

IMPACT EVASION MULTIRISQUE

GENERAL PROVISIONS OF THE COLLECTIVE CONTRACT WITH OPTIONAL MEMBERSHIPS No. 58 631 955 – IMPACT EVASION

This contract is a collective contract with optional membership taken out on behalf of the Insured under the conditions and according to the terms defined in these General Provisions **within the limits of the amounts specified in the Table of Guarantee Amounts below:**

TABLE OF COVERAGE AMOUNTS

ASSISTANCE SERVICES	AMOUNTS INCLUDING VAT / PERSON
ASSISTANCE TO PEOPLE IN CASE OF ILLNESS OR INJURY	
- Transport/Repatriation	Real costs
- Return of insured family members or two insured companions	Return ticket + taxi costs
- Hospitalization presence	Return ticket and €80 per night (max 10 nights)
- Supporting children	AR or hostess ticket
- Continuation of the journey	Additional shipping costs
- Replacement driver	One way ticket or driver
- Extension of stay	Hotel €80 per night (max 4 nights)
- Early return in the event of hospitalization of a family member, professional replacement, or person responsible for the care of a disabled minor and/or adult child remaining at home	Return ticket + taxi costs
MEDICAL FEES	
- Additional reimbursement of medical expenses and advance on hospitalization costs abroad	
• Zone 2 Europe and Mediterranean countries	€75 000
• Zone 3 worldwide	€152 500
- Dental emergencies	€300
<i>Medical expense deductible</i>	€30
- Advance on hospitalization costs abroad	
• Zone 2 Europe and Mediterranean countries	€75 000
• Zone 3 worldwide	€152 500
ASSISTANCE IN CASE OF DEATH	
- Transportation of bodies	Real costs
- Coffin or urn costs	€2 300
- Return of insured family members or companions	Return ticket + taxi costs
- Early return in the event of death of a family member, professional replacement, or person responsible for the care of a disabled minor and/or adult child remaining at home	Return ticket + taxi costs
- Body recognition and death formalities	Return ticket and €80 per night (max 2 nights)
TRAVEL ASSISTANCE	
Before the journey	
- Travel Information	
During the trip	
- Advance of criminal bail abroad	€15 300
- Coverage of legal fees abroad	€3 100
- Assistance in the event of a disaster at home	
• Early return	Return ticket + taxi costs
• Precautionary measures (in France only)	€80
• Accommodation (in France only)	€50 per night (max 2 nights)/person
- Early return in the event of an attack	Return ticket + taxi costs
- Early return in the event of a natural disaster	Return ticket + taxi costs
- Search and rescue costs at sea and in the mountains	
• Search and rescue at sea and in the mountains	€25 000
• Rescue on marked trails	Real cost
- Transmission of urgent messages	
- Sending medicines	Sending cost

- Assistance in the event of theft, loss or destruction of identity documents or means of payment	Cash advance of €2,300
- Health information	
After the trip	
- Assistance with returning home after repatriation	
• Housekeeper	10 hours
• Hospital comfort	Renting TV €77
INSURANCE SERVICES	AMOUNTS INCLUDING VAT / PERSON
TRIP CANCELLATION	
- Illness, accident or death	According to the conditions of the cancellation fee scale. Maximum €15,000 per person and €45,000 per event
<i>Excess fee:</i>	<i>Without excess fee</i>
- <i>Disease</i>	<i>20% (with a minimum of €150 per person)</i>
- <i>Cancellation for all justified causes</i>	
BAGGAGE AND PERSONAL EFFECTS	
- Theft, total or partial destruction, loss during transport by a transport company	€1 500
- Precious items	Limited to 50 % of the amount of the warranty
<i>Excess Fee for baggage damage</i>	<i>€50</i>
- Compensation for late baggage delivery	€300
CIVIL LIABILITY PRIVATE LIFE ABROAD	
- Bodily and material damage combined	€4 500 000
• including only material damage	€45 000
STAY INTERRUPTION FEES	Pro rata temporis within the limit of €15,000 per person and €45,000 per event
IMPOSSIBLE DEPARTURE	
- Pre-delivery costs	€100 max/person
- Costs resulting from the postponement of the trip	5% of the price of the trip with a maximum of €150/person
- Cancellation costs for the trip if it is organized around an exceptional event and limited in time to the duration of the stay, which cannot be postponed	Reimbursement of the trip to complete all or part of the organizer's reimbursement
IMPOSSIBLE RETURN	
- Coverage of the costs of accommodation, meals and essential items in the event of an impossible return beyond the initially planned return date	10% maximum of the price of the insured trip per additional night following the 1st night with a maximum of 5 consecutive nights.
<i>Excess fee</i>	<i>the first consecutive night on the return date</i>

* Rate applicable according to current legislation.

** Duration extended to 14 nights, by decision of EUROP ASSISTANCE doctors, in the event of suspicion or proven illness, in order to avoid a risk of propagation of said disease, in an epidemic or pandemic context.

EFFECTIVENESS AND DURATION OF WARRANTIES

GARANTIES	DATE D'EFFET	EXPIRATION DES GARANTIES
TRIP CANCELLATION	The day of subscription to this contract.	The day of departure (place of meeting of the organizer on the outward journey).
OTHER INSURANCE GUARANTEES AND ASSISTANCE SERVICES	The day of departure (place of meeting of the organizer on the outward journey).	The day of return from the trip (place of dispersion of the group). PLEASE NOTE, in all cases, our guarantees will automatically cease 90 days after the day of departure.

GENERAL INSURANCE AND ASSISTANCE – IMPACT EVASION

A FEW TIPS

BEFORE GOING ABROAD

- Remember to bring forms adapted to the duration and nature of your trip as well as the country you are going to (there is specific legislation for the European Economic Area). These different forms are issued by the Health Insurance Fund to which you are affiliated in order to benefit, in the event of illness or accident, from direct coverage of your medical expenses by this organization.
- If you are traveling to a country which is not part of the European Union and the European Economic Area (EEA), you must inquire, before your departure, to check whether this country has concluded a Social Security agreement with France. To do this, you must consult your Health Insurance Fund to find out if you fall within the scope of the said agreement and if you have any formalities to complete (withdrawal of a form, etc.). To obtain these documents, you must contact the competent institution before your departure (in France, contact your Health Insurance Fund).
- If you are under treatment, don't forget to take your medications and find out about the transport conditions for them depending on your means of transport and your destination.

- To the extent that we cannot replace emergency assistance, we advise you, particularly if you practice a risky physical or motor activity, or if you are traveling in an isolated area, to ensure beforehand that a emergency relief system has been put in place by the competent authorities of the country concerned to respond to a possible request for relief.
- If your keys are lost or stolen, it may be important to know their numbers. Take the precaution of noting these references.
- Likewise, in the event of loss or theft of your identity papers or your means of payment, it is easier to reconstruct these documents if you have taken the trouble to make photocopies of them and note the numbers of your passport, identity card and bank card, which you will keep separately.

ON THE SPOT

If you are sick or injured, contact us as soon as possible, after having taken care to call for emergency help (Emergency service, firefighters, etc.) for which we cannot replace you.

CAUTION

Certain pathologies may constitute a limit to the conditions of application of the contract. We advise you to read these General Provisions carefully.

GENERAL INSURANCE AND ASSISTANCE

1. PURPOSE OF THE CONTRACT

The purpose of these General Provisions of the insurance and assistance contract concluded between EUROP ASSISTANCE, a Company governed by the Insurance Code, and the Subscriber, is to specify the reciprocal rights and obligations of EUROP ASSISTANCE and the Insured Persons defined below. This contract is governed by the Insurance Code.

2. DEFINITIONS

A. DEFINITIONS COMMON TO INSURANCE AND ASSISTANCE

For the purposes of this contract, we mean:

ACCIDENT (OF THE PERSON)

A sudden and fortuitous event affecting the Insured, unintentional on the latter's part, resulting from the sudden action of an external cause.

INSURED

Are considered as Insured: individuals who have jointly subscribed to a travel contract and have subscribed to one of the Impact Evasion guarantee plans subscribed to by GBC Montagne. These people must have their domicile in Western Europe, in the overseas territories, in New Caledonia or in French Polynesia. In this

contract the Insured are also referred to as "you".

INSURER/ASSISTOR

Insurance guarantees and assistance services are guaranteed and implemented by EUROP ASSISTANCE, a limited company governed by the Insurance Code, with capital of €46,926,941 whose head office is located at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Nanterre Trade and Companies Register under number 451 366 405. In this contract, the company EUROP ASSISTANCE is referred to as "we".

ATTACK

Any act of violence, constituting a criminal or illegal attack, committed against people and/or property, in the country in which you are traveling, with the aim of seriously disturbing public order through intimidation and terror, and causing the object of media coverage. This attack must be recorded by the French Ministry of Foreign and European Affairs.

NATURAL DISASTER

Phenomenon of natural origin, such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural cataclysm, caused by abnormal intensity

of a natural agent, and recognized as such by the public authorities of the country of occurrence. **RESIDENCE** Your principal and usual place of residence appearing as domicile on your income tax notice is considered as Domicile. It is located in Western Europe, in the DROM (overseas departments and regions), in New Caledonia or in French Polynesia.

DROM

By DROM, we mean Guadeloupe, Guyana, Martinique, Mayotte and Reunion.

STRANGER

The term Foreign means the entire world with the exception of your country of Domicile and excluded countries.

WESTERN EUROPE

By Western Europe, we mean the following countries: Germany, Andorra, Austria, Belgium, Denmark, Spain, Finland, mainland France, Gibraltar, Greece, Ireland, Italy and Islands, Liechtenstein, Luxembourg, Principality of Monaco, Norway, Netherlands, Portugal, United Kingdom, San Marino, Sweden and Switzerland.

EVENT

Any situation provided for and guaranteed by these General Provisions giving rise to a request for intervention from the Insurer.

FRANCE

The term France means metropolitan France and the Principality of Monaco.

FRANCHISE (excess fee)

Part of the cost amount remaining your responsibility.

HOSPITALIZATION

Any admission of an Insured Person justified by a hospitalization report to a hospital center (hospital or clinic) prescribed by a doctor, following an Illness or Accident and involving at least one night on site.

IMMOBILIZATION

Physical incapacity (total or partial) to move noted by a doctor, following an Illness or Accident, and requiring rest at Home or on site. It must be justified by a medical certificate or, depending on the Insured Person concerned, by a detailed work stoppage.

DISEASE

Pathological condition duly noted by a medical doctor, requiring medical attention and presenting a sudden and unpredictable nature.

MEMBER OF THE FAMILY

By Family Member, we mean the spouse, civil partner or common-law partner living under the same roof, the legitimate, natural or adopted child(ren) of the Insured, the father and mother, brothers and sisters, grandparents, parents-in-law (i.e. the parents of the Insured's spouse), grandchildren, legal guardian,

brothers-in-law sisters, sons and daughters-in-law, uncles and aunts, nephews and nieces.

TRAVEL ORGANIZER

By Travel Organizer, we mean the tourism professional, partner of GBC Montagne, registered in France with the register of travel and stay operators and with whom you have signed a travel contract.

SINISTER

Loss means any event of a random nature, likely to engage one of the guarantees of this contract.

DISASTER AT HOME

Fire, burglary or water damage occurring at your Home during your trip, and justified by the documents provided as part of the "ASSISTANCE IN THE EVENT OF A DISASTER OCCURRING AT HOME DURING A TRAVEL" service.

SUBSCRIBER

GBC Montagne, an insurance brokerage company with capital of €40,000, registered with the Chambery RCS under number 832 805 444, and with Orias under number 17 007 353, whose offices are located at 298 avenue du Marechal Leclerc, CS 80023, 73704 Bourg Saint Maurice cedex and who subscribes to this contract on behalf of other beneficiaries, hereinafter referred to as the Insured.

B. INSURANCE-SPECIFIC DEFINITIONS For the purposes of this contract, we mean:

SERIOUS ACCIDENT

A sudden and fortuitous event affecting any natural person, unintentional on the part of the victim, coming from the sudden action of an external cause and prohibiting them from any movement by their own means.

CANCELATION The pure and simple cancellation of the trip you have booked, following the reasons and circumstances leading to the application of the "TRIP CANCELLATION" guarantee, which are listed in the "TRIP CANCELLATION" chapter, justified by a cancellation invoice from the travel organizer.

MAJOR EVENT AT DESTINATION

2 causes may, within the meaning of this contract, be likely to constitute a Major Event: - major climatic events in intensity meeting the following cumulative conditions: climatic events such as floods by overflowing watercourses, floods by runoff, floods and mechanical shocks linked to wave action, floods due to marine submersion, flows of mud and debris flows, tidal waves, earthquakes, earthquakes, volcanic eruptions, cyclonic winds, storms of abnormal intensity and having given rise to a Natural Disaster order if it occurred in France, or having caused material damage and/or large-scale humans if it occurred abroad, -

major political events in intensity and duration leading to serious disruptions of the internal order established within a State or to armed conflicts between several States or within the same State between armed groups. This includes areas or countries formally advised against by the French Ministry of Foreign and European Affairs. **SERIOUS ILLNESS**

Pathological condition duly certified by a medical doctor formally prohibiting leaving the home and requiring medical care and the absolute cessation of all professional activity.

SECOND HOME

Home which you own, located in your country of Domicile, other than your Domicile and which you occupy for your leisure and vacations.

WEAR

Depreciation in the value of a property caused by use, or its maintenance conditions, on the day of the Loss.

OLD

Depreciation of the value of a property caused by weather on the day of the Loss.

3. WHAT IS THE NATURE OF COVERED TRAVEL?

Insurance guarantees and assistance services apply to travel:

- leisure or professional, package, rental, cruise, transport ticket (including dry flight) reserved with the Travel Organizer partner of GBC Montagne, the dates, destination and cost of which appear on the invoice issued by the 'Travel organizer,
- and whose duration does not exceed 90 consecutive days.

4. WHAT IS THE GEOGRAPHICAL COVERAGE OF THE CONTRACT?

Insurance guarantees and assistance services apply worldwide, **with the exception of countries and territories excluded in these General Provisions. EXCLUSIONS: in general, countries are excluded which, on the date of departure, are in a state of civil or foreign war, notorious political instability or suffering natural disasters, popular movements, riots, acts of terrorism, reprisals , restriction on the free movement of people and goods (whatever the reason, in particular health, safety, meteorological, etc.) or disintegration of the atomic nucleus or any irradiation coming from an energy source presenting a nature of radioactivity.**

To inform yourself before your departure, please contact our points of sale or our Customer Relations Department on 01 41 85 85 41.

5. HOW TO USE OUR SERVICES?

A. YOU NEED ASSISTANCE

In the event of an emergency, it is imperative to contact local primary emergency services for any problems falling within their remit. In any case, our intervention cannot replace the interventions of local public services or any party to whom we would be obliged to resort under local and/or international regulations. To enable us to intervene: we recommend that you prepare your call. We will ask you for the following information:

- your last name(s) and first name(s),
- the precise location where you are located, the address and telephone number where you can be reached,
- your contract number.

You must:

- call us immediately at telephone number: 01 41 85 85 85 (from abroad +33 1 41 85 85 85), fax: 01 41 85 85 71 (+33 1 41 85 85 71 from abroad).
- **obtain our prior agreement before taking any initiative or incurring any expense,**
- comply with the solutions we recommend,
- provide us with all the elements relating to the contract signed,
- provide us with all original supporting documents for the expenses for which reimbursement is requested.

Any expense incurred without our agreement does not give rise to any reimbursement or reimbursement after the fact.

B. WHAT ARE THE CONDITIONS OF APPLICATION OF GUARANTEES AND SERVICES?

We reserve the right to request all the necessary supporting documents to support any request for insurance or assistance (death certificate, proof of family relationship, proof of the age of the children, proof of address, proof of expenses, tax notice subject to having previously obscured all the elements appearing therein except your name, your address and the people making up your tax household). We intervene on the express condition that the Event which leads us to provide the service remains uncertain at the time of subscription and at the time of departure. An event originating from a pre-existing illness and/or injury diagnosed and/or treated which has been the subject of continuous hospitalization, or day hospitalization, or outpatient hospitalization in the 6 months preceding the event cannot be covered. request for assistance whether it concerns the manifestation or aggravation of said condition. In the event that EUROP ASSISTANCE is required to trigger an intervention due to lack of verification elements, due to insufficient elements or following erroneous elements with regard to the information to be provided to EUROP

ASSISTANCE, the intervention costs thus incurred by EUROP ASSISTANCE will be re-invoiced to the Subscriber and payable upon receipt of the invoice, it is up to the Subscriber, if he wishes, to recover the amount from the requester of the assistance if the latter is not the Insured.

C. YOU WISH TO DECLARE A CLAIM COVERED UNDER INSURANCE COVERAGE: Within 2 working days, from the moment you become aware of the Loss for the "BAGGAGE AND PERSONAL EFFECTS" guarantee in the event of theft, and within 5 days in all other cases, you or any person acting on your behalf, must declare your claim online on our site:

<https://sinistre.europ-assistance.fr/>

or to the following contact details:

EUROP ASSISTANCE –Service Indemnisations

1, Promenade de la Bonnette

92633 Gennevilliers cedex

Fax: 01 41 85 85 61

Email: slv@europ-assistance.fr

In the event of non-compliance with these deadlines, you will lose the benefit of the guarantees in your contract for this Claim if we can establish that this delay caused us harm.

D. CUMULATION OF COVERAGE

If the risks covered by this contract are covered by other insurance, you must inform us of the name of the insurer with whom other insurance has been taken out (article L 121-4 of the Insurance Code) as soon as this information has been brought to your attention and at the latest when reporting the claim.

E. FALSE STATEMENTS

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

- any reluctance or intentionally false declaration on your part results in the contract being void. The premiums paid remain with us and we will be entitled to demand payment of the premiums due, as provided for in article L 113-8 of the Insurance Code,
- any omission or inaccurate declaration on your part for which bad faith is not established results in the termination of the contract 10 days after the notification which will be sent to you by registered letter and/or the application of the reduction in compensation in accordance with the article L 113-9 of the Insurance Code.

F. FORFEITURE OF GUARANTEE AND SERVICE FOR FRAUDULENT DECLARATION

In the event of a Loss or request for intervention under insurance guarantees and/or assistance services (provided for in these General Provisions), if you knowingly use inaccurate documents as supporting documents or use fraudulent means or inaccurate or reluctant declarations, you will be deprived of all rights to insurance guarantees and assistance services, provided for in these General Provisions, for which these declarations are required.

6. WHAT SHOULD YOU DO WITH YOUR TRANSPORT TICKETS?

When transport is organized and paid for in accordance with the clauses of the contract, you undertake either to reserve for us the right to use the transport ticket(s) that you hold, or to reimburse us for the amounts of which you would obtain reimbursement from the organization issuing your transport ticket(s).

7. INTERNATIONAL SANCTIONS EUROP ASSISTANCE

Will not provide any coverage, will not pay for the benefits and will not provide any service described in this document if this could expose it to a sanction, a ban or an international restriction as defined by the Organization of Nations, United States, or the European Union, or the United States of America. More information available at: <https://www.europ-assistance.com/fr/nous-connaître/information-reglementaires-internationale> As such, and cumulatively with any other territorial exclusion defined in this document, services are not provided in the following countries and territories: North Korea, Syria, Crimea, Iran and Venezuela. For United States nationals traveling to Cuba, the performance of assistance services or payment of benefits is conditional on the provision of proof that the trip to Cuba complies with the laws of the United States. U.S. persons are deemed to include any person, wherever located, who is a U.S. citizen or ordinarily resident in the United States (including green card holders) as well as any corporation, partnership, association or other organization, whether incorporated there or carrying out activities there which are owned or controlled by such persons.

GENERAL INSURANCE PROVISIONS

TRIP CANCELLATION

1. WHAT WE GUARANTEE

We will reimburse you the deposits or any sum retained by the Trip Organizer, and according to the conditions of sale of the trip (**excluding administration fees, the insurance premium and less airport taxes which you are reimbursed by the carrier**), when you are obliged to cancel your trip before departure.

Please note that airport taxes, included in the price of the ticket, are fees payable linked to the passenger's actual boarding and that the airport company is required to reimburse you for these amounts when you have not on board. You must consult the general conditions of sale or transport in order to know the terms of reimbursement of these taxes (art. L 113-8 of the Consumer Code).

2. IN WHICH CASES DO WE INTERVENE?

We intervene for the reasons and circumstances listed below, to the exclusion of all others. **SERIOUS ILLNESS, SERIOUS ACCIDENT OR DEATH (including the aggravation of previous illnesses and the after-effects of a previous accident):**

- yourself, your legal or de facto spouse or the person accompanying you provided that they appear on the same invoice for this insurance contract,
- your ascendants or descendants and/or those of your spouse or those of the person accompanying you provided that they appear on the same invoice for this insurance contract,
- your brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, • your professional replacement provided that his or her name is mentioned when registering for the trip,
- of the person in charge, during your trip:
 - the care of your minor children provided that their name is mentioned when signing the contract,
 - the care of a disabled person provided that they live under the same roof as you and that you are their legal guardian and that their name is mentioned when signing the contract.

CANCELLATION FOR ANY JUSTIFIED CAUSES

The guarantee is acquired by you, **after deduction of an Excess and a minimum indicated in the Table of Guarantee Amounts:**

- in all cases of Cancellation unforeseeable on the day of subscription to this contract, independent of your will and justified,
- as well as in the event of Cancellation, for a justified cause, of one or more people registered at the same time as you and having the status of Insured under this contract,

- as well as in the event of an Attack or Major Event occurring within a radius of 100 kilometers from your vacation spot in the 8 days preceding the departure date, by way of derogation from the paragraph "WHAT ARE THE LIMITATIONS IN CASE OF FORCE MAJEURE OR OTHER SIMILAR EVENTS?" of the "FRAMEWORK OF THE CONTRACT" chapter.

The "TRIP CANCELLATION" guarantee does not cover the impossibility of leaving linked to the material organization of the trip by the organizer (tour operator, airline) including in the event of a dry flight and/or its failure (strike, cancellation, postponement, delay) or the accommodation or security conditions of the destination.

3. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract and appearing in the paragraph "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?" of the "FRAMEWORK OF THE CONTRACT" chapter, the following are excluded:

- cancellation caused by a person hospitalized at the time of booking your trip or taking out the contract,
- illness requiring medical and/or psychotherapeutic psychological treatments (including nervous breakdown) except when it has resulted in hospitalization for more than 4 consecutive days at the time of the cancellation date of your trip,
- forgetting to vaccinate,
- accidents resulting from the practice of the following sports: bobsleigh, skeleton, competitive luge, any aerial sport, as well as those resulting from participation or training in matches or competitions,
- non-presentation, for whatever reason, of documents essential for travel, such as passport, visa, transport tickets, vaccination record, except in the event of theft on the day of departure of the passport or identity card duly declared to the competent authorities,
- illnesses, accidents which were the subject of a first observation, a relapse, a worsening or hospitalization between the date of purchase of your trip and the date of subscription of this contract,
- processing fees, taxes, visa fees and insurance premiums related to the trip,
- the consequences of an epidemic or pandemic of any contagious infectious disease, including from a new strain, recognized by the World Health Organization (WHO) or any competent authority

in the country of Domicile or in any Foreign country which should be visited or crossed during the stay. This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured Person, a Family Member, or the person responsible for caring for minors or disabled adults of whom you are the representative. legal guardian or professional substitute,

- the consequences of quarantine and/or travel restriction measures decided by a competent authority, which could affect the Insured (Insured and/or an insured accompanying person) before or during their stay.

4. FOR WHAT AMOUNT DO WE INTERVENE?

We cover the amount of cancellation costs incurred on the day of the Event which may trigger the guarantee, in accordance with the general conditions of sale of the Organizer of the event,

with a maximum and an Excess indicated in the Table of Guarantee Amounts.

5. WHEN MUST YOU REPORT THE CLAIM TO US?

You must notify the Trip Organizer immediately and notify us within 5 working days of the Event giving rise to the guarantee. To do this, you must send us your claim report.

In the event of Cancellation and/or late declaration, we will only cover the Cancellation costs due on the date of occurrence of the Loss giving rise to the Cancellation.

LIMITATION OF WARRANTY

The compensation due under this guarantee cannot exceed the actual amount of the penalties invoiced following the cancellation of the trip. Application fees, taxes, visa fees and insurance premium are non-refundable.

6. WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM

Your declaration must be accompanied:

- in the event of Illness or Accident, a medical certificate specifying the origin, nature, seriousness and foreseeable consequences of the Illness or Accident, as well as a photocopy of the work stoppage if you are an employee, and photocopies of prescriptions including the stickers of the medications prescribed or possibly the analyzes and examinations carried out,
- in the event of death, a certificate and proof of family relationship,
- in other cases, any supporting documents.

The medical certificate must be enclosed in a sealed envelope for the attention of the medical advisor

that we will appoint for you. To this end, you must release your doctor from medical confidentiality vis-à-vis this medical advisor.

Under penalty of forfeiture, the Insured taking advantage of the guarantee must submit all the documents contractually required without being able to rely, except force majeure, on any reason preventing their production.

If you object without valid reason, you risk losing your warranty rights. By express agreement, you grant us the right to make the activation of the guarantee subject to compliance with this condition. You must also send us any information or document requested from you in order to justify the reason for your Cancellation, and in particular:

- statements from Social Security or any other similar organization, relating to the reimbursement of processing costs and the payment of daily allowances,
- the original of the cancellation invoice issued by the Trip Organizer,
- your contract number,
- the registration form issued by the travel agency or the Trip Organizer,
- in the event of an Accident, you must specify the causes and circumstances and provide us with the names and addresses of those responsible and, if possible, witnesses.

BAGGAGE AND PERSONAL EFFECTS

1. WHAT WE GUARANTEE

We guarantee, **within the limits indicated in the Table of Guarantee Amounts**, your baggage, objects and personal effects, outside your Home or your secondary residence against:

- the flight,
- total or partial destruction,
- loss during transport by a transport company.

2. REIMBURSEMENT LIMITATION FOR CERTAIN ITEMS

For precious objects, pearls, worn jewellery and watches, furs, as well as for any sound and/or image reproduction device and their accessories, hunting rifles, computer laptops, the reimbursement value cannot under any circumstances exceed 50% of the guaranteed insurance amount **indicated in the Table of Guarantee Amounts.**

Additionally, the items listed above are only guaranteed against theft.

If you use a private car, the risks of theft are covered provided that the luggage and personal effects are

contained in the trunk of the vehicle, locked and out of sight. Only burglary is covered.

If the vehicle is parked on public roads, the guarantee is only acquired between 7 a.m. and 10 p.m.

3. DELAYED BAGGAGE DELIVERY

In the event that your personal baggage, registered with the company that transported you, is not returned to you at the destination airport of your outward journey and if it is returned to you more than 48 hours late, you will receive a lump sum compensation **set out in the Table of Guarantee Amounts**, in order to contribute to the reimbursement of the costs you incurred when purchasing essential items.

This compensation is not cumulative with the main guarantee indicated in the Table of Guarantee Amounts.

4. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract and appearing in the paragraph "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?" of the "FRAMEWORK OF THE CONTRACT" chapter, the following are excluded:

- **the theft of baggage, effects and personal objects left unattended in a public place or stored in premises made available to several people,**
- **forgetting, loss (except by a transport company), exchange,**
- **theft without a break-in duly noted and reported by an authority (police, gendarmerie, transport company, purser, etc.),**
- **theft committed by your staff during the exercise of their duties,**
- **accidental damage due to the spillage of liquids, fatty, coloring or corrosive substances contained in your luggage,**
- **confiscation of property 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 committed in a convertible car and/or station wagon or other vehicle not equipped with a trunk; the guarantee remains acquired on the condition of use of the luggage cover delivered with the vehicle,**
- **collections, samples from sales representatives,**
- **the theft, loss, forgetting or deterioration of cash, documents, books, passports, identity documents, transport tickets and credit cards,**
- **the theft of jewellery when it has not been placed in a locked safe or is not worn,**
- **the breakage of fragile objects such as porcelain, glass, ivory, pottery, marble,**

- **indirect damage such as depreciation and loss of use,**
- **the objects designated below: any prosthesis, equipment of any kind, trailers, valuable documents, paintings, glasses, contact lenses, keys of all kinds (except those of the Home), registered documents on tapes or films as well as professional equipment, mobile phones, CDs, DVDs, any multimedia equipment (MP3, MP4, PDA, etc.), GPS, musical instruments, food products, lighters, pens, cigarettes, alcohol, works of art, fishing rods, cosmetics, photo film and objects purchased during your trip.**

5. FOR WHAT AMOUNT DO WE INTERVENE?

The amount indicated in the Table of Guarantee Amounts constitutes the maximum reimbursement for all Losses occurring during the guarantee period.

A relative Excess (only for damage to luggage: suitcases, bags, etc.) indicated in the Table of Guarantee Amounts, will be retained by Claim.

6. HOW IS YOUR COMPENSATION CALCULATED?

You will be compensated on the basis of the replacement value with equivalent objects of the same nature, wear and tear deducted.

Under no circumstances will the proportional rule provided for in article L 121-5 of the Insurance Code be applied.

7. WHAT DOCUMENTS MUST BE PROVIDED IN THE EVENT OF A CLAIM?

Your claim declaration must be accompanied by the following elements:

- the receipt of a complaint or report of theft made within 48 hours to an authority (police, gendarmerie, transport company, purser, etc.) when it concerns theft or loss,
- reserve slips from the carrier (maritime, air, rail, road) when your baggage or objects are lost during the period they were in the legal custody of the carrier,
- the check-in ticket for the baggage delivered late by the transport company and proof of late delivery.

In the event of non-presentation of these documents, we will be entitled to claim compensation from you equal to the damage that will result for us.

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

You are required to prove, by all means in your power and by any document in your possession, the

existence and value of these goods at the time of the Loss, as well as the extent of the damage.

8. WHAT HAPPENS IF YOU RECOVER ALL OR PART OF THE STOLEN ITEMS COVERED BY BAGGAGE COVERAGE?

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

- If we have not yet paid you the compensation, you will have to repossess the items, we will then only be required to pay for any damage or missing items.
- If we have already compensated you, you can opt within 15 days:
 - either for abandonment,
 - either for the recovery of the objects subject to restitution of the compensation you received after deducting any damage or missing items.

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

CIVIL LIABILITY PRIVATE LIFE ABROAD

1. WHAT WE GUARANTEE

The financial consequences that you may incur following an amicable or legal claim made against you by the injured third party, due to any bodily or material damage caused to the latter by an accident, fire or explosion occurring during of your trip, **within the limits of the amounts indicated in the Table of Guarantee Amounts.**

The guarantee comes into play under the following conditions:

- when you have caused damage to a third party who calls your civil liability into question by means of a claim,
- and when the damaging event occurred between the initial effective date of the guarantee and its termination or expiry date, regardless of the date of the other elements constituting the Loss.

2. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract and appearing in the paragraph “WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?” of the “FRAMEWORK OF THE CONTRACT” chapter, the following are excluded:

- **damage that you have caused or intentionally provoked as a natural person or as a legal or de facto manager of the company if you are a legal entity,**
- **damage resulting from the use of motor vehicles, or any device of air, maritime or river navigation, or the practice of air sports,**

- **material damage occurring on any motorized land vehicle or on any air, river or maritime navigation device,**
- **damage resulting from hunting,**
- **damage resulting from any professional activity,**
- **the consequences of any material or bodily injury affecting you as well as your spouse, your ascendants or descendants,**
- **immaterial damage except when it is the consequence of guaranteed material or bodily damage, in which case their coverage is included as it appears in the ceiling provided for in the Table of Guarantee Amounts,**
- **any arrangements taken at your initiative without our prior agreement,**
- **accidents resulting from the practice of the following sports: bobsleigh, skeleton, competitive luge, any aerial sport, as well as those resulting from participation or training in matches or competitions.**

3. TRANSACTION – ACKNOWLEDGMENT OF RESPONSIBILITY

No acknowledgment of liability, no transaction that you would have accepted without our agreement is binding on us. However, acceptance of the materiality of the facts is not considered as recognition of responsibility, any more than the mere fact of having provided a victim with urgent assistance, when it is an act of assistance that everyone has the right to provide.

4. PROCEDURE

In the event of an action against you, we will ensure your defense and direct the trial for the facts and damages falling within the scope of the guarantees of this contract.

However, you can join our action as long as you can demonstrate your own interest not covered under this contract.

The fact of providing for your defense as a precautionary measure cannot be interpreted as a recognition of guarantee and in no way implies that we agree to cover damages which are not guaranteed by this contract.

We nevertheless retain, in this case, the right to take action against you for reimbursement for all sums that we have paid or set aside on your behalf.

5. RECOURSE

Regarding the recourse:

- before civil, commercial or administrative courts, we have the free exercise thereof within the framework of the guarantees of this contract,
- before the criminal courts, legal remedies can only be exercised with your agreement,

- if the dispute only concerns civil interests, the refusal to give your agreement to exercise the envisaged legal remedy entails the right for us to claim compensation from you.

compensation equal to the damage that will result for us.

You cannot oppose our exercise of recourse against a responsible third party if it is guaranteed by another insurance contract.

6. NON-ENFORCEABILITY OF FORFEITURES

Even if you fail to fulfill your obligations after a loss, we are required to compensate the people to whom you are responsible.

We nevertheless retain, in this case, the right to take action against you for reimbursement for all sums that we have paid or set aside on your behalf.

7. LAWSUIT COSTS

We cover the costs of the trial, release and other settlement costs. However, if you are convicted for an amount greater than that of the guarantee, each of us bears these costs in proportion to our respective shares in the conviction.

STAY INTERRUPTION FEES

1. WHAT WE GUARANTEE

We will reimburse you pro rata temporis, **up to the amounts indicated in the Table of Guarantee Amounts**, the accommodation costs, subscribed to with the Trip Organizer, already paid and unused (**transport not included**), from the day following the event leading to your early return, in the following cases:

- following your medical transport/repatriation organized by us, under the conditions defined above in the "TRANSPORT/REPATRIATION" paragraph,
- if a close relative (your spouse, an ascendant, a descendant of yourself or your spouse) is hospitalized (**unplanned hospitalization**) or dies, or if one of your brothers or sisters dies and, as a result, fact, you had to interrupt your stay,
- if a disaster (burglary, fire, water damage) occurs at your Home and this absolutely requires your presence, and you therefore have to interrupt your stay,
- if an Attack or Natural Disaster occurs at your destination during your stay within a radius of 100 km from your vacation spot, and as a result you have to interrupt your stay.

2. FOR WHAT AMOUNT DO WE INTERVENE?

The compensation is proportional to the number of unused days of stay. The compensation is reimbursed within the limits indicated in the Table of Guarantee Amounts per person, without however exceeding the ceiling per Event. To determine the compensation, administrative fees, visa fees, insurance fees, tips, as well as reimbursements or compensation granted by the Trip Organizer will be deducted.

IMPOSSIBLE DEPARTURE

1. PURPOSE OF THE GUARANTEE

This guarantee does not cover the impossibility of leaving linked to the failure of the organizer (tour operator, travel agency, airline, etc. and/or the insured company, in the material organization of the trip).

The "IMPOSSIBLE DEPARTURE" guarantee covers you, if you are unable to make your departure flight to the place of your stay on the scheduled date due to total or partial closure of the airport of departure or arrival following a case of force majeure.

Please note that with the exception of the above-mentioned exceptions, all the provisions of the main contract, in particular the exclusions, remain applicable in accordance with the terms of the General Provisions.

2. FOR WHAT AMOUNT DO WE INTERVENE

Transport costs (airport/home journey):

We will reimburse you, upon presentation of original supporting documents and **up to the amounts provided in the Table of Guarantee Amounts**, the return transport costs from the airport to your Home after the official announcement of the cancellation of your flight.

By transport costs we mean the amounts paid by you to take one of the following transport options: taxi, bus, RER, metro or train.

Costs resulting from the postponement of the trip:

We will reimburse you, if you are forced to postpone your trip and the organization selling your trip offers you this possibility, the price variation between the price of the new trip and that of the initial trip without being able to exceed **the amounts provided in the Table of Guarantee Amounts**.

By price variation we mean: the price differential between the new trip and the postponed trip, **excluding visa and processing fees**.

This guarantee is granted to you on the condition that the new trip is identical to the one postponed, namely: number of people, service provider, duration, destination, identical services for a tour operator, identical booking class for an airline. In all cases, you

must justify the variation between these two trips by producing invoices for each of them including details of the services. **Cancellation fees for the particular case of a trip organized around an exceptional event, limited in time to the duration of the stay, and specified at the time of booking, which cannot be postponed, notably among the cases following:**

- participation in a wedding,
- stay to attend an exceptional event (e.g.: football World Cup match, Olympic Games, unique concert, etc.).

We will reimburse you for the cancellation costs of the stay to complete all or part of the tour operator's reimbursement. No other costs will be covered.

You will need to provide proof of the planned event and its exceptional nature and cannot be postponed outside the dates of the stay.

IMPOSSIBLE RETURN

1. NATURE OF THE GUARANTEE

The purpose of this guarantee is to compensate you for your accommodation costs, meals and essential items, **within the limits indicated in the Table of Guarantee Amounts**, remaining your responsibility in situations meeting the conditions described below.

2. WARRANTY CONDITIONS

The "IMPOSSIBLE RETURN" guarantee covers your absolute impossibility of leaving your place of stay on your initially planned return date for a cause having the characteristics of force majeure and meeting the following cumulative conditions:

- independent of your will, unknown and unpredictable at the time of your departure,
- external to you, in particular, not linked to your state of health, such as the illness or injury of the Insured,
- independent of the failure of the organizations responsible for carrying out your return trip (tour operator, airline travel agency, etc.) and/or the service providers to which these organizations would use, in the material organization of the trip or in the respect their legal obligations towards you,
- independent of the strike of the above-mentioned organizations responsible for carrying out the Insured's trip.

The guarantee covers extensions of stay resulting directly or indirectly from a natural disaster or an act of terrorism, by way of derogation from the general exclusions of this contract.

You will have to prove, when reporting the Loss, that the above conditions are met.

3. SCOPE OF THE WARRANTY

We reimburse you for actual accommodation costs (hotel costs, meals and essential items) within the following limits:

- **the amount indicated in the Table of Guarantee Amounts,**
- as long as you are absolutely unable to leave your place of stay,
- up to a maximum of 5 consecutive nights.

The first night following the initially planned departure date is never compensated.

The amounts are reimbursed upon presentation, by you, of the original supporting documents (invoices) for the costs incurred, and on the other hand, the return transport ticket initially planned as well as the original invoice for the trip.

GENERAL EXCLUSIONS APPLICABLE TO INSURANCE COVERAGE

In addition to the exclusions applicable to each of the insurance guarantees appearing in the General Insurance Provisions and the general exclusions applicable to the contract and appearing in the paragraph "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?" of the "FRAMEWORK OF THE CONTRACT" chapter, the following are excluded:

- **the consequences of an epidemic or pandemic of any contagious infectious disease, including from a new strain, recognized by the World Health Organization (WHO) or any competent authority in the country of Domicile or in any Foreign country which should be visited or crossed during the stay.**
This exclusion does not apply if an epidemic leads to a serious illness or the death of an Insured Person, a Family Member, or the person responsible for caring for minors or disabled adults of which you are the legal representative or legal guardian or of the Professional Replacement,
- **the consequences of quarantine and/or travel restriction measures decided by a competent authority, which could affect the Insured (Insured and/or an insured accompanying person) before or during their stay.**
- **stays in a country, region or area to which travel is formally discouraged by the government authorities of the Insured Person's country of Domicile.**

This exclusion does not apply to Trip Cancellation coverage.

IMPACT EVASION ASSISTANCE

WHAT WE GUARANTEE

ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR INJURY DURING THE TRIP

1. TRANSPORT/REPATRIATION

If during your trip you are sick or injured, our doctors will contact the local doctor who saw you following the illness or Accident.

The information collected from the local doctor and possibly the usual attending physician allows us, after the decision of our doctors, to trigger and organize based solely on medical requirements:

- either your return to your Home,
- either your transport, if necessary under medical supervision, to an appropriate hospital service close to your Home,

by light medical vehicle, by ambulance, by train (1st class seat, 1st class berth or sleeping car), by airliner or by medical plane.

Likewise, based solely on medical requirements and on the decision of our doctors.

We can initiate and organize in certain cases, an initial transport to a local care center, before considering a return to a structure close to your Home.

Only your medical situation and compliance with current health regulations are taken into consideration to make the transport decision, the choice of the means used for this transport and the choice of the possible place of hospitalization.

IMPORTANT

In this regard, it is expressly agreed that the final decision to be implemented ultimately belongs to our doctors, in order to avoid any conflict of medical authorities.

Furthermore, in the event that you refuse to follow the decision considered to be the most appropriate by our doctors, you release us from all liability, particularly in the event of returning by your own means or in the event of a worsening of your state of health. .

2. RETURN OF INSURED FAMILY MEMBERS OR 2 INSURED COMPANIONS

When you are repatriated by us, according to the advice of our Medical Service, we organize the transport of your insured family members or 2 insured people who were traveling with you in order, if possible, to accompany you on your return .

This transport will be done:

- be with you,
- or individually.

We cover the transport of these insured people, by 1st class train or by economy class plane, as well as taxi

costs, on departure, so that they can go from their place of travel to the station or to the airport. airport, and on arrival, from the station/airport to Home.

This service cannot be combined with the "HOSPITALIZATION PRESENCE" service.

3. HOSPITALIZATION PRESENCE

When you are hospitalized at the site of your illness or Accident and our doctors judge from the information communicated by local doctors that your return cannot take place before 2 days, we organize and pay for the trip round trip from your country of residence, by 1st class train or by economy class plane for a person of your choice so that they can come to your bedside.

We also cover the person's hotel costs (room and breakfast), **up to the amount indicated in the Table of Guarantee Amounts.**

This service cannot be combined with the "RETURN OF INSURED FAMILY MEMBERS OR TWO INSURED ACCOMPANYING MEMBERS" service.

4. ACCOMPANIMENT OF YOUR CHILDREN

When, sick or injured, you find yourself unable to take care of your insured children under 18 years of age or adults with disabilities traveling with you, we organize and pay for the round trip by 1st class train or economy class plane from your country of residence, a person of your choice or one of our hostesses in order to bring your children back to your country of residence or to the home of a member of your family chosen by you by 1st class train or by economy class plane.

Your children's tickets remain your responsibility.

5. CONTINUATION OF THE JOURNEY

You are sick or injured during your trip but your state of health does not require your medical repatriation, according to the advice of our doctors in accordance with the terms of the "TRANSPORT/REPATRIATION" paragraph, we cover any additional costs of the transport that you undertake to continue the interrupted trip, within the limit of the price of the cost of the return trip to your Home, on the day and place of the incident.

6. REPLACEMENT DRIVER (ONLY ZONES 1 AND 2)

You become ill or injured during your trip. If your state of health no longer allows you to drive your vehicle and none of the passengers can replace you, we provide you with:

- either a driver to bring the vehicle back to your Home, by the most direct route.

We cover the travel costs and the driver's salary,

- either a 1st class train or economy class plane ticket to allow you to collect your vehicle later, or for a person designated by you to return the vehicle.

Road costs (fuel, possible tolls, boat passages, hotel and restaurant costs for any passengers) remain your responsibility.

The driver intervenes according to the regulations in force applicable to his profession. This guarantee is granted to you if your vehicle is duly insured and in perfect working order, complies with the standards of the national and international Highway Code and meets the standards of mandatory technical inspection. Otherwise, we reserve the right not to send a driver and as a replacement, we provide and pay for a 1st class train or economy class plane ticket to allow you to pick up the vehicle.

7. EXTENSION OF STAY

Following an Illness or Accident occurring during your trip, you are required to extend your stay beyond the initial return date, in the following cases:

- **In the event of Hospitalization:**

If you are hospitalized and our doctors judge from the information communicated by local doctors that this Hospitalization is necessary beyond your initial return date, we cover the accommodation costs (room and breakfast). lunch) of an insured companion, **up to the amount indicated in the Table of Guarantee Amounts**, so that they remain with you. As part of a tourist tour or cruise, these costs may be covered before the initial return date, in the event that they constitute additional accommodation costs not included in the price of the paid travel package. by the insured companion.

- **In the event of Immobilization:**

If you are immobilized and our doctors judge from the information communicated by local doctors that this Immobilization is necessary beyond your initial return date, we cover the accommodation costs (room and breakfast). lunch) for yourself and/or an insured companion, **up to the amount indicated in the Table of Guarantee Amounts**. As part of a tourist tour or cruise, these costs may be covered before the initial return date, in the event that they constitute additional accommodation costs not included in the price of the paid travel package. by yourself or by the insured person accompanying you.

In both cases, our support ceases from the day our doctors judge, based on the information provided by local doctors, that you are able to resume the course of your interrupted trip or return to your Home.

8. EARLY RETURN IN THE EVENT OF HOSPITALIZATION OF A MEMBER OF YOUR FAMILY,

YOUR PROFESSIONAL REPLACEMENT OR THE PERSON IN CHARGE OF CARE OF YOUR MINOR AND/OR DISABLED ADULT CHILD REMAINING AT HOME

During your trip, you learn of the serious and unexpected hospitalization that occurred during your trip and in your country of residence:

- a Member of your family,
- your professional replacement,
- the person responsible for the care of your disabled minor and/or adult child remaining at Home.

So that you:

- you go to the bedside of the person hospitalized in your country of residence,
- resume your professional activity left vacant due to the failure of your professional replacement, your presence at your workplace proving essential,
- join your children left without care at your Home.

We organise :

- either your round trip,
 - either your one-way trip and that of an insured person of your choice traveling with you,
- and we cover the 1st class train or economy class plane ticket(s) to your country of residence as well as, where applicable, the taxi costs, on departure, to get to the place of stay at the station or airport, and on arrival, from the station/airport to Home.

If supporting documents are not presented (hospitalization slip, proof of family relationship) within 30 days, we reserve the right to invoice you for the entire service.

9. ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES (ABROAD ONLY)

To benefit from these reimbursements, you must be covered by a primary health insurance plan (Social Security) or by any welfare organization, carry out, upon return to your country of residence or on site, all the necessary steps to recover your reimbursement. these costs from the organizations concerned and provide us with the supporting documents mentioned below.

For the application of this service, it is recalled that the term "France" means mainland France, the Principality of Monaco and the DROMs. Insured Persons domiciled in a DROM will therefore not be considered as traveling Abroad when they travel to mainland France or the Principality of Monaco and vice versa.

Before leaving on a trip abroad, we advise you to provide yourself with forms adapted to the nature and duration of this trip, as well as to the country in which you are going (for the European Economic Area and for the Switzerland, bring your European health insurance

card). These different forms are issued by the Health Insurance Fund to which you are affiliated in order to benefit, in the event of illness or Accident, from direct coverage of your medical expenses by this organization.

Nature of medical expenses giving entitlement to additional reimbursement:

The additional reimbursement covers the costs defined below, provided that they relate to care received abroad, following an illness or injury occurring abroad:

- medical fees,
- costs of medications prescribed by a doctor or surgeon,
- ambulance or taxi costs ordered by a doctor for a local trip abroad,
- hospitalization costs when you are deemed untransportable, by decision of our doctors, taken after collecting information from the local doctor. The additional reimbursement of these hospitalization costs ceases from the day we are able to carry out your transport, even if you decide to stay there,
- dental emergency **within the limit of the amount indicated in the Table of Guarantee Amounts.**

Amount and terms of support:

We reimburse you for the amount of medical expenses incurred abroad and remaining your responsibility after reimbursement made by Social Security, mutual insurance and/or any other welfare organization **up to the amounts indicated in the Table of Guarantee Amounts.**

An Excess, the amount of which is indicated in the Table of Guarantee Amounts, is applied in all cases per Insured and for the duration of the contract.

You (or your beneficiaries) undertake to this end to carry out, upon return to your country of domicile or on site, all the necessary steps to recover these costs from the organizations concerned, as well as from us. submit the following documents:

- the original statements from social and/or welfare organizations justifying reimbursements obtained,
- photocopies of care notes justifying expenses incurred.

Otherwise, we will not be able to issue a refund.

In the event that Social Security and/or the organizations to which you contribute do not cover the medical costs incurred, we will reimburse you **up to the maximum amounts indicated in the Table of Guarantee Amounts,** for the duration of the contract, provided that you first communicate to us the original invoices for medical expenses and the certificate of non-coverage from Social Security, mutual insurance and any other welfare organization.

10. ADVANCE ON HOSPITALIZATION EXPENSES (ABROAD ONLY)

For the application of this service, it is recalled that the term "France" means mainland France, the Principality of Monaco and the DROMs. Insured Persons domiciled in a DROM will therefore not be considered as traveling Abroad when they travel to mainland France or the Principality of Monaco and vice versa.

You are ill or injured during your trip abroad, as long as you are hospitalized, we can advance hospitalization costs **up to the amounts indicated in the Table of Guarantee Amounts.**

This advance will be made subject to the following cumulative conditions:

- for care prescribed in agreement with our doctors,
- as long as they deem you untransportable after collecting information from the local doctor.

No advance is granted from the day we are able to carry out the transport, even if you decide to stay there.

In any case, you agree to reimburse us for this advance no later than 30 days after receipt of our invoice. In the event of non-payment on your part by this date, the Subscriber undertakes to reimburse us for this advance within the maximum period of 30 days from our request, the latter being responsible for recovering the amount, if wishes, with you.

To be reimbursed yourself, you will then have to take the necessary steps to recover your medical costs from the organizations concerned.

This obligation applies even if you have initiated the reimbursement procedures referred to above.

ASSISTANCE IN CASE OF DEATH

1. TRANSPORT OF BODY AND COFFIN COSTS IN CASE OF DEATH OF AN INSURED

The Insured dies during their trip: we organize and pay for the transport of the deceased insured to the place of funeral in their country of Domicile.

We also cover all costs required for preparation and specific transport arrangements exclusively, to the exclusion of other costs.

In addition, we contribute to the costs of the coffin or urn costs, which the family obtains from the funeral service provider of their choice, up to the amount indicated in the Table of Guarantee Amounts, and upon presentation of the original invoice.

Other costs (notably ceremony, local convoys, burial) remain the responsibility of the family.

2. RETURN OF INSURED FAMILY MEMBERS OR COMPANIONS IN THE EVENT OF THE DEATH OF AN INSURED

Where applicable, we organize and pay for the return, by 1st class train or economy class plane as well as, where applicable, taxi costs, on departure and arrival, of an insured person or Members of the the insured family who traveled with the deceased so that they could attend the funeral, to the extent that the means initially planned for their return to the country of domicile cannot be used.

3. EARLY RETURN IN THE EVENT OF THE DEATH OF A MEMBER OF YOUR FAMILY, YOUR PROFESSIONAL REPLACEMENT OR THE PERSON IN CHARGE OF CARE OF YOUR MINOR AND/OR DISABLED ADULT CHILD REMAINING AT HOME

During your trip, you learn of the death in your country of residence, which occurred during your trip:

- a member of your family,
- your professional replacement,
- the person responsible for the care of your disabled minor and/or adult child remaining at Home.

So that you:

- be able to attend the funeral of the deceased in your country of domicile,
- resume your professional activity left vacant due to the failure of your professional replacement, your presence at your workplace proving essential,
- join your children left without care at your Home.

We organise :

- either your round trip,
- either your one-way trip and that of an insured person of your choice traveling with you,

and we cover the 1st class train or economy class plane ticket(s) to your country of residence, as well as, where applicable, the taxi costs on departure, to get to the place of stay at the station or airport, and on arrival, from the station/airport to Home.

If supporting documents are not presented (death certificate, proof of family relationship) within 30 days, we reserve the right to invoice you for the entire service. This benefit is granted if the date of the funeral is before the date initially planned for your return.

4. RECOGNITION OF BODY AND DEATH FORMALITIES

If the Insured dies while he or she was alone, and if the presence of a Family Member or a close relative is necessary to carry out the recognition of the body and the repatriation or cremation formalities at the place of stay, we organize and pay for the return travel by 1st class train or economy class plane for this person from the country of Domicile of the deceased Insured to the place of death as well as their accommodation costs, in the limit of the amount indicated in the Table of Guarantee Amounts.

TRAVEL ASSISTANCE BEFORE AND DURING A TRIP

BEFORE THE JOURNEY

1. TRAVEL INFORMATION (EVERY DAY FROM 8:00 A.M. TO 7:30 P.M., FRENCH TIMES, EXCEPT SUNDAYS AND HOLIDAYS)

At your request, we can provide you with information regarding:

- medical precautions to take before embarking on a trip (vaccinations, medications, etc.),
- administrative formalities to be completed before a trip or during a trip (visas, etc.),
- travel conditions (transport possibilities, plane schedules, etc.),
- local living conditions (temperature, climate, food, etc.).

DURING THE TRIP

2. ADVANCE OF CRIMINAL DEPOSIT AND PAYMENT OF ATTORNEY'S FEES (FOREIGN ONLY)

You are traveling abroad and you are the subject of legal proceedings due to a traffic accident, to the exclusion of any other cause: we advance the criminal deposit **up to the amount of the amount indicated in the Table of Guarantee Amounts.**

You undertake to reimburse us for this advance no later than 30 days after receipt of our invoice or as soon as this deposit has been returned to you by the authorities, if the restitution occurs before the expiration of this period.

In addition, we cover the legal fees that you were therefore required to incur on site **up to the amount indicated in the Table of Guarantee Amounts**, provided that the alleged facts are not, in the legislation of the country, liable to criminal sanctions.

This service does not cover legal proceedings initiated in your country of residence, following a road accident occurring abroad.

3. ASSISTANCE IN THE EVENT OF A DISASTER OCCURRING AT YOUR HOME DURING A TRAVEL

During your trip, you learn of the occurrence of a Disaster at your Home.

You can benefit from one or the other of the following 2 non-cumulative benefits:

EARLY RETURN

You learn following this Disaster at Home, that your presence on site is essential to carry out administrative procedures: we organize and take care of your return trip, by 1st class train or economy class plane, from the place of your stay to 'to your Home, as well as, where applicable, taxi costs, on departure, to travel from the

place of stay to the station or airport, and on arrival, from the station/airport to 'at home.

If supporting documents are not presented (claims declaration to the insurer, expert report, complaint report, etc.) within a maximum period of 30 days, we reserve the right to invoice you for the full amount of the service.

CLAIM ASSISTANCE AT HOME (IN FRANCE ONLY)

While you are traveling, your Home suffers a flood, fire or burglary and the damage caused requires precautionary measures, we put you in touch with a specialist (plumber, locksmith, glazier, security company) and we take into account charges the cost of the intervention **up to the amount indicated in the Table of Guarantee Amounts.**

In addition, if your Home is uninhabitable when you return from your trip, we will organize and pay for your stay at the hotel for a maximum of 2 nights **up to the amount indicated in the Table of Guarantee Amounts.**

If proof of the Loss is not presented to the Home (claims declaration to the insurer, expert report, complaint report, etc.) within a maximum period of 30 days, we reserve the right to invoice you all of these services.

4. EARLY RETURN IN CASE OF ATTACK

During your trip, you learn that an attack has occurred within a maximum radius of 100 km around the place where you are staying. If you wish to shorten your trip, we organize and pay for your trip by 1st class train or economy class plane from the place of your stay to your Home, as well as, where applicable, the taxi costs, on departure, for travel from the place of stay to the station or airport, and on arrival, from the station/airport to the Home. The request for early return must be made within a maximum of 72 hours following the Attack.

5. EARLY RETURN IN CASE OF NATURAL DISASTER

During your trip, a natural disaster occurs where you are. You are not injured, but you want to shorten your trip. We organize and pay for your trip by 1st class train or economy class plane from the place of your stay to your Home, as well as, where applicable, taxi costs, on departure, to travel from the place of stay to your Home. 'at the station or airport, and on arrival, from the station/airport to the Home. The request for early return must be made within a maximum of 72 hours following the occurrence of the Natural Disaster.

6. TRANSMISSION OF URGENT MESSAGES (FROM ABROAD ONLY)

During your trip, if you are unable to contact a person in your country of residence, we will transmit, at the time

and day you have chosen, the message you communicated to us by telephone. .

NOTE: This service does not allow the use of PCV. The content of your messages cannot, under any circumstances, engage our liability, and remains subject to French legislation, in particular criminal and administrative. Failure to comply with this legislation may result in refusal to communicate the message.

7. SENDING MEDICINE ABROAD

You are traveling abroad and your medicines which are essential for the continuation of your treatment and whose interruption puts you, in the opinion of our doctors, at risk for your health, are lost or stolen, we are looking for equivalent medicines on place, and in this case, let's organize a medical visit with a local doctor who can prescribe them for you. Medical and medication costs remain your responsibility.

If there are no equivalent medications available locally, we organize, from France only, the sending of medications prescribed by your attending physician provided that the latter sends our doctors a duplicate of the prescription he or she given to you and that these medicines are available in town pharmacies.

We cover the shipping costs and re-invoice you for customs fees and the cost of purchasing the medicines, which you agree to reimburse us upon receipt of the invoice.

These shipments are subject to the general conditions of the transport companies we use. In all cases, they are subject to the regulations and conditions imposed by France and the national legislation of each country regarding the import and export of medicines.

We disclaim all liability for loss, theft of medicines and regulatory restrictions which could delay or make impossible the transport of medicines, as well as for the consequences arising therefrom. In all cases, shipments of blood products and blood derivatives, products reserved for hospital use or products requiring special storage conditions, in particular refrigeration, and more generally products not available in pharmacies are excluded. In France. Furthermore, the abandonment of manufacture of medicines, withdrawal from the market or non-availability in France constitute cases of force majeure which may delay or make impossible the performance of the service.

8. ASSISTANCE IN THE EVENT OF THEFT, LOSS OR DESTRUCTION OF YOUR IDENTITY DOCUMENTS OR YOUR MEANS OF PAYMENT

During your trip, you lose or have your identity documents stolen. Every day, from 8:00 a.m. to 7:30 p.m. (French time) except Sundays and public holidays, by simply calling our Information Department, we will

inform you of the steps to take (filing a complaint, renewing registration documents). identity, etc.). This information constitutes information of a documentary nature covered by article 66-1 of the amended law of 12/31/71. This cannot in any way constitute legal advice. Depending on the case, we will direct you to organizations or categories of professionals likely to answer your questions. We cannot under any circumstances be held responsible for the interpretation or use that you may make of the information communicated.

In the event of loss or theft of your means of payment, credit card(s), checkbook(s) and subject to a certificate of loss or theft issued by the local authorities, we will send you an advance of funds **up to the amount indicated in the Table of Guarantee Amounts** so that you can meet your essential expenses, under the following preconditions:

- either payment by a third party by debit to a bank card of the corresponding sum,
- or the payment by your banking establishment of the corresponding sum.

You will sign a receipt when you remit the funds.

9. HEALTH INFORMATION

This service is designed to listen to you, guide and inform you. In the event of a medical emergency, the first instinct should be to call local emergency services.

With a simple telephone call 24 hours a day, 7 days a week, we strive to find documentary information intended to guide you in the field of health.

If an answer cannot be given to you immediately, we will carry out the necessary research and call you back as soon as possible. The information is given in compliance with medical ethics.

The purpose of the service is in no way to deliver a personalized telephone medical consultation or prescription, to encourage self-medication or to call into question the therapeutic choices of practitioners. If this was your request, we would advise you to consult a local doctor or your GP.

We provide an objective answer to the questions you ask us based on official information and cannot be held responsible for the interpretation you may make nor for its possible consequences.

10. SEARCH AND RESCUE COSTS

SEARCH AND RESCUE COSTS AT SEA AND IN THE MOUNTAIN

We cover search and rescue costs at sea and in the mountains (including off-piste skiing) **up to the amount indicated in the Table of Guarantee Amounts.**

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

RESCUE COSTS ON MARKED TRACKS

If you have an Accident while skiing on a marked slope, we cover the rescue costs from the scene of the Accident to the nearest care center with no limitation on the amount. Only fees charged by a duly approved company for these activities can be reimbursed.

The service does not include the organization or carrying out of search and rescue.

AFTER THE TRIP

11. ASSISTANCE RETURNING HOME AFTER REPATRIATION (IN FRANCE ONLY)

These guarantees are only acquired if the following cumulative conditions are met:

- you have been the subject of transport/repatriation, as part of the implementation of the service described in the "TRANSPORT/REPATRIATION" chapter,
- and on your return, at the end of this transport/repatriation, you are either hospitalized for a period of more than 5 days, or immobilized at your Home for a period of more than 5 days. Hospitalization or Immobilization must necessarily follow transport/repatriation. You undertake, prior to the implementation of these guarantees, to send us upon simple request from us all the supporting documents supporting your request:
- hospitalization bulletin in France,
- medical certificate of Immobilization at Home. In the absence of transmission of the aforementioned supporting documents, we will be justified in refusing the implementation of these guarantees.

A. HOUSEHOLD HELP

We organize the provision of a housekeeper to carry out household work, at your Home, either as soon as you return from the hospital, or from the date of your Hospitalization, or during your Immobilization at your Home. We cover the cost of domestic help for a maximum of 10 hours, distributed at your convenience during the month following the date of your Hospitalization or your return to Home or during your Immobilization at home (minimum of 2 hours at that time). If supporting documents are not presented (hospitalization certificate, medical certificate), we reserve the right to re-invoice you for the entire service.

B. HOSPITAL COMFORT

You are hospitalized following your transport/repatriation under the "TRANSPORT/REPATRIATION" chapter above for a minimum of 5 days: we cover the cost of renting a

television up to the amount indicated in the Table Guarantee Amounts for the duration of your hospital stay.

GENERAL EXCLUSIONS APPLICABLE TO ASSISTANCE SERVICES

We cannot, under any circumstances, replace local emergency relief organizations.

In addition to the general exclusions applicable to the contract and appearing in paragraph "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?" of the "FRAMEWORK OF THE CONTRACT" chapter, the following are excluded:

- the consequences of exposure to infectious biological agents released intentionally or accidentally, to chemical agents such as combat gases, to incapacitating agents, to neurotoxic agents or to 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 which have been the subject of continuous hospitalization, day hospitalization or outpatient hospitalization in the 6 months preceding any request, whether it is the manifestation or aggravation of said state,
- costs incurred without our agreement or not expressly provided for by these General Provisions of the contract,
- costs not justified by original documents,
- losses occurring in countries excluded from the guarantee 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 events, races, or motorized competitions (or their trials), subject by the regulations in force to the prior authorization of the public authorities, when you participate as a competitor, or during circuit tests subject to prior approval from the public authorities, even if you use your own vehicle,
- travel undertaken for the purpose of diagnosis and/or medical treatment or cosmetic surgery, their consequences and the resulting costs,
- the organization and payment of transport referred to in the "TRANSPORT/REPATRIATION" chapter for minor illnesses which can be treated on site and which do not prevent you from continuing your trip,

- requests for assistance relating to medically assisted procreation or voluntary termination of pregnancy, their consequences and the resulting costs,
- requests relating to procreation or gestation on behalf of others, its consequences and the resulting costs,
- medical devices and prostheses (dental, hearing, medical),
- thermal cures, their consequences and the resulting costs,
- medical expenses incurred in your country of residence,
- planned hospitalizations, their consequences and resulting costs,
- optical costs (glasses and contact lenses for example),
- vaccines and vaccination costs,
- medical check-ups, their consequences and related costs,
- interventions of an aesthetic nature, as well as their possible consequences and the resulting costs,
- stays in a rest home, their consequences and the resulting costs,
- rehabilitation, physiotherapy, chiropractic, their consequences and the resulting costs,
- medical or paramedical services and the purchase of products whose therapeutic nature is not recognized by French legislation, and the related costs,
- health checks concerning preventive screening, regular treatments or analyses, their consequences and the resulting costs,
- search and rescue costs in the desert,
- the organization of search and rescue of people, particularly in the mountains, at sea or in the desert,
- costs linked to excess weight of baggage during transport by plane and the costs of transporting baggage when it cannot be transported with you,
- trip cancellation fees,
- restaurant costs,
- customs fees,
- the consequences of quarantine and/or travel restriction measures decided by a competent authority, which could affect the Insured (Insured and/or an insured accompanying person) before or during their stay,
- stays in regional countries, or areas to which travel is formally discouraged by the government authorities of the Insured Person's country of Domicile.

FRAMEWORK OF THE CONTRACT

This agreement is subject to French law.

1. TAKING EFFECT AND DURATION

The period of validity of all guarantees corresponds to the travel dates indicated on the invoice issued by the Trip Organizer with a maximum duration of 90 consecutive days, with the exception of the “TRIP CANCELLATION” guarantee which takes effect on the day of your subscription to the contract and expires on the day of your departure on your trip.

2. WAIVER IN CASE OF MULTI-INSURANCE

In accordance with article L 112-10 of the Insurance Code, the Insured who takes out an insurance contract for non-professional purposes, if he has previous guarantee for one of the risks covered by this new contract, may renounce this new contract, without costs or penalties, as long as it has not been fully executed or the insured has not provided any guarantee, and within the limit of a period of fourteen calendar days from from the conclusion of the new contract.

This waiver is made by mail to the following address:

GBC MONTAGNE
298 Avenue Maréchal Leclerc
CS 80023
73704 BOURG-ST-MAURICE cedex

The insurer (or its agent) will reimburse the amount of the premium paid by the insured within thirty days from the date of exercise of the right of waiver unless a loss involving the guarantee of the contract is occurred during the waiver period.

3. WAIVER IN CASE OF DISTANCE SALE

In accordance with article L 112-2-1 of the Insurance Code, You may, within 14 calendar days following the date on which You are informed that the contract has been concluded, renounce your membership without having to justify reason or to pay penalties. In this case, You must inform Us of your intention to renounce the subscription to the Impact Evasion contract by registered letter with acknowledgment of receipt to the following address:

EUROP ASSISTANCE – Customer Management
Service1, promenade de la Bonnette – 92633
Gennevilliers cedex

following the model below: “I undersign
..... (Specify your first
and last name) declares that it renounces the contract
numbersubscribed on the date
of.. (date). Done at

....., on (date
and signature)”.
For the waiver period to be respected, the Insured must communicate his or her desire to renounce before the expiration of the waiver period.

However, once the Insured has declared a loss involving the guarantee, he can no longer exercise this right of waiver.

This right of waiver does not apply to travel or baggage insurance contracts or similar short-term insurance policies with a duration of less than one (1) month. The duration of the insurance contract corresponds to the period between its effective date and the expiry date.

.....

4. HOW IS PROPERTY DAMAGE COVERED BY INSURANCE COVERAGE ASSESSED?

If the damage cannot be determined by mutual agreement, it is assessed through an amicable and obligatory expert assessment, subject to our respective rights.

Each of us chooses our expert. If these experts do not agree among themselves, they call on a third and all 3 operate together and by a majority of votes.

If one of us fails to appoint an expert or the two experts fail to agree on the choice of a third, the appointment is made by the President of the High Court of the place where the disaster occurred. This appointment is made upon simple request signed by at least one of us, the one not having signed is summoned to the expertise by registered letter.

Each person is responsible for the costs and fees of their expert and, where applicable, half of those of the 3rd.

5. WHEN WILL YOU BE COMPENSATED?

Payment will be made within 5 days of the agreement reached between us or the enforceable judicial decision.

6. WHAT ARE THE LIMITATIONS IN CASE OF FORCE MAJEURE OR OTHER SIMILAR EVENTS?

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

We cannot be held responsible for shortcomings or delays in the performance of services resulting from force majeure or events such as:

- civil or foreign wars, notorious political instability, popular movements, riots, acts of terrorism, reprisals,
- W.H.O. recommendations. or national or international authorities or restriction on the free

movement of people and goods, whatever the reason, in particular health, safety, meteorological, limitation or prohibition of aeronautical traffic,

- strikes, explosions, natural disasters, disintegration of the atomic nucleus, or any irradiation coming from an energy source presenting a radioactive character,
- delays and/or inability to obtain administrative documents such as entry and exit visas, passport, etc., necessary for your transport inside or outside the country where you are or for your entry into the country recommended by our doctors to be hospitalized there,
- recourse to local public services or stakeholders to whom we are obliged to use under local and/or international regulations,
- the non-existence or unavailability of technical or human resources suitable for transport (including refusal of intervention).

7. EXCEPTIONAL CIRCUMSTANCES

Passenger carriers (including airlines in particular) may impose restrictions for people suffering from certain pathologies or for pregnant women, applicable until the start of transport, and subject to change without notice (thus for airlines: medical examination, medical certificate, etc.).

As a result, the repatriation of these people can only be carried out subject to the absence of refusal from the carrier, and of course, the absence of unfavorable medical advice (as planned and following the terms set out in the "TRANSPORT/ REPATRIATION") with regard to the health of the Insured or the unborn child.

8. WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?

The general exclusions of the contract are the exclusions common to all the insurance guarantees and assistance services described in these General Provisions. Are excluded:

- **civil or foreign wars, riots, popular movements,**
- **the voluntary participation of an Insured in riots or strikes, brawls or assaults,**
- **the consequences of the disintegration of the atomic nucleus or any irradiation coming from an energy source presenting a radioactive character,**
- **unless exempted, an earthquake, a volcanic eruption, a tidal wave, a flood or a natural cataclysm except within the framework of the provisions resulting from law no. 82-600 of July 13, 1982 relating to compensation for victims natural disasters (for insurance guarantees),**

- **the consequences of the use of medicines, drugs, narcotics and similar products not prescribed medically, and the abusive use of alcohol,**
- **any intentional act on your part which could result in the guarantee of the contract.**

9. SUBROGATION

After having incurred costs within the framework of our insurance guarantees and/or our assistance services, we are subrogated to the rights and actions that you may have against third parties responsible for the Loss as provided for in article L 121- 12 of the Insurance Code.

Our subrogation is limited to the amount of costs that we have incurred in execution of this contract.

10. WHAT ARE THE LIMITATION TIMES?

Article L 114-1 of the Insurance Code:

All actions arising from an insurance contract are prescribed two years from the event giving rise to them. However, this period does not run:

1 - In the event of reluctance, omission, false or inaccurate declaration of the risk incurred, only from the day the insurer became aware of it.

2 - In the event of a disaster, only from the day the interested parties became aware of it, if they prove that they were unaware of it until then. When the action of the insured against the insurer is caused by the recourse of a third party, the limitation period only runs from the day on which this third party took legal action against the insured or was compensated by this last.

Article L 114-2 of the Insurance Code:

The prescription is interrupted by one of the ordinary causes of interruption of the prescription and by the appointment of experts following an accident. The interruption of the prescription of the action may, in addition, result from the sending of a registered letter with acknowledgment of receipt addressed by the insurer to the insured with regard to the action for payment of the premium and by the insured to the insurer with regard to the payment of compensation.

Article L 114-3 of the Insurance Code:

By way of derogation from article 2254 of the Civil Code, the parties to the insurance contract cannot, even by mutual agreement, nor modify the duration of the prescription, nor add to the causes of suspension or interruption thereof.

The ordinary causes for interruption of prescription are defined in articles 2240 to 2246 of the Civil Code: recognition by the debtor of the right against which he prescribed (article 2240 of the Civil Code), legal action (articles 2241 to 2243 of the Code civil), an act of forced execution (articles 2244 to 2246 of the Civil Code).

11. COMPLAINTS - DISPUTES

In the event of a complaint or dispute, you can contact:
EUROP ASSISTANCE – Customer Complaints Service
1, promenade de la Bonnette – 92633 Gennevilliers
cedex service.qualite@europ-assistance.fr

If the processing time should exceed 10 working days, a waiting letter will be sent to you within this period. A written response to the complaint will be sent within a maximum of 2 months from the date of receipt of the initial complaint.

If you have taken out your contract through an intermediary and your request falls within their duty of advice and information or concerns the marketing conditions of your contract, your complaint must be addressed exclusively to this intermediary.

If the dispute persists after examination of your request by our Customer Complaints Department, you can contact the Mediator by post or online:

INSURANCE MEDIATION TSA 50110 – 75441 Paris
cedex 09 <http://www.mediation-assurance.org/>

You remain free to refer the matter to the competent court at any time.

12. CONTROL AUTHORITY

The authority responsible for supervision is the Prudential Control and Resolution Authority – A.C.P.R. – 4, place de Budapest – CS 92459 – 75436 Paris cedex 09.

13. PROTECTION OF PERSONAL DATA

By subscribing to this contract, the Insured undertakes to communicate the information appearing in this article to any third party for whom any personal data could be transmitted to EUROP ASSISTANCE (e.g. other Beneficiaries, third parties involved in the Claim, persons to be notified in case of emergency, etc.).

EUROP ASSISTANCE, Company governed by the Insurance Code, having its head office at 1, promenade de la Bonnette – 92633 Gennevilliers cedex (hereinafter referred to as “the Insurer”), acting as **Data Controller**, implements a processing of personal data of the Insured for the purposes of:

- manage requests for assistance and insurance,
- organize satisfaction surveys among Insured Persons who have benefited from assistance and insurance services,
- develop commercial statistics and actuarial studies,
- examine, accept, control and monitor the risk,
- manage potential disputes and implement legal provisions,
- implement vigilance obligations in the context of the fight against money laundering and the financing of

terrorism, and financial sanctions, including the triggering of alerts and declarations of suspicion,

- implement measures aimed at combating insurance fraud,
- manage the recording of telephone conversations with employees of the Insurer or those of its subcontractors for the purposes of training and evaluating employees and improving the quality of service as well as to manage potential disputes.

The Insured is informed and accepts that his personal data will be processed for the aforementioned purposes. This processing is implemented in accordance with the contract.

The data collected is mandatory. In the absence of communication of this data, the management of assistance and insurance requests from the Insured will be more difficult or even impossible to manage.

To this end, the Insured is informed that his personal data is intended for the Insurer, responsible for processing, subcontractors, subsidiaries and agents of the Insurer, as well as service providers commissioned for the execution of assistance services for your benefit (depending on the case, convenience stores, ambulances, airlines, taxis, etc.). Some of its data may be transmitted to the Subscriber for the sole purpose, for the latter, of respecting its contractual obligations which it has undertaken with regard to the Beneficiary. In order to meet legal and regulatory obligations, the Insurer may be required to communicate information to the legally authorized administrative or judicial authorities.

The Insured Person's personal data is kept for a variable period depending on the purpose pursued (2 months for telephone recordings plus the mandatory retention periods for accounting and the legal limitation period (10 years for processing linked to medical, 5 years for other treatments).

The Insured is informed and accepts that personal data concerning him or her will be communicated to recipients located in third countries that are not members of the European Union and have equivalent protection. Data transfers to these third countries are governed by a cross-border flow agreement established in accordance with the standard contractual clauses from controllers to subcontractors issued by the European Commission and currently in force.

The Insured may request a copy of these appropriate guarantees governing data transfers to any of the addresses indicated below.

The purpose of these flows is to manage assistance and insurance requests. The following categories of data are concerned:

- data relating to identity (in particular: name, first names, sex, age, date of birth, telephone number, email) and personal life (in particular: family situation, number of children),
- location data,
- where applicable, health data, including the social security number (NIR) and upon consent of the person concerned.

The Insured, in his capacity as a person concerned by the processing, is informed that he has a right of access, rectification, erasure and portability of his data, as well as a right to limit the treatment. He also has a right of opposition. The Insured has the right to withdraw his consent at any time, without affecting the lawfulness of processing based on consent before its withdrawal. Furthermore, he has the right to formulate specific and general directives concerning the conservation, erasure and communication of his post-mortem data.

The exercise of the Insured's rights is carried out, with the Data Protection Officer, by post accompanied by a photocopy of a signed identity document, to one or other of the following addresses:

- either electronically:
protectiondesdonnees@europ-assistance.fr
- either by post:
EUROP ASSISTANCE – For the attention of the Data Protection Officer1, promenade de la Bonnette – 92633 Gennevilliers

Finally, the Insured is informed that he has the right to lodge a complaint with the National Commission for Information Technology and Liberties.

14. CONSUMERS' RIGHT OF OPPOSITION TO TELEPHONE SHOPPING

EUROP ASSISTANCE informs the Insured, in accordance with law 2014-344 of March 17, 2014, that if he does not wish to be the subject of commercial prospecting by telephone from a professional with whom he has not previously pre-existing contractual relationship, he can register free of charge on the list opposing telephone canvassing by post or online:

OPPOSETEL COMPANY – Bloctel Service – 6, rue Nicolas Siret – 10000 Troyes
www.bloctel.gouv.fr

COUNTRY LIST

ZONE 1 : FRANCE

France métropolitaine (FR) - Principauté de Monaco (MC)

ZONE 2 : EUROP and MEDITERANEAN COUNTRIES

(excluding DROM-TOM, Canaries, Azores, Asian part of Russia)

Albania (AL), Germany (DE), Andorra (AD), England (see United Kingdom), Austria (AT), Balearic Islands (XA), Belgium (BE), Belarus (BY), Bosnia and Herzegovina (BA), Bulgaria (BG), Cyprus (CY), Croatia (HR), Denmark (except Greenland) (DK), Scotland (see United Kingdom), Mainland Spain (ES), Estonia (EE), Finland (FI), Metropolitan France (FR), Georgia (GE), Gibraltar (GI), Greece (GR), Hungary (HU), Ireland (IE), Israel (IL), Italy (IT), Jordan (JO), Latvia (LV), Liechtenstein (LI), Lithuania (LT), Luxembourg (LU), North Macedonia (MK), Madeira (XC), Malta (MT), Morocco (MA), Moldova (MD), Monaco (MC), Montenegro (ME), Norway (NO), Netherlands (NL), Poland (PL), Mainland Portugal (PT), Romania (RO), United Kingdom (GB), Russia, Federation of (European part, up to and including the Ural Mountains) (RU), San Marino (SM), Serbia (RS), Slovakia (SK), Slovenia (SI), Sweden (SE), Switzerland (CH), Czech Republic (CZ), Palestinian Territories (PS), Tunisia (TN), Turkey (TR), Ukraine (UA), Vatican, City State of the (Holy See) (VA).

ZONE 3: ENTIRE WORLD

Except for countries excluded in the context of the application of the paragraph "WHAT IS THE GEOGRAPHICAL COVERAGE OF THE CONTRACT?".

GBC MONTAGNE - Groupe DIOT-SIACI

SAS - Capital : 2 800 000 € - RCS Chambéry 832 805 444 -
Siège social : Résidence le Grand Cœur - Bât. B - 298
avenue Marechal Leclerc - 73700 Bourg-Saint-Maurice -
France.
N° TVA : FR 51 832 805 444.
N° ORIAS : 17 007 353 (orias.fr) - Sous le contrôle de
l'ACPR - 4 place de Budapest - CS 92459 - 75436 Paris
cedex 09 - France.

EUROP ASSISTANCE

Société Anonyme au capital de 46 926 941 €
Entreprise régie par le Code des Assurances – RCS
Nanterre 451366405
Siège social : 1, promenade de la Bonnette – 92633
Gennevilliers cedex
N° TVA (UE) : FR 8245136640500012 – Certificat AFAQ n°
11396
Référentiel ISO 9001 – www.europ-assistance.fr