third and all three operate jointly and by majority vote.

If one of us fails to appoint an expert or if the two experts fail to agree on the choice of a third, the appointment is made by the President of the Tribunal de Grande Instance, ruling in summary proceedings. Each of the parties shall bear the costs and fees of its expert and, where applicable, half of those of the third expert.

HOW LONG WILL IT TAKE YOU TO RECEIVE COMPENSATION?

Le règlement intervient dans un délai de 15 jours à partir de l'accord qui intervient entre nous ou de la notification de la décision judiciaire exécutoire.

WHAT ARE THE LIMITS APPLICABLE IN THE EVENT OF FORCE MAJEURE?

We cannot be held responsible for failure to provide Assistance services resulting from force majeure or the following events: civil or foreign wars, notorious political instability, popular movements, riots, acts of terrorism, reprisals, restriction of the free movement of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, nor for delays in the execution of services resulting from the same causes.

WHAT ARE THE PENALTIES APPLICABLE IN THE EVENT OF A FALSE DECLARATION ON YOUR PART?

• Concerning the risk to be guaranteed

Any intentional reticence or false statement and any omission or unintentional inaccurate statement on your part relating to the risk to be covered may be sanctioned under the conditions provided for by articles L.113-8 and L.113 -9 of the Insurance Code, taking into account the collective nature of the Contract.

• At the time of the incident

Any fraud, concealment or intentional misrepresentation by you as to the circumstances or consequences of a claim will result in the loss of any right to benefit or indemnity for that claim.

WHAT ARE THE PROCEDURES FOR EXAMINING COMPLAINTS?

1. In the event of disagreement or dissatisfaction with the implementation of your contract, we invite you to inform MUTUAIDE ASSISTANCE by calling +33 1 55 98 88 17 or by writing to voyage@mutuaide.fr for the Assistance guarantees listed below:

- Repatriation Assistance
- Weather Guarantee
- 24-hour Peace of Mind Guarantee
- Kids line
- 24-hour Services
- Assistance Sanitary Protection

If you are not satisfied with the answer you receive, you can write to:

MUTUAIDE ASSISTANCE
Service Qualité Clients
126 rue de la Piazza
CS 20010
93196 Noisy-le-Grand Cedex

MUTUAIDE ASSISTANCE undertakes to acknowledge receipt of your mail within 10 working days. It will be processed within 2 months at the most.

If the disagreement persists, you can have recourse to Insurance Mediation:

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

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 trip
- Cancellation of activities
- Missed departure / Missed return
- Luggage
- Transport delay
- Flight Safety Guarantee
- Price revision
- Force Majeure Guarantee
- Costs of interruption of the trip
- Compensation trip
- Cancellation Sanitary Protection

If you are not satisfied with the answer you receive, you can write to:

MUTUAIDE ASSISTANCE
Service Assurance
126 rue de la Piazza
CS 20010
93196 Noisy-le-Grand Cedex

MUTUAIDE ASSISTANCE undertakes to acknowledge receipt of your mail within 10 working days. It will be processed within 2 months at the most.

If the disagreement persists, you can have recourse to Insurance Mediation:

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

3. In the event of a claim (disagreement or dissatisfaction) relating to the Foreign Private Life and Personal Accident Civil Liability cover, you can contact your usual contact person:

ASSUREVER
TSA 72218 - 18039 BOURGES CEDEX
Tél : + 33 1 73 03 41 01
Mail : reclamation@assurever.com

or at the head office of your Regional Bank (whose contact details are given here). If you are not satisfied with the response, your complaint may be sent to the "Consumer" department of your Regional Mutual Fund (whose contact details are given here). We undertake to acknowledge receipt of your complaint within a maximum of 10 working days. Your complaint will be processed within two months at the most. If this is not the case, you will be informed. Finally, you may have recourse to the TSA 50110 - 75441 Paris Cedex 09 Insurance Mediation Office, without prejudice to your right to take legal action if necessary.

DATA COLLECTION

The Insured acknowledges being informed that the Insurer processes his personal data in accordance with the regulations relating to the protection of personal data in force and that in addition:

- the answers to the questions asked are compulsory and that in the event of false declarations or omissions, the consequences for the insured may be the nullity of the contract (Article L 113-8 of the Insurance Code) or the reduction of compensation (Article L 113-9 of the Insurance Code);
- the processing of personal data is necessary for the adhesion and execution of the contract and its guarantees, for the management of commercial and contractual relations, or for the execution of legal, regulatory or administrative provisions in force;
- the data collected and processed are kept for the duration necessary to fulfil the contract or legal obligation. These data are then archived in accordance with the periods provided for in the provisions relating to the statute of limitations;
- the recipients of the data concerning him/her are, within the limits of their attributions, the Insurer's departments in charge of the conclusion, management and execution of the Insurance Contract and guarantees, its delegates, agents, partners, subcontractors, reinsurers within the framework of the exercise of their missions.
They may also be sent, if necessary, to professional bodies and to all persons involved in the contract, such as lawyers, experts, court officers and judicial officers, curators, tutors and investigators.
Information concerning the Subscriber may also be transmitted to the Subscriber, as well as to all persons authorized as Authorized Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and control authorities and all public bodies authorized to receive them, as well as to the departments in charge of control such as auditors, auditors and departments in charge of internal control);
- in its capacity as a financial institution, the Insurer is subject to the legal obligations arising mainly from the Monetary and Financial Code with regard to the fight against money laundering and terrorist financing and, as such, it implements a contract monitoring process that may lead to the drafting of a suspicious transaction report or an asset freezing measure.
The data and documents concerning the Insured are kept for a period of five (5) years from the closing of the contract or the termination of the relationship;
- its personal data may also be used in the context of processing to combat insurance fraud which may lead, if necessary, to registration on a list of persons presenting a risk of fraud.
This registration may result in a longer study of the file, or even the reduction or refusal of a right, service, contract or service proposed.
In this context, personal data concerning him (or concerning the parties or interested parties to the contract) may be processed by all authorized persons working within the entities of the Insurer Group as part of the fight against fraud. This data may also be intended for the authorized personnel of the organizations directly concerned by a fraud (other insurance organizations or intermediaries; judicial authorities, mediators, arbitrators, court officials, judicial officers; third party organizations authorized by a legal provision and, where applicable, the victims of acts 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 proves to be relevant. In the event of a relevant alert, the data are kept for up to five (5) years from the closing of the fraud case, or until the end of the legal proceedings and the applicable limitation periods.
In the case of persons on a list of suspected fraudsters, the data concerning them are deleted after 5 years from the date of their inclusion on the list;
- in his capacity as Insurer, he is entitled to process data relating to offences, convictions and security measures either at the time of subscription of the contract, or during its execution or in the context of the management of litigation;
- personal data may also be used by the Insurer in the context of processing operations that it implements and whose purpose is research and development to improve the quality or relevance of its future insurance and or assistance products and service offers;

- personal data concerning him/her may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union;
- the Insured has, by proving his identity, a right of access, rectification, deletion and opposition to the data processed. He also has the right to request to limit the use of his data when they are no longer required, or to retrieve in a structured format the data he has provided when these are necessary for the contract or when he has consented to the use of these data.
He or she has the right to set guidelines on the fate of his or her personal data after his or her death. These guidelines, whether general or specific, concern the storage, deletion and communication of his data after his death.
These rights may be exercised by contacting the Insurer's Data Protection Representative:
by e-mail : at DRPO@MUTUAIDE.fr
ou
by post : by writing to the following address: Délégué représentant à la protection des données – MUTUAIDE ASSISTANCE – 126 rue de la Piazza – CS 20010 – 93196 Noisy-le-Grand Cedex.

After having made a request to the Data Protection Representative and not having obtained satisfaction, he has the possibility to refer the matter to the CNIL (Commission Nationale de l'Informatique et des Libertés).

PLURALITY OF INSURANCES

In accordance with the provisions of Article L 121-4 of the French Insurance Code, when several insurance policies are taken out without fraud, 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 French Insurance Code.

SUBROGATION

Once we have paid you an indemnity, with the exception of that paid under the Travel Accident cover, we are subrogated in the rights and actions that you may have against third parties responsible for the claim, as provided for in Article L.121-12 of the French Insurance Code.

Our subrogation is limited to the amount of compensation we have paid you or the services we have provided.

WHAT IS THE LIMITATION PERIOD?

In application of Article L 114-1 of the Insurance Code, any action arising from this contract is time-barred after two years from the event giving rise to it. This period is extended to ten years for death benefits, with the actions of the beneficiaries being time-barred no later than thirty years from this event.

However, this period does not run:

- in case of concealment, omission, false or inaccurate statement on the risk incurred, only from the day on which the Insurer became aware of it;
- in the event of a claim, only from the day on which the persons concerned became aware of it, if they prove that they have been unaware of it until then.

When the Insured's action against the Insurer is based on the recourse of a third party, the limitation period shall only run from the day on which this third party has brought legal action against the Insured or has been indemnified by the Insured.

This limitation period may be interrupted, in accordance with Article L 114-2 of the Insurance Code, by one of the following ordinary causes of interruption:

- the recognition by the debtor of the right of the person against whom he was prescribing (article 2240 of the Civil Code);
- a legal claim, even in summary proceedings, until the end of the proceedings. The same applies when it is brought before an incompetent court or when the act of referral to the court is annulled due to a procedural defect (Articles 2241 and 2242 of the Civil Code). The interruption is not valid if the plaintiff withdraws his application or allows the proceedings to lapse, or if his application is definitively rejected (Article 2243 of the Civil Code);
- a precautionary measure taken pursuant to the Code of Civil Enforcement Procedures or an act of forced execution (Article 2244 of the Civil Code).

It is recalled that:

- The interpellation made to one of the joint and several debtors by a legal claim or by an act of forced execution or the recognition by the debtor of the right of the one against whom he was prescribing interrupts the limitation period against all the others, even against their heirs.
- On the other hand, the interpellation made to one of the heirs of a joint and several debtor or the recognition of that heir does not interrupt the limitation period with respect to the other joint heirs, even in the case of a mortgage debt, if the obligation is divisible. Such interpellation or recognition interrupts the limitation period, with respect to the other co-debtors, only for the portion for which the heir is liable.

In order to interrupt the limitation period for the whole, with regard to other co-debtors, it is necessary to interpellation all the heirs of the deceased debtor or the recognition of all these heirs (article 2245 of the Civil Code).
The interpellation made to the principal debtor or his acknowledgement interrupts the limitation period against the guarantor (article 2246 of the Civil Code).

The limitation period may also be interrupted by:

- the appointment of an expert following a claim;
- the sending of a registered letter with acknowledgement of receipt (addressed by the Insurer to the Insured as regards the action for payment of the premium, and addressed by the Insured to the Insurer as regards the settlement of the claim indemnity).

EXERCISE OF THE RIGHT OF RENUNCIATION PROVIDED FOR IN ARTICLE L.112-10 OF THE INSURANCE CODE (HAMON LAW)

You are invited to check that you are not already the beneficiary of a guarantee covering one of the claims covered by the new contract. If this is the case, you have the right to renounce this contract for a period of 14 (calendar) days from its conclusion, without charge or penalty, if all the following conditions are met:

- you have taken out this contract for non-professional purposes;
- this contract is complementary to the purchase of a good or service sold by a supplier;
- you can prove that you are already covered for one of the claims covered by this new contract;
- the contract you wish to renounce is not fully executed;
- you have not declared any claim covered by this policy.

In this situation, you can exercise your right to cancel this contract by letter or any other durable medium addressed to the insurer of the new contract, accompanied by a document proving that you already have cover for one of the claims covered by the new contract. The insurer is obliged to refund the premium paid to you within 30 days of your waiver.

"I, the undersigned, Mr..... Resident, renounce my contract N°..... taken out with....., in accordance with article L 112-10 of the Insurance Code. I certify that at the date of sending this letter, I am not aware of any claim involving cover under the contract."

If you wish to renounce your contract but do not meet all of the above conditions, check the renunciation terms in your contract.

WHAT IS THE LAW APPLICABLE TO THIS CONTRACT AND THE TERMS OF SETTLEMENT IN THE EVENT OF A DISPUTE?

This contract is governed exclusively by French law. Any dispute relating to it, in the absence of an amicable resolution, will be under the exclusive jurisdiction of French courts.

WHAT IS THE INSURER'S SUPERVISORY AUTHORITY?

L'Autorité de Contrôle Prudentiel et de Résolution – 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9.

DETAILS OF GUARANTEES

CANCELLATION FOR « ALL PROVEN CASES »

EFFETIVENESS	EXPIRY OF THE WARRANTY
The day of subscription to this contract	On the day of departure - place where the group will be summoned (on the outward journey)

WHAT DO WE GUARANTEE?

We will reimburse the deposit or any sums retained by the tour operator, less the insurance premium and an excess as indicated in the table of guarantee amounts and invoiced in accordance with the general terms and conditions of sale of the tour operator, when you are obliged to cancel your trip before departure (outward journey).

IN WHICH CASES DO WE INTERVENE ?

- A/ We intervene in the event of serious illness or accident of yourself or a member of your family (de jure or de facto) which is established by a medical authority and which prevents you from making the planned trip.
We intervene in the event of the death of you or a member of your family (de jure or de facto).
- B/ The guarantee is also acquired in all other cases of cancellation, if your departure or the exercise of the activities planned during your stay are prevented by a random event, **which can be justified**.
A random event is any circumstance not intended by you or a member of your family and not excluded under this policy, which was unforeseeable on the day of application.

WARRANTY EXTENSION

In the event of a natural disaster, pollution, attack or act of terrorism, we will reimburse you for the cancellation costs less the excess indicated in the Table of Benefits on condition that the following elements are cumulatively met:

- the event has resulted in material damage or bodily injury in the city of destination of your stay (or within a radius of 50 km),
- the date of your departure is scheduled less than 30 days after the date of the event.

- A / and B / CANCELLATION OF ONE OF THE PERSONS ACCOMPANYING YOU
As a result of your cancellation, we will also reimburse the cancellation fees of the persons registered at the same time as you and insured under the same contract, when the cancellation is due to one of the causes listed above. **Our reimbursement is limited to a maximum of 9 people for the same event** (20 people maximum if you have subscribed to this extension and paid the corresponding premium).
If the person(s) wishes to travel alone, the additional costs associated with your cancellation will be taken into account, but our refund will not exceed the amount due if they had cancelled at the same time as you.

WHAT WE EXCLUDE

We cannot intervene if the cancellation results:

- an event, illness or accident that has been the subject of an initial observation, relapse, aggravation or hospitalisation between the date of purchase of the trip and the date of subscription of the insurance contract,
- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- the consequences of alcoholic states and the use of drugs, any narcotic substance mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- a nuclear incident, civil or foreign war, riot or strike,
- simply because the French Ministry of Foreign Affairs does not recommend the destination of your trip,
- of a negligent act on your part,
- any event for which the tour operator may be held liable pursuant to Law 92-645 of 13 July 1992.

HOW MUCH DO WE CONTRIBUTE?

We intervene for the amount of the cancellation costs incurred on the day of the event that may engage the guarantee, in accordance with the General Terms and Conditions of Sale of the travel organizer, with a maximum and an excess indicated in the table of guarantee amounts.

For any subscription after the date of registration for the trip, a waiting period of 4 days will apply from the date of subscription of the contract.

The insurance premium is never refundable.

WITHIN WHAT PERIOD OF TIME MUST YOU REPORT THE DAMAGE?

1. Medical reason

You must report your claim as soon as it is established by a competent medical authority that the seriousness of your state of health is such as to contradict your trip.

If your cancellation is subsequent to this contraindication to travel, our reimbursement will be limited to the cancellation fees in force on the date of the contraindication (calculated according to the travel organizer's scale of charges of which you were aware at the time of registration).

For any other reason for cancellation

You must declare your claim as soon as you are aware of the event that may give rise to the cover. If your trip is cancelled after this date, our reimbursement will be limited to the cancellation fees in force on the date of the event (calculated according to the trip organiser's scale of charges of which you were aware at the time of registration).

2. On the other hand, if the claim has not been reported to us directly by the travel agency or organiser, you must notify us within five working days of the event giving rise to the cover. To do so, you must send us the claim form attached to the insurance contract you received.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

In the event of illness or accident, you should contact us:

- the medical questionnaire attached to the acknowledgement of receipt of your claim, duly completed by a medical authority and including in particular the nature of the pathology, the date of the contraindication to travel, the treatment and any medical examinations that may have been prescribed. **Additional information may be requested by the medical officer if the medical questionnaire is not sufficiently complete to enable him to make a decision.**
- a medical certificate indicating the date of contraindication to travel.
- In the event of an accident, you must also tell us the causes and circumstances and provide us with the names and addresses of those responsible and any witnesses.

The medical documents must be sent to us in the pre-printed envelope in the name of the medical officer, which we will send to you as soon as we receive your claim form.

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

In the event of death:

You must send us the death certificate and the civil status form or a copy of the family record book to prove the family relationship.

For non-medical grounds for cancellation:

You must provide us with any evidence to prove the random and unintentional nature of the reason for cancellation.

In any case you must also send us:

- the number of your insurance policy,
- the registration form issued by the travel agency,
- in the case of a package tour: the registration invoice issued by the tour organizer,
- in the case of a non-stop flight: a copy of your electronic ticket, the fare conditions and proof of cancellation from the airline or travel agency,
- the original of the paid invoice for the debit that you are obliged to pay to the travel organizer or that the latter keeps, (cancellation fee invoice).

ACTIVITY CANCELLATION FEES

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of the planned departure - place of convocation of the organizer	The day of the planned return journey (place where the group is dispersed)

WHAT DO WE GUARANTEE

During your trip, if your state of health (duly certified by a local medical authority) prevents you from practising a planned activity appearing on your registration invoice and covered by this contract (thalasso cure, excursion, scuba diving...) but your condition does not require repatriation, we will take charge of the reimbursement of the non-refundable and non-performed service.

WHAT WE EXCLUDE

We cannot intervene if the cancellation results:

- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- the consequences of alcoholic states and the use of drugs, any narcotic substance mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- conscious non-compliance with the laws and regulations in force in the state of the place of stay and the place of residence,
- of a negligent act on your part.

Activities purchased during the trip (even from the tour operator's representative) are not guaranteed

HOW MUCH DO WE CONTRIBUTE?

We intervene for the amount of services not carried out and not refundable with a maximum and an excess indicated in the table of guarantee amounts.

WITHIN WHAT PERIOD OF TIME MUST YOU REPORT THE DAMAGE?

You must declare your claim as soon as it is established by a competent medical authority that the seriousness of your state of health is such as to be contrary to the practice of the planned activity.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

- **In the event of illness or accident, you must send us** a medical certificate indicating the precise nature of the pathology and the date of contraindication to practice the activity,
- **In the event of an accident, you must also tell us** the causes and circumstances and provide us with the names and addresses of those responsible and any witnesses.

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

In any case you must also send us:

- The number of your insurance policy,
- The original non-refundable bill of costs drawn up by the provider,
- The activity registration invoice drawn up by the service provider.

MISSED DEPARTURE – MISSED RETURN

EFFECTIVENESS	EXPIRY OF THE WARRANTY
Missed departure: The day of subscription to this contract Missed return: The day of return shown on the registration invoice.	Missed Departure: The day of departure - place where the group was summoned (on the outward journey) Missed return: On arrival at your home

MISSED DEPARTURE

If an unforeseeable event beyond your control, which can be justified, prevents you from using the transport provided by the travel organizer to reach your destination within 24 hours or on the first available flight, we will reimburse you, within the limit set out in the table of guarantee amounts, the price of the ticket that you were obliged to buy to reach your destination (if your original ticket cannot be changed).

Under no circumstances can the amount be higher than the amount that your cancellation would entail.

MISSED RETURN

If an unforeseeable event beyond your control, which can be justified, prevents you from using the planned connection between the place of arrival and your home, we will reimburse you (within the limit set out in the table of guarantee amounts), the transport ticket that you were obliged to buy to return to your home (replacing the one already in your possession and rendered unusable).

For the same trip, you can take advantage of the missed departure and missed return guarantee. However, our reimbursement will be limited for these two guarantees to the maximum amount shown in the table of guarantee amounts.

WHAT WE EXCLUDE

We cannot intervene if the missed departure and/or return is the result:

- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- the consequences of alcoholic states and the use of drugs, any narcotic substance mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- a nuclear incident, civil or foreign war, attack, riot or strike,
- of a negligent act on your part.

LUGGAGE

EFFECTIVENESS	EXPIRY OF THE WARRANTY
As soon as your luggage is handed over or checked in by the carrier or as soon as the keys are handed over for a rental.	At the time of the definitive return of the luggage by the carrier on return or on return of the keys for a rental.

DEFINITIONS

Luggage

Your bag or suitcase as well as any item in your luggage with the exception of personal items, precious objects and items defined in § exclusions of the luggage chapter.

Personal belongings

Camera, camcorder, mobile phone, PDA, portable game console, portable computer media players. Only personal items with a purchase date of less than 3 years will be guaranteed.

Valuable objects

Jewellery, watches, furs.

Characterized theft

Theft committed by a Third Party, with violence or burglary, proven and established as such by a competent authority.

WHAT DO WE GUARANTEE?

We will cover up to the maximum amount indicated in the Table of Benefit Amounts, your baggage, personal belongings and valuables taken with you or purchased during your trip, away from your principal or secondary residence.

he luggage is guaranteed against theft, total or partial destruction and loss only during transport by a transport company.

Precious objects and personal belongings are guaranteed ONLY against theft that is characterized and recorded by the competent authorities of the country concerned (police, gendarmerie, transport company, purser, etc.) and ONLY in the country of stay.

WHAT ARE THE LIMITS OF OUR GUARANTEE?

If you use a private car, the risks of theft are covered provided that your luggage and personal items are contained in the trunk of the vehicle locked and out of sight. Only theft by burglary is covered. If the vehicle is parked on the public highway, the guarantee is only acquired between 7 am and 10 pm. Valuable objects are not guaranteed.

Precious and personal belongings are only guaranteed against theft and provided they are carried on you, taken with you in luggage not entrusted to a carrier, or left in a locked hotel room or flat. **The guarantee is acquired only in the country of stay.**

DELAYED LUGGAGE DELIVERY

If your luggage is not returned to you at the airport of destination (outbound) and if it is returned to you more than 24 hours late, we will reimburse you for purchases made to make up for the absence of your luggage at your place of stay, on presentation of proof, up to the maximum amount indicated in the table of benefits.

If you are unable to present proof of purchase, you will be allocated a lump sum as provided for in the table of guarantee amounts.

The guarantee expires as soon as your luggage has been handed over to you.

However, you cannot combine this compensation with the other compensation under the BAGGAGE guarantee.

THEFT OF IDENTITY DOCUMENTS

We guarantee you, up to the amount indicated in the table of benefit amounts, reimbursement of the cost of reconstituting your passport, identity card, residence permit, vehicle registration document or driving licence, following a theft during your trip and upon presentation of supporting documents.

WHAT WE EXCLUDE

- theft of your luggage, personal items and valuables due to your omission or negligence,
- theft of personal items and precious objects included in your luggage and entrusted to a transport company,
- the loss or damage of personal objects and valuables, whatever the circumstances of the loss,
- forgetfulness, loss (except by a luggage transport company), exchange,
- theft without burglary duly recorded and fined by a competent authority (police, gendarmerie, transport company, purser, etc.),
- accidental damage due to spillage of liquids, fats, dyes or corrosives contained in your luggage,
- confiscation of goods by the authorities (customs, police),
- damage caused by moths and/or rodents as well as by cigarette burns or by a non-incandescent heat source,
- theft from a convertible, estate car or other vehicle without a boot,
- breaking of fragile objects such as porcelain, glass, ivory, pottery, marble, wood,
- consequential damages such as depreciation and loss of use, inherent vice, obsolescence, natural and normal wear and tear,
- the following objects: consumable goods, animals, cash, credit cards, cheques, tickets, tickets of all kinds, any prosthesis, equipment of all kinds, spectacles, contact lenses, keys of all kinds, documents recorded on tapes or films, dvd, cd-rom, photo films, equipment for professional use, samples of sales representatives, collections, paintings, alcohol, lighters, pens, cigarettes, documents, trailers, valuable securities,
- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- a nuclear incident, civil or foreign war, attack, riot or strike.

HOW MUCH DO WE CONTRIBUTE?

The amount shown in the table of guarantee amounts is the maximum reimbursement for all claims occurring during the guarantee period.

A deductible per file is indicated in the table of guarantee amounts.

HOW IS YOUR BENEFITS CALCULATED?

For luggage you will be compensated on the basis of the purchase value minus the obsolescence calculated as follows: 20% in the first year, 10% for each additional year.

For personal items and valuables you are indemnified on the basis of the purchase value shown on the original invoice exclusively on the day of the loss limited to the amount shown in the table of amounts of cover..

For this purpose you must provide us with the **original** purchase invoice for the item in question (pro forma or duplicate invoices are not accepted).

Our reimbursement will be made after deduction of any reimbursement obtained from the transport company and the excess.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Your claim must reach us within 5 working days, except in the case of force majeure; if this deadline is not respected and we suffer a loss as a result, you lose all rights to compensation.

In case of theft or loss:

- file a complaint as soon as possible with a competent authority in the country of origin closest to the scene of the crime (police, gendarmerie, flight commissioner, etc.), and send us the complaint specifying the circumstances of the theft;
- detailed and quantified inventory of the stolen objects;
- original purchase invoice, dated and numbered and including the method of payment for the stolen items;
- in the event of theft or loss of luggage entrusted to a carrier, send us the irregularity report drawn up by the airline company;
- a copy of your ticket and the stub of your boarding pass.

In case of damage:

- the damage report drawn up by the qualified representative of the carrier or hotel owner,
- a copy of your ticket and the stub of your boarding pass,
- the repair estimate or the certificate of non-repairability.

Failure to submit these documents will result in forfeiture of your rights to compensation.

The sums insured cannot be considered as proof of the value of the goods for which you are claiming compensation, nor as proof of the existence of these goods.

You are required to prove, by all means in your power and by all documents in your possession, the existence and value of these goods at the time of the loss, as well as the extent of the damage.

If you are unable to provide us with the desired proof of purchase, we will compensate you on the basis of the flat-rate value as set out in the table of guarantee amounts.

If you knowingly use inaccurate documents or fraudulent means or make inaccurate or reticent statements as justification, you will be deprived of any right to compensation, without prejudice to any legal action we may then be entitled to take against you.

WHAT HAPPENS IF YOU RECOVER ALL OR PART OF THE LUGGAGE, OBJECTS OR PERSONAL EFFECTS?

You must notify us immediately by registered letter, as soon as you are informed:

- if we have not yet paid you the compensation, you must repossess the said luggage, objects or personal effects; we are then only obliged to pay for any damage or missing items;
- if we have already compensated you, you can opt within 15 days:
 - or for the abandonment of the said luggage, objects or personal effects to our benefit,
 - or for the return of the said luggage, objects or personal effects in return for the reimbursement of the compensation you have received, after deduction, where applicable, of the part of this compensation corresponding to the damage or missing items.

If you have not chosen within 15 days, we consider that you have opted out.

TRANSPORT DELAY PLANE / TRAIN / BOAT

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of the planned departure - place of convocation of the organizer	The day of the planned return journey (place where the group is dispersed)

DEFINITIONS

Guaranteed Travel Duration

The guarantee only applies to trips that are valid for a maximum of 90 days.

Originally scheduled time of arrival

- for outward CHARTER flights: the time indicated on the outward flight ticket,
- for return CHARTER flights: the time given to you by the travel agency,
- for REGULAR flights: the time set by the airline,
- For rail and sea carriers: the time indicated on the transport ticket.

Transport delay

It is the arrival of the guaranteed transport at its final destination with an hour later than its originally scheduled arrival time. If the original journey is cancelled less than 24 hours before its departure time, the delay is the difference between the arrival time of the replacement transport at its final destination and the time originally scheduled for the cancelled transport.

Guaranteed travel

This is the trip for which you have taken out the "TRANSPORT DELAY" cover

However, if this trip is cancelled more than 24 hours before the originally scheduled departure time, the "TRANSPORTATION DELAY" guarantee covers the replacement trip.

WHAT IS THE NATURE OF THE GUARANTEE?

The guarantee provides for the reimbursement of a sum indicated in the table of guarantee amounts, if the guaranteed trip is delayed by at least 4 hours on both outward and return transport.

The guarantee is not due if the trip is cancelled by the transport company without a replacement proposal.

The benefits are cumulative if you are delayed for at least 4 hours on the outward journey and at least 4 hours on the return journey.

This guarantee cannot be combined with the Flight Safety guarantee.

WHAT ARE THE OBLIGATIONS TO BE RESPECTED IN THE EVENT OF CLAIM?

Your claim must reach us within 5 working days, except in the case of force majeure; if this deadline is not respected and we suffer a loss as a result, you lose all rights to compensation.

You will have to provide us with a certificate of delay issued and stamped by the transport company or its representative. This certificate must include the estimated time of arrival at the destination, the actual time of arrival and must be in the name of the passenger if you are unable to provide the boarding pass counterfoil.

The claim cannot be processed without the documents mentioned above and necessary for the investigation of your complaint.

IMPORTANT

If you fail to comply with the obligations listed above, it will be impossible to establish the reality of the delay in transport and you will therefore not be entitled to compensation.

Furthermore, you who knowingly make a false declaration or use fraudulent means or inaccurate documents will be deprived of any right to compensation.

WHAT WE EXCLUDE

We cannot intervene when your transport delay is the result:

- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- a nuclear incident, civil or foreign war, attack, riot or strike,
- of a negligent act on your part,
- the weather conditions,
- in the event of civil war or foreign war in the country of departure, transfer or arrival of the guaranteed flight,
- when you are denied boarding on the route initially planned by the authorized body,
- to your refusal to take the guaranteed transport,
- flights that you have not previously confirmed,
- to missing the route on which your booking was confirmed for any reason,
- if you are not admitted on board, as a result of your non-admission on board, or if you fail to comply with the time limit for checking in, or for baggage and/or presentation at boarding,
- a decision of the airport authorities, civil aviation authorities, or other authorities having announced the change in departure times more than 24 hours before the outward or return travel date shown on your ticket.

FLIGHT SAFETY GUARANTEE

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of subscription to this contract	The day of departure - place of convocation of the group (on the way out)

IN WHICH CASE DO WE INTERVENE?

We intervene if your trip is cancelled for the reasons and circumstances listed below, to the exclusion of all others and on condition that the airline company does not provide a refund in the following cases of cancellation:

FINANCIAL FAILURE OF THE AIRLINE COMPANY

If your trip is cancelled following the cessation of activity of the REGULAR, LOW COST, or CHARTER airline company with which you have booked your trip, we guarantee reimbursement of the trip up to the amount indicated in the table of benefit amounts.

STRIKES BY AIRLIGNE AND/OR AIRPORT PERSONNEL

If your trip is cancelled following a strike by the staff of the REGULAR, LOW COST or CHARTER airline company (flight or ground staff) and/or airport staff, without any strike notice having been given in accordance with the rules imposed by the legislation in force at the time of subscription to this contract, we guarantee you reimbursement of the trip, up to the amount indicated in the table of guarantee amounts.

FLIGHT DELAY OF MORE THAN 7 HOURS

If your trip is delayed by more than 7 hours on the flight originally planned for your trip and/or cancelled by the airline, we guarantee you reimbursement of the trip (except for tickets reimbursed by the airline) up to the amount indicated in the table of guarantee amounts.

The events that allow the present guarantee to come into play are:

- bad weather,
- technical fault,
- or any other problem related to the airport, for any reason whatsoever, and in particular in the event of strikes, attacks or other disasters occurring at the airport.

RECOGNITION OF THE INSURED

You acknowledge that you are not aware of any material, factual information or circumstances that could result in a claim at the time of purchase of the flight ticket.

EXCESS

A deductible per person is indicated in the table of guarantee amounts.

WHAT WE EXCLUDE

- I events occurring between the date of booking the trip and the date of joining this contract,
- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- a negligent act on your part.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF CLAIM?

For the proper execution of the guarantee, you or your assignees must:

- Notify the travel organizer with whom you have duly paid for the service as soon as the accident occurs. If you cancel after more than 7 hours from the time of departure of your originally scheduled flight, we will only cover the cancellation fees due on the date of occurrence of the event.
- Your claim must reach us within 5 working days, except in the case of force majeure; if this deadline is not respected and we suffer a loss as a result, you lose all rights to compensation.

We reserve the right to claim back from you the original unused airline ticket or a copy of the refund made by the Airline.

PRICE REVISION

EFFECTIVENESS	EXPIRY OF THE WARRANTY
On the day of subscription of this contract and more than 20 days before departure	The day of payment of the balance of the price of the trip, but not less than 20 days before departure

WHAT DO WE GUARANTEE?

In the event of a revision of the price of your trip occurring between the date of booking and payment of a deposit on the one hand, and the date of issue of the invoice in payment of the balance of the price of your trip on the other hand, and without this date being less than 20 days before departure, we guarantee, within the limits set out in the Table of Benefit Amounts, reimbursement of additional costs resulting from an increase in the cost of a variation in the cost of the journey due to an increase in fuel, or/and the variation in the cost of taxes and other port and airport charges, or/and the variation in the cost of foreign exchange.

Our guarantee only applies in the event of:

- **Fuel surcharge:** variation in the cost of the ticket, linked to the increase in the cost of fuel (WTI index), occurring between the date of reservation and payment of a deposit on the one hand, and the date of payment of the balance of the price of the trip on the other hand, without this date being less than 20 days before departure.
- **Variation in the cost of taxes and other port and airport charges** arising between the date of booking and payment of a deposit on the one hand, and the date of payment of the balance of the price of the trip on the other hand, without this date being less than 20 days before departure.
- **Currency exchange rate variation:** (Rate of the currency used to calculate the price of the trip, provided that the conversion rate of the currency into EURO (€) is included in the special conditions of the tour operator) occurring between the date of reservation and payment of a deposit on the one hand, and the date of payment of the balance of the price of the trip on the other hand, without this date being less than 20 days before departure.

WHAT WE EXCLUDE

- an increase in the price of the trip following the booking of new services or following the modification of your initial booking,
- an increase in the price of the trip due to the default of any kind, including financial, of the tour operator or the carrier making it impossible to fulfil its contractual obligations,
- increase in the price of the trip within 20 days before departure,
- increase in the price of the trip for any other reason than fuel surcharge, variation in the cost of taxes, variation in the exchange rate,
- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- a nuclear incident, civil or foreign war, attack, riot or strike,
- a negligent act on your part.

WHAT ARE THE OBLIGATIONS IN THE EVENT OF A CLAIM?

You must inform us within five working days of becoming aware of the occurrence of the guarantee, except in cases of force majeure or fortuitous event, and send us the documents indicated below, which are necessary for the constitution of the file and which allow us to prove the validity and the amount of the claim:

For the Packages cases:

- the number of the subscribed contract,
- the insurance contract or its photocopy,
- the initial registration form for the trip,
- a photocopy of the registered letter or invoice notifying him/her of the revised price of the trip,
- the paid invoice for the trip.

For tickets:

- the number of the subscribed contract,
- screenshots (to be requested from your Agency) on the day of booking and on the day of issue,
- the invoice that the agency will have issued to you for the additional increase corresponding to the difference in the price of the trip between the day of booking with payment of a deposit and the day of issue and payment of the balance of the price of the trip.

RAPATRIATION ASSISTANCE

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of the planned departure - place of convocation of the organizer	The day of the planned return journey (place where the group is dispersed)

If you find yourself in one of the situations mentioned below, we will implement, in accordance with the general and specific provisions of your contract, the services described, by simple telephone call or e-mail.

In all cases, the decision to provide assistance and the choice of the appropriate means is made exclusively by Mutuaide Assistance's medical advisor, after contacting the attending physician on site and, if necessary, the Insured's family. Only the medical interests of the Insured and compliance with the health regulations in force are taken into consideration when deciding on the transport, the choice of means used for this transport and the possible place of hospitalisation.

Under no circumstances does Mutuaide Assistance replace local emergency relief organizations.

WHAT DE WO GUARANTEE?

REPATRIATION OR MEDICAL TRANSPORT

If you are ill or injured and your state of health requires a transfer, we organize and pay for your repatriation to your home in Europe or to the hospital nearest to your home and appropriate to your state of health.

If you are not domiciled in Europe and your medical problem occurs in Europe, we will repatriate you to your country of residence, to your home, or to the hospital nearest to your home and appropriate to your state of health.

If you are not domiciled in Europe and your medical problem occurs outside Europe, we will repatriate you to your country of residence, to your home, or to the hospital nearest to your home and appropriate to your state of health. In this case, our cover will be capped at the amount of your repatriation to Continental France (excluding DROM POM COM) and the difference will be at your sole expense.

Depending on the seriousness of your case, and on the sole decision of our medical team, repatriation or transport is carried out under medical supervision or not, and by one of the following means of transport:

- special sanitary aircraft,
- scheduled aeroplane, train, sleeping car, boat, ambulance.

ACCOMPANIMENT DURING REPATRIATION OR MEDICAL TRANSPORT

If you are transported under the above conditions, we organize and pay for the additional transport costs of your insured family members or an insured person, under this contract and accompanying you, if the tickets for their return to Europe cannot be used because of your repatriation.

If they are not domiciled in Europe and your medical problem occurs in Europe, we will repatriate them to their country of residence to their home country.

If they are not domiciled in Europe and your medical problem occurs outside Europe, we will repatriate them to their country of residence to their home country. In this case our coverage will be capped at the amount of their return to Continental France (excluding DROM POM COM) and the difference will be at their sole expense.

RETURN OF CHILDREN UNDER 15 YEARS

If you are ill or injured and no one is able to look after your accompanying children under the age of 15, we organize and pay for the return journey of a person of your choice or one of our hostesses to bring them to your home or that of a member of your family in Europe.

If you are not domiciled in Europe and your children are in Europe at the time of the event, we will take charge of the return journey of a person of your choice or one of our hostesses to bring them back to your home, or that of a member of your family outside Europe.

If you are not domiciled in Europe and your children are outside Europe at the time of the event, we will take charge of the return journey of a person of your choice or one of our hostesses to bring them back to your home, or that of a member of your family outside Europe. In this case, our coverage will be limited to the amount of the return tickets from the country where your children are to Continental France (excluding DROM POM COM) and the difference will be at your sole expense.

PRESENCE IN CASE OF HOSPITALISATION

If you are hospitalized and your state of health does not allow you to be repatriated within 7 days, we will organize and pay for the cost of transporting a member of your family or a designated person, resident in Europe, to your bedside.

If this person is not domiciled in Europe and your medical problem occurs in Europe, we will organize transport from his or her country of residence to your place of hospitalisation.

If this person is not domiciled in Europe and your medical problem occurs outside Europe, we will organize transport from his or her country of residence to your place of hospitalisation. In this case, our coverage will be limited to the amount of the transport from his country of residence to Continental France (excluding DROM POM COM) and the difference will be at his sole expense.

We will also pay the hotel costs of that person up to the amount shown in the table of benefit amounts.

EXTENSION OF YOUR STAY IN THE HOTEL

If your state of health does not justify hospitalisation or medical transport but does not allow you to begin your return on the date originally planned, we will pay for your additional hotel accommodation costs and those of your family members insured or a person insured under this policy, and accompanying you, up to the amount indicated in the Table of Benefit Amounts.

As soon as your state of health permits, we organize and pay for your additional transport costs and those of any insured family members or an insured person who has stayed with you, if the tickets for your return to Europe and theirs cannot be used because of this event.

If you and your companions are not resident in Europe and your medical problem occurs in Europe, we will organize your return to your country of residence.

If you and your companions are not domiciled in Europe and your medical problem occurs outside Europe, we will organize your return to your country of residence. In this case, our coverage will be limited to the amount of your transport to Continental France (excluding DROM POM COM) and the difference will be at your sole expense.

HOTEL EXPENSES

We will reimburse an accompanying person insured under this policy for hotel expenses up to the amount shown in the Table of Benefits in the following cases:

- You are hospitalized in a different city from the one on your registration form,
- You die and one of your companions wishes to stay with the body while you carry out the administrative procedures.

ADDITIONAL REIMBURSEMENT OF MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALISATION COSTS OUTSIDE THE COUNTRY OF RESIDENCE OF THE INSURED PERSON

We will reimburse you, after intervention by the Social Security or any other welfare organization in your country of residence, for expenses incurred outside your country of residence and which are your responsibility up to the amount indicated in the Table of Benefit Amounts..

If the Social Security does not cover the costs, we will pay the first euro up to the amount indicated in the table of guarantee amounts.

We also cover, under the same conditions, minor dental treatment up to the amount indicated in the table of benefit amounts. A deductible indicated in the table of benefit amounts is deducted per event and per insured (except for dental care).

ADVANCE OF MEDICAL EXPENSES

If you are outside your country of residence and are unable to pay your medical expenses following hospitalisation due to an illness or accident that occurred during the period of cover, we will, at your simple request, pay in advance within the limits of our commitments in exchange for the signature of a Letter of Commitment committing you to take the necessary steps with the social organizations and reimburse us the sums received. This guarantee ceases on the day we are able to repatriate you, or on the day you are repatriated to your country of origin.

This guarantee is not applicable when the amount of medical expenses is less than €350.

TRANSPORT OF THE BODY IN THE EVENT OF DEATH

We organize and take care of the transport of the body from the place of burial, in mainland France or abroad, to the place of burial in Europe.

If you are not domiciled in Europe and the death takes place in Europe, we organize the transport of the body to the country of residence.

If you are not domiciled in Europe and the death takes place outside Europe, we organize the transport of the body to the country of residence. In this case, our coverage will be limited to the amount of the transport of the body to Continental France (excluding DROM POM COM) and the difference will be at your sole expense.

We also cover the ancillary costs necessary for transport, including the cost of the coffin, allowing the transport to take place, up to the amount indicated in the table of guarantee amounts.

The costs of ceremonies, accessories, burial or cremation in the country of residence remain the responsibility of the families.

We organize and pay for the additional transport costs of your insured family members or a person insured under this contract accompanying you if the tickets provided for their return to Europe cannot be used as a result of this repatriation.

If they are not domiciled in Europe and are in Europe at the time of death, we will repatriate them to their country of residence to their place of residence.

If they are not domiciled in Europe and are outside Europe at the time of death, we will repatriate them to their country of residence to their home country. In this case, our coverage will be capped at the amount of their return to Continental France (excluding DROM POM COM) and the difference will be their sole responsibility.

EARLY RETURN

If you have to interrupt your trip prematurely in the cases listed below, we will pay for your additional transport costs, those of your family members insured and of a person insured under this contract accompanying you, if the tickets for your return to Europe and theirs cannot be used as a result of this event.

If you and your accompanying persons are not domiciled in Europe and you are in Europe at the time of the event, we will organize your return to your country of residence.

If you and your accompanying persons are not domiciled in Europe and you are outside Europe at the time of the event, we will organize your return to your country of residence, to your home. In this case, our cover will be capped at the amount of your transport to Continental France (excluding DROM POM COM) and the difference will be at your sole expense.

We intervene in case of:

- serious illness, serious accident resulting in hospitalisation or death of a member of your family, your professional replacement, the person responsible for the care of your minor children or a disabled person living in your household, the legal guardian, a person usually living in your household,
- serious material damage requiring your presence and reaching your home and business premises following a burglary, fire or water damage.

PAYMENT OF SEARCH OR RESCUE FEES

We will pay, up to the maximum amount indicated in the table of guarantee amounts, the costs of search at sea or in the mountains, as well as the primary costs of first aid.

Only fees charged by a duly authorized company for these activities can be reimbursed.

ASSISTANCE IN THE MAIN RESIDENCE

Security of your home after a break-in, requiring a presence on site. This cover cannot be combined with the "RETURN PREMATURE" cover and the cost cannot exceed the amount of a return ticket to the Insured's home.

We will reimburse you up to the amount indicated in the Table of Benefits for the cost of intervention for the opening of the main residence by a locksmith if your keys have been stolen or lost during your stay.

ADVANCE OF FUNDS

Following the theft or loss of your means of payment (credit card, cheque book...) or your original ticket, we will grant you a cash advance up to the amount indicated in the table of guarantee amounts. A deposit cheque and an acknowledgement of debt will be requested from you at your place of stay.

YOU NEED LEGAL ASSISTANCE ABROAD

- **Payment of fees**

We will pay up to the amount indicated in the table of guarantee amounts, the fees of the legal representatives you use, if you are prosecuted for involuntary infringement of the legislation of the foreign country in which you are located..

- **Advance of criminal bail**

If, in the event of involuntary violations of the legislation of the country in which you are located, you are required by the authorities to pay a criminal deposit, we will advance it up to the amount indicated in the table of guarantee amounts.

The reimbursement of this advance must be made within one month of the submission of the request for reimbursement that we send you.

If the criminal deposit is refunded before this time by the authorities of the country, it must be returned to us immediately.

SHIPMENT OF MEDICATION

We take all measures to search for and send the medicines that are essential for the continuation of a current medical treatment prescribed by a doctor, in the event that, as a result of an unforeseeable event, you no longer have access to these medicines, it would be impossible for you to obtain them locally or to obtain their equivalent.

The cost of these medicines is in any case at your expense.

TRANSMISSION OF MESSAGES

We will take care of forwarding messages to you when you cannot be reached directly, for example, in the event of hospitalisation.

Similarly, we can communicate a message that you have left for a family member on call.

WHAT WE EXCLUDE

We do not guarantee:

- the absence of randomness,
- convalescences and ailments (illness, accident) undergoing treatment not yet consolidated at the date of the start of the trip,
- pre-existing illnesses diagnosed and/or treated and which have been the subject of hospitalisation in the six months preceding the request for assistance,
- trips undertaken for the purpose of diagnosis and/or treatment,
- states of pregnancy, except in the case of unforeseeable complications, and in all cases from the 32nd week of pregnancy,
- the consequences of the insured's suicide attempts,
- intentional and/or wrongful acts under the Act,
- the consequences of alcoholic states and the use of drugs, any narcotic substance mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- conscious non-compliance with the laws and regulations in force in the State of the place of stay,
- the consequences of a nuclear incident, civil or foreign war, attack, riot or strike.
- the consequences of infectious risk situations in epidemic contexts which are the subject of quarantine or preventive measures or specific surveillance by the international health authorities and/or local health authorities of the country where you are staying and/or national health authorities of your country of origin, unless otherwise stipulated in the guarantee.

For cover of medical, surgical, pharmaceutical or hospitalisation expenses outside the country of residence:

- the costs resulting from an accident or illness medically confirmed before the cover takes effect, unless there is a proven and unforeseeable complication, the costs caused by the treatment of a pathological, physiological or physical condition medically confirmed before the cover takes effect, unless there is a proven and unforeseeable complication,
- the cost of internal, optical, dental, acoustic, functional, aesthetic or other prostheses,
- expenses incurred in the country of residence whether or not they are the result of an accident or illness occurring in France or abroad,
- the costs of spa treatments and stays in rest homes, rehabilitation costs,
- costs incurred without our prior agreement,
- the consequences of voluntary non-compliance with the regulations of the countries visited, or the practice of activities prohibited by the local authorities.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

For any assistance request, you must contact Mutuaide Assistance, 24 hours a day, 7 days a week:

By phone at: **01 55 98 88 17 (+33 1 55 98 88 17 if you are abroad)**

By e-mail: voyage@mutuaide.fr

And obtain our prior agreement before incurring any expenses, including medical expenses.

For any claim for reimbursement you must send us the completed claim form together with the supporting documents relating to your claim.

Once we have organized your transport or repatriation, you must return the original tickets to us, as these become the property of Mutuaide Assistance.

FORCE MAJEURE GUARANTEE

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of subscription to this contract	The day of the return - place of dispersion of the group

WHAT DO WE GUARANTEE?

Our guarantee comes into play if the tour operator or the transport company is unable to fulfil its contractual obligation towards you following an external, irresistible event beyond its control and not excluded by the present contract, resulting in:

- Or the cancellation of your trip,
- Either the impossibility of making you travel on the planned dates.

IN WHICH CASE DO WE INTERVENE?

CANCELLATION OF THE TRIP BEFORE YOUR DEPARTURE (ON THE OUTWARD JOURNEY)

If an event, external, irresistible and beyond the control of the tour operator and/or the transport company forces them to cancel your trip and reimburse you the amount of the trip:

- we will refund the insurance premium paid for the cancelled stay,
- we will reimburse you up to the amount specified in the Table of Benefits, for any return tickets provided between your place of residence and the place of convocation fixed by the organizer, which have become useless due to the cancellation of the trip, provided that these are non-changeable and non-refundable, or changeable with penalties.

POSTPONING YOUR TRIP TO NEW DATES (ON THE OUTWARD JOURNEY)

If an event, external, irresistible and beyond the control of the tour operator and/or the transport company forces them to postpone your trip:

- the insurance contract for the cancelled trip will be carried forward to the new travel dates at no cost,

- if, as a result of postponing your trip to a new date, your trip is subject to a price increase due to an increase in tax, fuel or simply due to the change of period, we will reimburse you for the difference up to the amount specified in the table of guarantee amounts. For the guarantee to be acquired, the following services must be similar to those of the cancelled trip: number of passengers, destination, length of stay, hotel category,
- we will reimburse you up to the amount specified in the Table of Benefits, for any return tickets between your place of residence and the place of convocation set by the organizer, which have become useless due to the cancellation of the trip, provided that they are non-alterable and non-refundable, or alterable with penalties.

The amounts of the trip postponement guarantee are not cumulative with those provided for in the event of trip cancellation.

DURING YOUR TRIP

If an event, external, irresistible and beyond the control of the tour operator and/or the transport company forces them to postpone your return date:

- All the guarantees in this contract remain applicable until your final return date (excluding the cancellation guarantee),
- We will reimburse you for hotel expenses (hotel and meals) not covered by the travel organiser and/or the transport company, resulting from the extension of your stay, up to the amount specified in the Table of Benefits, upon presentation of receipts.

This guarantee cannot be combined with the "extension of stay" guarantee in case of assistance.

WHAT WE EXCLUDE

- the absence of randomness,
- a nuclear incident, a civil or foreign war, a strike,
- the failure of the travel organizer, the airline company,
- a negligent act on your part.

WITHIN WHAT PERIOD OF TIME MUST YOU REPORT THE CLAIM?

You must notify us within five working days of the event giving rise to the cover or your actual return date, giving us your policy number and the precise circumstances of the loss.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Send us all the original documents needed to compile the file in order to prove the validity and the amount of the claim.

In case of cancellation:

- The registration form for the trip including the amount of insurance paid,
- The invoice for any planned transport ticket between the place of residence and the meeting place set by the tour operator,
- A certificate from the transport company confirming that the ticket is non-changeable, non-refundable and that it has not been used.

In case of postponement:

- About the initial trip
 - The registration form and a copy of the invoice from the trip organizer
 - Details of the services of the new trip (e.g. brochure copy),
 - The invoice for any planned transport ticket between the place of residence and the meeting place set by the tour operator.
 - A certificate from the transport company confirming that the ticket is non-changeable, non-refundable and that it has not been used.
- About the new trip
 - The agency's registration form,
 - The invoice from the tour operator,
 - Details of the services of the new trip (e.g. brochure copy).

In case of an extension of your stay on site

Original invoices for hotel expenses.

INTERRUPTION OF TRIP

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of the planned departure - place of convocation of the organizer	The day of the planned return journey (place where the group is dispersed)

WHAT DO WE GUARANTEE?

If your stay is interrupted due to:

- Your medical repatriation (see the "REPATRIATION ASSISTANCE" chapter of this contract) **organized by Mutuaide Assistance or another assistance company**
- Your premature return (see the "REPATRIATION ASSISTANCE" chapter of this contract) **organized by Mutuaide Assistance or any other assistance company**

We will reimburse you and your insured family members or an unrelated insured person for unused accommodation costs (excluding travel tickets) on a pro rata temporis basis.

Our refund will be calculated from the night following the event leading to your medical repatriation or from the date following your early return.

If you interrupt your stay without calling on Mutuaide Assistance or another assistance company, no compensation will be due.

WHAT WE EXCLUDE

- reimbursement of unused benefits when your medical repatriation or early return has not been organized by Mutuaide Assistance or another assistance company,
- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- the consequences of alcoholic states and the use of drugs, any narcotic substance mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- a nuclear incident, civil or foreign war, attack, riot or strike
- a negligent act on your part.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

You must send us:

- The file number given by the assistance company when you are repatriated medically or when you return early.
- The name of the assistance company that carried out your medical repatriation or early return.
- The travel registration invoice or, failing this, a certificate from the travel organizer specifying the details of the land services and the price of transport.

COMPENSATION TRIP

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of the planned departure - place of convocation of the organizer	The day of the planned return journey (place where the group is dispersed)

WHAT DO WE GUARANTEE?

Following your medical repatriation (illness or accident affecting you personally) (see the chapter entitled "REPATRIATION ASSISTANCE"), organised by us or by an assistance company, you will receive a credit note from your travel agency for an amount equal to the package price or the initial travel ticket, within the limits indicated in the table of benefit amounts..

This amount shall be paid to the repatriated person and, where appropriate, to his or her spouse or de facto spouse, or to the person accompanying him or her, to the exclusion of all others.

It cannot be combined with compensation for the costs of interrupting your stay.

This amount must be used within TWELVE MONTHS following the event that caused your repatriation and is only valid in the agency where you purchased your original trip.

CIVILE LIABILITY AND PRIVATE LIFE ABROAD

EFFECTIVENESS	EXPIRY OF THE WARRANTY
On arrival at destination	The day of the planned return journey (place where the group is dispersed)

WHAT DO WE GUARANTEE?

We cover the financial consequences that the Insured may incur as a result of all bodily injury or property damage caused to others by an accident, fire or explosion occurring during his trip, up to the **limit of the amounts indicated in the Table of Benefit Amounts**.

WHAT DO WE EXCLUDE

We cannot intervene in the circumstances set out below:

- damage that you, as a natural person or as the de jure or de facto manager of the company if you are a legal entity, have caused or intentionally provoked,
- damage resulting from the use of motor vehicles, sailing and motor boats, or the practice of air sports,
- material damage to any sailing or motor vehicle (motorbikes, boats, rental cars or others),
- damage resulting from any professional activity,
- the consequences of any material or bodily loss affecting the Insured as well as his/her spouse, ascendants or descendants,
- immaterial damages except when they are the consequence of guaranteed material or physical damages,
- all measures taken at the Insured's initiative without the Insurer's prior agreement,
- accidents resulting from the practice of the following sports: bobsleigh, rock climbing, skeleton, mountaineering, competitive luge, all aerial sports, as well as those resulting from participation or training in matches or competitions,
- damage caused to animals or objects belonging to you or which are rented, lent or entrusted to you,
- fines as well as any pecuniary condemnation pronounced as a penalty and not constituting direct compensation for bodily injury or material damage.

TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

No acknowledgement of responsibility, no transaction that you would have accepted without our agreement is opposable to us. However, the acceptance of the materiality of the facts is not considered as an admission of liability, nor is the mere fact of having provided a victim with urgent assistance, when this is an act of assistance that any person has the right to perform.

PROCEDURE

In the event of an action against you, we will defend you and conduct the proceedings for the facts and damages falling within the scope of the guarantees of this contract.

However, you may join our action if you can prove that you have an interest of your own which is not covered by this contract. The fact that we are acting as a conservatory in your defence cannot be interpreted as an acknowledgement of a guarantee and does not imply in any way that we accept to assume responsibility for damages that would not be guaranteed by this contract.

We nevertheless retain the right, in this case, to take legal action against you for reimbursement of all sums paid or set aside by us on your behalf.

RECOURSES

With regard to the means of appeal:

- before the civil, commercial or administrative courts, we have the free exercise of this right within the framework of the guarantees of this contract,

- before the criminal courts, appeals can only be made with your agreement,
 - if the dispute only concerns civil interests, the refusal to give your agreement to the exercise of the envisaged remedy entails the right for us to claim compensation from you equal to the prejudice that will have resulted for us.
- You may not oppose our recourse against a liable third party if this is covered by another insurance contract.

NON-INVOCABILITY OF LAPSES

Even if you fail to meet your obligations after a loss, we are obliged to compensate those to whom you are liable. However, in such a case, we retain the right to bring an action against you for reimbursement of all sums paid or set aside by us on your behalf.

COURT COSTS

We will bear the costs of legal proceedings, receipts and other settlement costs. However, if you are convicted for an amount greater than the amount of the guarantee, each of us shall bear these costs in proportion to our respective shares in the conviction.

INDIVIDUAL ACCIDENT

EFFECTIVENESS	EXPIRY OF THE WARRANTY
The day of the planned departure (place of convocation of the organizer)	The day of the planned return journey (place where the group is dispersed)

WHAT DO WE GUARANTEE?

We guarantee the payment of the indemnities provided for in the **Table of Guaranteed Amounts in the** event of an accident causing bodily injury to the Insured during the duration of the trip..

HOW MUCH DO WE CONTRIBUTE?

For Major Insured:

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

- **Death:** the lump sum is payable to the beneficiaries designated by the Insured or, failing this, to his/her heirs.
- **Disability:** payment of the capital according to the French scale in force. In the event of disability, the Insured will receive a lump sum, the amount of which will be calculated by applying, to the sum indicated in the Table of Benefit Amounts, the Insured's degree of disability, according to the scale shown below.

For persons over 70 years of age, the warranty is limited to the duration of the flight.

For Insured minors:

We intervene in the following cases:

- **Death of the child:** we will compensate you for the funeral expenses incurred up to the amount indicated in the Table of Benefit Amounts,
- **Disability of the child:** in the event of total permanent disability of the insured child, we will pay a benefit, the amount of which will be calculated by applying the rate of disability of the insured child to the sum indicated in the Table of Benefit Amounts, according to the French scale in force.

INVALIDITY SCALE

	RIGHT		LEFT
• Complete loss :			
• of the arm	70 %		60 %
• of the forearm	60 %		50 %
• of the thumb	20 %		17 %
• of the index	12 %		10 %
• of the middle finger	6 %		5 %
• of the ring finger	5 %		4 %
• of the pinkie	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 others toes		3 %	
• of both eyes		100 %	
• of the visual acuity or one eye		25 %	
• Complete deafness, incurable and non-equipmentable		60 %	
• Complete deafness, incurable and unaidable in one ear		10 %	
• Total and incurable insanity		100 %	

DEFINITION OF LOSS

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

WHAT WE EXCLUDE

We cannot intervene in the circumstances set out below:

- accidents caused by: blindness, paralysis, mental illness, as well as all illnesses or infirmities existing at the time the contract is taken out,
- accidents resulting from the practice of certain sports such as: rock climbing, mountaineering, competitive luge, scuba diving with or without autonomous equipment, parachuting and all aerial sports, including kites or any similar device, speleology, 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 as a driver or passenger,
- accidents caused by a transport company not licensed for public passenger transport.

HOW IS THE COMPENSATION CALCULATED?

- We determine the rate of incapacity corresponding to the disabilities not listed above by comparing their severity with that of the cases provided for, without the victim's professional activity being able to intervene,
- The amount of compensation can only be fixed after consolidation, i.e. after the date from which the consequences of the accident have stabilized,
- The definitive rate after an accident which affects a limb or organ already injured shall 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 applies to the left upper limb and vice versa,
- If the accident results in several injuries, the rate of incapacity used to calculate the amount we will pay will be calculated by applying to the rate in the above scale the method used to determine the rate of incapacity in the event of an accident at work.

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

If it were otherwise, the rate would be determined taking into account the consequences that the accident would have had on a person in a normal physical state and having undergone rational treatment.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF CLAIMS?

Your claim must be accompanied by the following information:

- a medical certificate,
- any statements from witnesses establishing the materiality or importance of the accident.

For the duration of his treatment, the Insured must allow free access to our examining doctor so that he can assess the consequences of the accident.

In the event of disagreement on the causes or consequences of the accident, we will submit the dispute to 2 experts, one chosen by the Insured or by his beneficiaries, the other by us, subject to our respective rights.

In the event of a disagreement, a third expert will be appointed, either by mutual agreement or by the President of the Tribunal de Grande Instance of the Insured's place of residence.

WEATHER GUARANTEE

SNOW GUARANTEE

WHAT DO WE GUARANTEE?

We will compensate you up to the amount specified in the table of guarantees, if the entire ski area corresponding to the ski pass sold is closed for more than 48 consecutive hours during the period of validity of the lift pass. This guarantee is only valid for stays of at least one week, only between the official opening date of the ski area and in resorts located at an altitude of more than 1,700 metres.

In order to be compensated, you will be asked to pay the lump sum.

SUN GUARANTEE

WHAT DO WE GUARANTEE?

We will compensate you up to the amount specified in the Table of Benefits, if during more than half of your stay (of one week minimum), it rains successively or continuously for more than 6 hours between 9am and 6pm.

This guarantee is taken into consideration if the information on the website " www.wunderground.com " concerning the place of stay allows confirmation of the bad weather problems encountered.

NON ASSURABLES PERIODS

We will not be able to take into account your SUN GUARANTEE claims during the following periods:

- Morocco, Tunisia, Egypt: 01 December to 31 March,
- Caribbean/Antilles: 01 May to 30 September,
- Asia: 01 July to 31 October (monsoon),
- Europe: 01 October to 31 March.

MISCELLANEOUS BAD WEATHER GUARANTEE

WHAT DO WE GUARANTEE?

In the event of air delays of more than 12 hours due to atmospheric reasons (cyclones, storms): We will compensate you, on the basis of the night in the hotel, breakfast and local transfers, a flat rate of €100 maximum per file upon presentation of proof. This guarantee only applies if the airlines refuse to provide this service

WHAT DO WE EXCLUDE

We cannot intervene if your request results:

- the absence of randomness,
- an intentional and/or wrongful act under the Act,
- a nuclear incident, civil or foreign war, attack, riot or strike,
- of a negligent act on your part.

PEACE OF MIND GUARANTEE - CONTINUATION OF THE JOURNEY

You can contact us 24 hours a day; 7 days a week:

From France : 01 55 98 88 17
From abroad : +33 1 55 98 88 17

In the event of major problems occurring at your home during your trip, we will take the necessary emergency measures to enable you to continue your trip in the best possible conditions if your presence is not imperatively required.

WE INTERVENE IN CASE OF

- Illness or accident of the person responsible for looking after your children,
- We will take care of finding you an "approved" person to look after your children until you return from your trip,
- In the event of serious damage to your home as a result of a burglary, we will arrange for a locksmith and/or a security company to close or guard your home,
- In the event of water damage, we will arrange for you to find a professional plumber to make the necessary emergency repairs.

In all cases, you are responsible for the services of the speakers.

KIDS LINE

From Monday to Saturday from 9 am to 1 pm, a qualified pediatrician is at your disposal for all health questions concerning your children's travel:

You can contact us on the following number: 01 55 98 88 17

The information also covers the following areas:

- Information on administrative formalities relating to the movement of minors.

24-HOUR SERVICE

BEFORE THE TRIP

For any request for information and information useful for the organization and smooth running of your trip, you can contact us:

24 hours a day, 7 days a week on 01 55 98 88 17 (+33 1 55 98 88 17 if you are abroad)

The information concerns the following areas:

- **Health information:** Health, hygiene, Vaccination, precautions to take, Time differences, Animals when travelling.
- **Weather Information:** Climate of the country, Punctual weather.
- **Administrative information:** Embassy, Visas, Police/Customs formalities, Legislation, International permits, Currency exchange, Economic data of the country visited.

- **Additional Tourist Information:** Airports, Cruise Ships, Airlines, Trains of the World, Telephone, Festivals, Events, World Museum, Tourist Office, Leisure Park, World Heritage, International Press, Electricity, Water, Hotels, Restaurants, Sports, Car Rental.

RULES OF OPERATION OF THE SERVICE

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

Information and intelligence services are provided within the time limits normally necessary to satisfy the request.

DURING THE TRIP

You can contact us 24 hours a day, 7 days a week:
+33 1 55 98 88 17

- Quality assistance at your place of stay
- Administrative assistance
- Transmission of urgent messages to your family or colleagues

SANITARY PROTECTION

SANITARY PROTECTION is valid only if you have additionally subscribed the “Multirisk” package and have paid the corresponding premium.

The subscription should be made simultaneously with the registration of the trip and the subscription of a “Multirisk” package

CANCELLATION OF THE TRIP

The guarantee is acquired for the reasons and circumstances listed below , excluding all other reasons and circumstances and within the limit indicated in the List of Guarantees:

- **Serious illness (including epidemic or pandemic situations declared within 30 days before departure), Serious bodily injury or death, (including the consequences, after-effects, complications or the aggravation of a known illness or accident):**
 - 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.
- **If you are declared a “contact case” within 14 days of departure.**
You will need to provide proof issued by the health authorities declaring you a “contact case”. In the absence of this proof, no compensation will be possible.
- **Refusal on boarding following a temperature check or the positive result of a PCR and / or antigen test by the Beneficiary/Insured person on arrival at the airport of departure** (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).

- **Lack of vaccination against Covid 19**

- ✓ In the event that, at the time of taking out this contract, the country of destination did not impose a vaccine and that at the time when it requires it, you no longer have time to proceed with the vaccine allowing to travel.
- ✓ a vaccination contraindication, vaccination consequences, or a medical impossibility to follow the preventive treatment necessary for the destination chosen for your trip.

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.

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

Two steps

1/ From the first symptoms of the illness, 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.

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

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,
- all circumstances affecting only your personal comfort,

- pregnancy, including its complications 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,
- pollution, the local health situation, natural disasters subject to the procedure referred to in Law No. 82.600 of 13 July 1982 and their consequences, meteorological or climatic events,
- 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.

ASSISTANCE REPATRIATION

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.

REPATRIATION OR SANITARY TRANSPORT

You are injured or suffer from an illness, including an epidemic or pandemic, while travelling on a covered trip. We organize and pay for your repatriation to your home or to a hospital near you.

Only medical requirements will be taken into account in determining the date of repatriation, the choice of transport or the place of hospitalization.

The decision to repatriate is taken by our medical advisor, after consulting the occasional attending physician and possibly the family physician.

During your repatriation, and on the prescription of our medical advisor, we organize and pay for the transport of an accompanying person to accompany you.

Any refusal of the solution proposed by our medical team will result in the cancellation of the personal assistance guarantee.

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.

MEDICAL EXPENSES (ABROAD)

Where medical expenses in the event of illness related to an epidemic or pandemic have been incurred with our prior agreement, we will reimburse you for that part of these expenses that are not covered by any insurance organizations to which you are affiliated.

We will only intervene once the reimbursements have been made by the above-mentioned insurance organizations, after deduction of an excess, the amount of which is indicated in the Table of Benefits, and subject to communication of the original proofs of reimbursement from your insurance organization.

This reimbursement covers the costs defined below, provided that they relate to treatment received by you outside your country of residence following an illness or accident that occurred outside your country of residence.

In this case, we will reimburse the amount of the expenses incurred up to the maximum amount stated in the Table of Benefits.

In the event that the insurance organization to which you pay your contribution does not cover the medical expenses incurred, we will reimburse the costs incurred up to the amount indicated in the Table of Benefits, subject to the provision by you of the original invoices for medical expenses and the certificate of non-reimbursement from the insurance organization.

This service stops from the day we carry out your repatriation.

Type of medical expenses giving right to additional reimbursement:

- medical fees,
- charges for medication prescribed by a doctor or surgeon,
- ambulance or taxi charges ordered by a doctor for transport to the nearest hospital, and this only if the insurance bodies refuse to pay,
- 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 organise your transportation,
- a dental emergency with the limit specified in the Table of Cover,
- PCR test costs, when you make a transit, if it is positive.

EXPANSION OF SERVICES: ADVANCE PAYMENT FOR HOSPITALISATION (ABROAD)

Where you are hospitalised we will advance the hospital fees within the limit specified in the Table of Cover. This advance will be made subject to all of the following conditions:

- where you are deemed unfit to travel by MUTUAIDE ASSISTANCE doctors after obtaining information from the local doctor.
- for treatment prescribed with the agreement of MUTUAIDE ASSISTANCE doctors,
- you or any person authorized by you must make a formal commitment by signing a specific document provided by MUTUAIDE ASSISTANCE during the implementation of this benefit:
 - to take steps to cover the costs with the insurance organizations within 15 days from the date of dispatch by MUTUAIDE ASSISTANCE of the elements necessary for these steps,
 - to reimburse this advance to MUTUAIDE ASSISTANCE no later than a week after receipt of our invoice.

We will only be responsible for the costs not covered by the insurance companies, up to the amount of the "medical expenses" benefit. You must provide us with the certificate of non-reimbursement from these insurance organizations within one week of receiving it.

In order to preserve our future rights, we reserve the right to ask you or your beneficiaries for a letter committing you to take the necessary steps with the social organizations and to reimburse us the sums collected.

If you have not taken the necessary steps to obtain cover from the insurance organizations within the time limit, or if you fail to present the Insurer within the time limit with the certificate of non-coverage issued by these insurance organizations, you will not be able to take advantage of the "medical expenses" benefit under any circumstances and will have to reimburse all the hospitalization costs advanced by the Insurer, who will, if necessary, initiate any useful recovery procedure, the cost of which will be borne by you.

TAKING CHARGE OF A LOCAL TELEPHONE PACKAGE

If you are quarantined during a guaranteed trip outside your country of residence, we cover the cost of a local telephone package, within the limit indicated in the Table of Guarantees.

ON-SITE PSYCHOLOGICAL SUPPORT

In the event of significant trauma following an event linked to an epidemic or a 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 a pandemic, we will provide the necessary fund for basic necessities up to the amount indicated in the Table of Benefits, upon presentation of proof.

DOMESTIC ASSISTANCE

Following your repatriation by our care after an illness linked to an epidemic or pandemic, you 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 and you are unable to leave 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 WHEN YOU RETURN HOME

In the case of a significant trauma following an event related to an epidemic or pandemic, we can organize a telephone consultation with a psychologist upon your return home, upon your request and within the limit indicated in the Table of Benefits. This consultation is entirely confidential and does 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.

WHAT WE EXCLUDE

The following circumstances are excluded :

- travel undertaken for the purpose of medical tests and/or treatment,
- medical expenses incurred in your country of residence,
- the consequences of drunkenness, suicide or attempted suicide ,
- voluntary self-injuries of the beneficiary/insured,
- minor conditions that can be treated on the spot and which do not prevent you from continuing your travel or your stay
- states of pregnancy, unless an unforeseen complication, and in all cases , states of pregnancy beyond the 36th week, voluntary termination of pregnancy, the aftermath of childbirth
- convalescences and illnesses in the course of treatment, not yet consolidated and with a risk of sudden aggravation
- pre-existing illnesses and/or injuries diagnosed and/or treated and for which you have been hospitalised for a continuous period during the 6 months preceding the start of your trip
- events related to medical treatment or surgery that are not of an unforeseen, fortuitous or accidental nature,
- medical devices and prostheses (dentures, hearing aids etc.),

- thermal treatments and the resultant costs,
- stays in rest houses and the resultant costs,
- rehabilitation, physiotherapy or chiropractic and the resultant expenses,
- intentional hospitalisation.

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

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



The insurance and assistance guarantees stipulated in this document have been taken out with MUTUAIDE ASSISTANCE, under the number 6744.

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.

6744 – 202106PQ1

YOUR TRAVEL AGENCY



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18039 BOURGES CEDEX
Tél : 01 73 03 41 01
www.assurever.com

S.A.R.L. (French limited liability company) with a share capital of €516,000
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