

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.

CONTRACT No.

- MULTIRISK
- SANITARY PROTECTION Option / 20
- SOLIDARY CANCELLATION Extension 10-20 policyholders
- RAPATRIATION ASSISTANCE Extension 91-366 days

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

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

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

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

YOUR CONTRACT INCLUDES THE PRESENT GENERAL TERMS AND CONDITIONS, COMPLETED BY YOUR SUBSCRIPTION CERTIFICATE. AMONG THE COVERAGE DESCRIBED HEREAFTER, 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
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

- Luggage
 - On presentation of supporting documents
 - ↳ *Excess*
 - or
 - On non-presentation of supporting documents
 - Valuable items
 - ↳ *Excess*
 - Personal belongings
 - ↳ *Excess*
 - Delayed luggage delivery
 - On presentation of supporting documents
 - or
 - On non-presentation of supporting documents
 - Theft of identity documents
- €2,000 per pers. and €20,000 per event
 - €50 per case
 - €150 flat rate per person and €750 per event
 - €500 per person
 - €50 per case
 - €1,000 per person
 - €50 per case
 - €300 per person
 - €50 flat rate per person
 - €200 per person

Transport delay

- Delay of 4 hours to 7 hours
 - Delay of more than 7 hours
- €100 per person and €1,000 per event
 - €200 per person and €2,000 per event

Flight Safety Guarantee

- Cancellation of the trip, in case of :
 - 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
 - ↳ *Excess*
- Reimbursement of the trip with a maximum of €2,500 per person
 - €30 per person

Price revision

- Price revision for :
 - Fuel Surcharge
 - Increase in taxes and other port and airport charges
 - Change in currency exchanges rates
 - ↳ *Excess*
- €150 per person
 - €20 per person

Rapatriation Assistance

See details of the maximum care according to your country of residence

- Rapatriation 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
 - ↳ *Excess*
 - Dental care
 - Advance of medical expenses
- 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 € per person
 - €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 • Maximum €150 per passenger • 15% of the amount of the trip with a maximum of €200 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"> • €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
<p>Sanitary Protection Cancellation</p> <ul style="list-style-type: none"> • Serious illness in case of epidemic or pandemic • Cancellation in the event of lack of vaccination against Covid 19 • Cancellation for refusal on boarding at the airport, train station, bus station or departure ferry terminal following a temperature check ↳ Excess 	<ul style="list-style-type: none"> • €50,000 per person and €135,000 per event • 10% of the amount of cancellation fees with a minimum of €50 per person (Sanitary Protection) • 20% of the amount of cancellation fees with a minimum of €50 per person (Sanitary Protection 20)
<p>Assistance Sanitary Protection</p> <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 ↳ 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 €150 per night (maximum 14 nights) • Hotel costs €150 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.

The PRICE REVISION is only valid if you have subscribed to the "Multi-risk" formula only on the day of your booking for the trip and you have paid the corresponding premium.

SANITARY PROTECTION is only valid if you have taken out it in addition to the "Multirisk" formula and you have paid the corresponding premium. This cover must be taken out on the day you register for the trip and simultaneously with the taking out of the "Multirisk" formula.

GENERAL PROVISIONS

As with any insurance and assistance contract, this one includes rights for you as well as obligations for us. It is governed by the French Insurance Code, including, where applicable, the special provisions for risks located in the departments of Bas-Rhin, Haut-Rhin and Moselle. These rights and obligations are explained 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 "Caisse Entreprises, Collectivités et Courtage Groupama Rhône-Alpes Auvergne, 50 rue de Saint Cyr - 69009 Lyon - Caisse locale d'Assurances Mutuelles Agricoles having subscribed to a reinsurance treaty involving substitution with the Caisse régionale d'Assurances Mutuelles Agricoles de Rhône-Alpes Auvergne - 50 rue de Saint Cyr - 69009 Lyon - 779 838 366 RCS Lyon - Companies governed by the Insurance Code and subject to the Autorité de Contrôle Prudentiel et de Résolution: 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 ".

In accordance with Article R.322-132 of the French Insurance Code, the Regional Bank replaces your reinsured Local Bank in providing the guarantees required by insurance company regulations and in fulfilling the insurance commitments made by your Local Bank.

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, attacks, acts of terrorism, piracy, reprisals, restriction of the free movement of persons and goods, strikes, explosions, pollution, 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
- Sanitary Protection Cancellation
- 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

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

MUTUAIDE ASSISTANCE
Service Assurance
TSA 20001
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 complaint (disagreement or dissatisfaction) relating to the Private Life Civil Liability and Individual Accident cover abroad, you can contact your usual contact person:

GROUPAMA RHONE ALPES AUVERGNE
Caisse Régionale d'Assurances Mutuelles Agricoles de Rhône-Alpes Auvergne
50 rue de Saint-Cyr
69251 LYON Cedex 09

The Insurer acknowledges receipt of the complaint within a period which must not exceed 10 working days from receipt thereof, unless the response itself is provided to the customer within this period. He sends the answer to the insured within a period which must not exceed two months from the date of receipt.

Finally, if your disagreement persists after the response has been given, you could contact Insurance Mediation provided that no legal action has been taken:

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

The Insurance Mediation is not competent to hear contracts taken out to guarantee professional risks.

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.

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.

SANITARY PROTECTION CANCELLATION

Extension to the Multirisik

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 Sanitary Protection Guarantees:

- **Serious illness in case of epidemic or pandemic, 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.

- **Lack of vaccination against Covid 19**
 - ✓ when at the time of taking out this contract, the country of destination did not impose vaccination against Covid 19 to return its territory but that at the time of your departure it imposes it;
 - and that you are no longer within the time required to carry out this vaccination allowing you to travel,
 - or that you cannot proceed with this vaccination, following a medical contraindication to vaccination.

- **Refusal of boarding at the airport, train station, bus station or ferry terminal of departure following a temperature check organized by the health authorities of the country of departure or the transport company with which you are traveling** (Proof issued by the transport company that denied you boarding, or by the health authorities, must be provided; in the absence of this proof, no compensation will be possible).

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

PROVISIONS COMMON TO “TRAVEL CANCELLATION” AND “SANITARY PROTECTION CANCELLATION” COVER

THE AMOUNT OF THE GUARANTEE

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

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

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

Two steps

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

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

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

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM ?

Your written claim must be accompanied by/

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

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

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

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

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

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

WHAT WE EXCLUDE IN “CANCELLATION OF THE TRIP” AND IN “SANITARY PROTECTION CANCELLATION”

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

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

- an event, illness or accident that has been the subject of an initial observation, relapse, aggravation or hospitalization between the date of purchase of the trip and the date of subscription of the insurance contract,
- cancellation caused by a person hospitalized at the time of booking your trip or taking out the contract,
- civil or foreign wars, riots, popular movements, attacks, acts of terrorism, hostage taking, unless otherwise stipulated in the guarantee,
- pollution, natural disasters, unless otherwise stipulated in the guarantee,
- epidemics and pandemics, unless otherwise stipulated in the guarantee,
- all circumstances affecting only your personal comfort,
- complications of pregnancy beyond the 28th week and in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilization and their consequences,
- forgetting to be vaccinated,
- default of any kind, including financial default, by the carrier making it impossible to perform its contractual obligations,
- the lack or excess of snow cover,
- any medical event whose diagnosis, symptoms or cause are of a psychic, psychological or psychiatric nature, and which has not resulted in hospitalization for more than 3 consecutive days after the subscription of the present Contract,
- the consequences of criminal proceedings against you,
- any other event occurring between the date of subscription to the insurance contract and the date of departure of your trip,
- any event occurring between the date of subscription to the trip and the date of subscription to the insurance contract,
- the absence of randomness,

- an intentional and/or wrongful act reprehensible by law,
- the consequences of alcoholic states and the use of drugs, any narcotic substances mentioned in the Public Health Code, medicines and treatments not prescribed by a doctor,
- the simple fact that the geographical destination of the trip is not recommended by the French Ministry of Foreign Affairs,
- a negligent act on your part,
- any event for which the tour operator may be responsible in application of the Tourism Code in force,
- failure, for any reason whatsoever, to present documents essential for the trip, such as passport, identity card, visa, travel documents, vaccination record, except in the case of theft, within 48 hours prior to departure, of the passport or identity card.

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.

The 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 subscription of this contract after the day of your booking for the trip,
- 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

Multi-risk and extension Sanitary protection for the guarantee « Repatriation/Transport » and « Medical expenses »

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 (**including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option**) 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, **including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option**, 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, **and PCR test costs, only if you have subscribed to the "Sanitary Protection" option**, when you make a transit, if it is positive.

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, **including in the context of an epidemic or a pandemic only if you have subscribed to the "Sanitary Protection" option**, 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 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.

SANITARY PROTECTION ASSISTANCE

Multi-risk extension

The following guarantees are granted to you only if you have taken out the "Sanitary Protection" option:

BEFORE THE TRIP

PRE-DEPARTURE TELECONSULTING

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

The information concerns the following areas.

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

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

The information is communicated by telephone and is not subject to written confirmation or the sending of documents. Information and information services are provided between 8:00 a.m. and 7:00 p.m. and within the time limits normally necessary to satisfy the request.

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

DURING THE TRIP

IMPOSSIBLE RETURN

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

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

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

HOTEL EXPENSES FOLLOWING QUARANTINE

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

TAKING CHARGE OF A LOCAL TELEPHONE PACKAGE

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.

AFTER THE TRIP

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

We cannot, under any circumstances, substitute ourselves for local emergency relief organizations.

In addition to the exclusions set out in the chapter "GENERAL INSURANCE & ASSISTANCE", the following are excluded:

- the consequences of exposure to intentionally or accidentally disseminated infectious biological agents, chemical agents such as combat gases, incapacitating agents, nerve agents or persistent neurotoxic effects,
- the consequences of intentional acts on your part or the consequences of fraudulent acts, suicide attempts or suicides,
- pre-existing health conditions and/or illnesses and/or injuries diagnosed and/or treated that have been the subject of continuous hospitalisation, day hospitalisation or outpatient hospitalisation in the 6 months prior to any application, whether the manifestation or aggravation of the said condition,
- costs incurred without our agreement or not expressly provided for in these General Contract Provisions,
- costs not supported by original documents,
- claims occurring in countries excluded from cover or outside the validity dates of the contract, and in particular beyond the duration of the planned trip abroad,
- the consequences of incidents occurring during motorized events, races or competitions (or their trials), subject by the regulations in force to prior authorization from the public authorities, when you take part in them as a competitor, or during circuit trials subject to prior approval by the public authorities, even if you use your own vehicle,

- journeys undertaken for the purpose of diagnosis and/or medical treatment or cosmetic surgery, their consequences and the resulting costs,
- organizing and paying for the transport referred to in the "TRANSPORT/RETURN" chapter for minor ailments which can be treated locally and which do not prevent you from continuing your journey,
- requests for assistance relating to medically assisted procreation or the voluntary interruption of pregnancy, their consequences and the costs arising therefrom,
- applications relating to procreation or gestation for the account of others, its consequences and the costs arising therefrom,
- medical devices and prostheses (dental, hearing, medical),
- thermal cures, their consequences and costs,
- medical expenses incurred in your country of residence,
- the planned hospitalizations, their consequences and the resulting costs,
- optical costs (e.g. glasses and contact lenses),
- vaccines and vaccination fees,
- medical check-ups, their consequences and the related costs,
- aesthetic interventions, as well as their possible consequences and the costs arising from them,
- stays in a rest home, their consequences and the resulting costs,
- rehabilitation, physiotherapy, chiropractic, their consequences and the costs involved,
- medical or paramedical services and the purchase of products whose therapeutic nature is not recognized by French legislation, and the related costs,
- health check-ups for preventive screening, regular treatment or tests, their consequences and the resulting costs,
- search and rescue costs in the desert,
- organizing the search and rescue of people, particularly in the mountains, at sea or in the desert,
- the cost of excess baggage weight when travelling by air and the cost of transporting baggage when it cannot be transported with you,
- travel cancellation fees,
- restaurant costs,
- the consequences of infectious risk situations in an epidemic context which are subject to quarantine or preventive measures or specific monitoring by the international health authorities and/or local health authorities of the country where you are staying and/or of your country of origin, unless otherwise stipulated in the guarantee,
- customs duties.

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

EFFECTIVENS	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.

PERSONAL LIABILITY AND TRAVEL ACCIDENT INSURANCE

PURPOSE OF THE GUARANTEES

This policy offers you coverage for:

- damage you cause to third parties during your trip:
 - Personal liability cover,
- protection of individuals with the guarantee:
 - Personal injury coverage;

TERRITORIALITY

The guarantees of the present contract are acquired throughout the world* for the duration of the stay corresponding to that authorized by the legislation of the country concerned.

It is recalled that the applicable regulations correspond to the legislation of the country in which the damage occurred.

***The whole world except:**

Areas of countries formally advised against by the Ministry of Foreign Affairs and countries that have recently suffered natural disasters.

EXCLUSIONS COMMON TO PERSONAL LIABILITY AND PERSONAL TRAVEL ACCIDENT COVER

Regardless of the cover chosen, we never insure:

- damage resulting from an activity other than that declared in the contract (travel);
- the consequences of the insured's fault, if it is intentional or fraudulent (however, this exclusion does not apply to damage caused to others by persons for whom the insured is civilly liable);
- the consequences of acts of war;
- the consequences of handling devices of war that are illegal to possess;
- the consequences of earthquake, volcanic eruption, tidal wave, hurricane, cyclone, landslide or subsidence;
- the consequences of the insured's participation in attacks, riots, popular movements, acts of terrorism, sabotage, vandalism, malicious mischief, brawls (except in cases of legitimate defense);
- liability for claims arising directly or indirectly from or in connection with asbestos or any other material containing asbestos in any quantity;

- non-consequential damage not resulting from bodily injury or property damage, whether or not it is covered;
- damage or aggravation of damage caused by the direct or indirect effects of radioactivity due to an atomic explosion or any other source of ionizing radiation, except if they result from attacks or acts of terrorism (law of 23/01/06);
- damage to motorized land vehicles subject to compulsory insurance, sailing boats, motorboats, aerial navigation equipment including microlights and paramotors, and model aircraft, which the insured person owns, uses or keeps;
- payment of fines;
- the consequences of the insured's participation in a bet;
- transport of explosives;
- the storage, transport and use of fireworks whose use is regulated;
- the consequences of all claims related to a professional activity.

In addition to these common exclusions, there are specific exclusions that appear in each of the guarantees.

DEFINITIONS SPECIFIC TO CIVIL LIABILITY PRIVATE LIFE ABROAD AND PERSONAL ACCIDENT COVER

Insured

Any person named in the contract.

We

The insurer with whom you have taken out your policy.

Accident/accidental

Any sudden, unforeseen event external to the victim or the damaged property and constituting the cause of the damage.

Pets

Animals belonging to a species usually living with humans, excluding those used for the development of an agricultural holding.

Environmental damage

- emission, dispersion, discharge or deposit of any solid, liquid or gaseous substance released into the atmosphere, soil or water;
- production of odors, noise, vibrations, temperature variations, waves, radiations, radiations exceeding the measure of ordinary neighborhood obligations.

Attack and act of terrorism

Offences defined and cited by Articles 421-1 and 421-2 of the Penal Code, intentionally perpetrated in connection with an individual or collective enterprise aimed at seriously disturbing public order through intimidation or terror.

Other

Any person, natural or legal, other than the insured or the policyholder.

Entitled person

A person who receives benefits not in his or her personal capacity, but because of his or her relationship with the insured. In the case of bodily injury cover, only the spouse, failing that, the children, failing that the heirs, are covered.

Common law scale

Reference scale used to establish the rate of functional disability suffered by the insured person, without any professional consideration. It is published by the magazine "Le Concours Médical" under the title "Barème indicatif d'évaluation des taux d'incapacité en droit commun".

Spouse

The legitimate spouse, the cohabitant or the partner in a PACS (Civil Solidarity Pact).

Consolidation

The date from which the consequences of the accident suffered by the insured are stabilized.

Personal injury

Any bodily harm (injury, death) suffered by a person.

Non-material damage

Any loss resulting from the deprivation of the enjoyment of a right, the interruption of a service rendered by a person or property, the loss of a benefit.

Material damage

Any deterioration or disappearance of property, as well as any damage to a domestic animal.

State of alcohol impregnation

Blood alcohol level at which the offences provided for in Articles L 234-1 and R 234-1 of the Highway Code or equivalent legislation abroad are constituted.

Excess

The part of the loss remaining at your charge in the settlement of a claim.

Hospitalization

Stay in a public or private hospital.

Permanent disability

The permanent partial or total loss of a person's functional capacity, expressed as a percentage and established by medical expertise.

Working days

Weekdays except Saturdays, Sundays and public holidays.

Prescription

Period after which no further claims are admissible.

Relative

Spouse, partner, brother, sister, ascendants or descendants.

Information notice

A document that is given to you before you take out your contract to enable you to assess the cover you have chosen.

Disaster

All the harmful consequences of an event leading to the application of one of the guarantees provided for in the contract. Claims arising from the same event constitute a single loss.

A liability claim is any damage or set of damages caused to third parties, involving the liability of the insured, resulting from a harmful event and having given rise to one or more claims. The harmful event is the one which constitutes the cause of the damage. A set of harmful events with the same technical cause is considered as a single harmful event.

Subscriber

The signatory of the contract who thereby undertakes to pay the contributions.

Third party

Any person other than the insured.

You

The insured.

THE GUARANTEES

A - Personal liability

We guarantee the financial consequences of the civil liability that the insured may incur during the trip covered by this contract as a result of damage:

- body,
- materials,
- immaterial damage directly consecutive to bodily injury or material damage covered, caused to others and resulting from an accident,

SPECIFIC EXCLUSIONS:

In addition to the general exclusions in your policy, we do not cover:

The financial consequences of the insured's liability resulting from:

- any professional activity, elective office, trade union, or function as a leader of an association;
- any function as de jure or de facto organizer of festive, sporting or cultural events;
- hunting, aerial sports and all professional sports, including during trials;
- the practice of a sport, when the insured's liability is guaranteed by an insurance contract attached to a licence issued by an official federation;
- the organization of and participation in all events, contests, races or competitions, as well as all preparatory events requiring prior authorization or subject to an insurance obligation;
- dam and dyke failures;
- manufacture, storage or handling of explosives;
- damage resulting from environmental damage;

Damage caused by:

- any motorized land vehicle subject to compulsory insurance;
- buildings of which the insured is the owner, tenant or occupier in any capacity;
- any air navigation device;
- any sailing boat (except sailboards and boats powered exclusively by human energy) or any motorboat;

Damage suffered by:

- buildings of which the insured is the owner, tenant or occupier in any capacity;
- property, objects or animals owned, kept or used by the insured, their ascendants and descendants, their collaterals and their spouse.

Extent of the guarantee over time

The guarantee is triggered by the harmful event and covers the insured against the financial consequences of the claims, as soon as the harmful event occurs between the initial start of the guarantee (day of departure on the trip) and its expiry date (last day of the trip), regardless of the date of the other elements constituting the claim.

B – Personal injury accidents

We guarantee, following a bodily injury suffered by the insured and within the limit of the amounts shown in the table of cover amounts and excesses:

- the payment of a lump sum to the beneficiaries in the event of death,
- the payment of a lump sum to the insured in the event of partial or total permanent disability.

The guarantee applies during the trip covered by this contract.

SPECIFIC EXCLUSIONS:

In addition to the general exclusions in your policy, we do not cover the consequences of:

- attempted suicide or self-mutilation;

- treatments or surgical interventions for aesthetic purposes which are not the consequence of an accident covered by the contract;
- alcoholism or alcohol poisoning;
- the use of drugs or narcotics not prescribed by a doctor ;
- the participation of the insured as a competitor in competitions and their trials requiring the use of a motorvehicle (land, sea, air);
- the practice of an aerial leisure activity or sport (e.g. aerobatics, gliding, parachuting, hang-gliding, microlighting);
- the practice of any sport in a professional capacity ;
- caving, mountaineering (artificial climbs and long runs);
- leisure sports activities involving the use of a motorized land vehicle, outside roads open to public traffic;
- aggravation due to delayed treatment, negligence on the part of the insured, or intentional non-compliance with the doctor's instructions;
- illnesses not resulting from an accident (with the exception of poliomyelitis, cerebrospinal meningitis of microbial origin, illnesses due to compulsory vaccination);
- orthodontic treatment and prostheses on deciduous teeth;
- medically certified accidents that occurred before the contract was taken out.

Accumulation of allowances

In the event of death resulting from an accident which has given rise to the payment of compensation for permanent incapacity and if this death occurs within 24 months of the date of the accident, we will pay the difference, if any, between the capital insured in the event of death and the amount of compensation already paid.

The benefits paid under this guarantee are in addition to those granted by the basic social protection schemes.

OUR INTERVENTION IN THE EVENT OF AN INCIDENT

A – Formalities and deadlines to be respected

- For all claims, formalities to be completed and documents to be sent to us, you must:
 - try to limit the consequences of the loss as much as possible;
 - please indicate:
 - the nature of the loss,
 - the circumstances in which it occurred,
 - known or suspected causes or consequences,
 - the nature and approximate amount of the damage,
 - the names of the persons involved and the names of their insurers and witnesses;
 - forward to us within 48 hours of receipt all notices, letters, summonses, writs, extrajudicial documents and legal proceedings addressed to you or notified to you concerning the claim.
- For all personal injury claims, you must also send us:
 - In case of death:
 - the death certificate of the insured;
 - the medical certificate specifying the exact cause of death;
 - for each of the beneficiaries, a statement on honor justifying this status, accompanied by the presentation (in original or copy) of one of the following civil status documents (up-to- date family record book, national identity card, marriage certificate, certificate of cohabitation, certificate of registration of a civil solidarity pact).
 - In case of permanent disability:
 - the medical certificate specifying the cause of the disability and the presumed date of consolidation of the injuries.
- Deadlines for declaration or transmission of documents (except in cases of force majeure):
 - Civil liability claim:
 - as soon as you become aware of it and at the latest within 5 working days;

- Personal injury claim:
 - within 10 days of the accident.
- **FAILURE TO COMPLY WITH THE DECLARATION DEADLINE**
If you fail to notify us of a claim within the time limit specified, and if we can establish that we have suffered loss as a result, you will lose the benefit of the cover provided by your contract for the claim in question, except in the case of an act of God or force majeure.
- **NON-COMPLIANCE WITH FORMALITIES AND TIME LIMITS FOR THE TRANSMISSION OF DOCUMENTS**
If you do not complete the formalities or do not meet the deadlines for submitting the documents, we may claim damages from you in proportion to the loss we suffer as a result.
- **FALSE DECLARATIONS**
If you knowingly make false statements about the nature, causes, circumstances or consequences of a claim, you will lose the benefit of the cover provided by your policy for that claim.

B – Expertise

- **Expertise on personal injury**
In the case of Personal Injury cover, the insured is examined by our expert doctor to determine the extent of the loss. He may be assisted, at his own expense, by a doctor of his choice. The insured person must provide us with all the information we consider useful to determine his loss.
In the event of disagreement on the conclusions of the expertise, a third expert shall be appointed by mutual agreement or, failing that, by the President of the Court of Justice of the insured's domicile or of the place where the loss occurred. The conclusions drawn by the third party expert shall have the value of arbitration. Each of us shall pay the costs and fees of his expert and, if necessary, half of those of the third party expert..

C – Compensation

Benefits are granted up to the amounts indicated in the Table of Benefits.

1 - Civil liability

We will pay the compensation due to the third party on your behalf.

Terms and conditions of application of the guarantee amounts

- **Determination of the sums insured**
Cover is provided per claim up to the amounts and subject to the excesses set out in the table of cover amounts and excesses.
The costs of proceedings, releases and other settlement costs shall not be deducted from the amount of cover. However, in the event of a conviction exceeding this amount, they shall be borne by the insurer and the insured in the proportion of their respective shares in the conviction.
- **Provisions relating to the guarantees fixed by claim**
In all cases where cover is granted up to a fixed amount per claim, it shall apply to all claims relating to a loss or set of losses resulting from a harmful event or set of harmful events having the same technical cause.
The amount retained is that applicable at the date of the harmful event (or of the first harmful event for a series of harmful events with the same technical cause).
It is then automatically reduced by any compensation paid or due until it is exhausted.

2 – Personal injury accidents

- **Deaths**
We will pay the beneficiaries the capital sum indicated in the table of cover amounts and excesses.
- **Permanent disability**
After the injuries have been consolidated, our medical advisor determines the insured's degree of disability by reference to the Common Law scale. This rate is estimated, if necessary, taking into account pre-existing disabilities, i.e. from the remaining capacity of the insured at the time of the accident; this rate, which cannot exceed 100%, is

applied to the capital sum, the amount of which is indicated, according to the chosen formula, in the table of amounts of cover and excesses.

In the event of disagreement, the provisions of the paragraph "Expertise on personal injury" shall apply.

D – Application of excess

With regard to the Civil Liability excess provided for in the contract, you will retain responsibility for:

- any damage up to the amount of the excess ;
- the amount of the excess, where the amount of damage exceeds the excess.

E – Time limit for the payment of compensation

As soon as we have agreed on the compensation, it will be paid within the following timeframe:

Civil liability :

- within 10 days of the agreement

Personal injury accidents:

compensation is paid within the following time limits:

- death: within 15 days from the date of delivery of the death certificate;
- permanent disability: if, at the end of a period of one year from the date of notification of the claim, no consolidation has taken place, we may pay you a deposit, in any case forfeited to the insured, after examination by our medical advisor.

THE FUNCTIONING OF THE CONTRACT

The insurance contract is subject to specific regulations that apply to both insurers and insureds. Most of these regulations are contained in the Insurance Code.

- **EFFECTIVE DATE**
From the day of departure of the trip (specified in the special conditions)
- **END OF EFFECT**
Last day of the trip (specified in the special conditions)

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

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.

ASSUREVER insures your travels

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

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

With 55 employees, ASSUREVER accompanies you every day.

ASSUREVER

EXPERIENCE:

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

PERFORMANCE

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

OUR COMMITMENT:

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

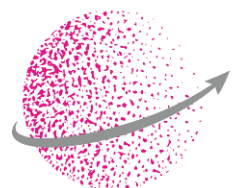
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YOUR TRAVEL AGENCY



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S.A.R.L. (French limited liability company) with a share capital of €516,000
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Insurance brokerage and management company registered with ORIAS (French Register of Insurance Intermediaries) under the Number 07 028 567 (www.orias.fr)
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