



## INFORMATION NOTICE

### « VISA TRAVEL INTERNATIONAL »

You will find hereafter two information notices regarding different insurance coverages.  
Please contact to the concerned insurance company in order to activate the coverage.

#### « CLASSICAL REPATRIATION » CONTRACT TOKIO MARINE HCC N° FR010599TT

<p><b>PERSONAL ASSISTANCE IN CASE OF ILLNESS OR ACCIDENT</b></p> <ul style="list-style-type: none"> <li>• Repatriation or medical transport</li> <li>• Repatriation of insured family members or of two insured travel companions</li> <li>• Presence of a relative in case of hospitalization</li> <li>• Children escorting</li> <li>• Replacement driver</li> <li>• Extension of stay</li> <li>• Early return in case of the hospitalization of a family member</li> </ul>	<p>Need assistance ?</p> <p>Always state the following reference N° FR010599TT</p> <ul style="list-style-type: none"> <li>- either by phone : from France 01 48 82 62 35 from abroad (33) 1 48 82 62 35</li> <li>- either by fax : from France 01 45 16 63 92 from abroad (33) 1 45 16 63 92</li> </ul>
<p><b>MEDICAL FEES</b></p> <ul style="list-style-type: none"> <li>• Medical fees top-up reimbursement Zone 1 (Europe and mediterranean countries) Zone 2 (Rest of the world) Medical fees deductible</li> <li>• Advanced hospitalization fees abroad Zone 1 (Europe et mediterranean countries)</li> <li>• Emergency dental fees</li> </ul>	<p>Need assistance ?</p> <p>Always state the following reference N° FR010599TT</p> <ul style="list-style-type: none"> <li>- either by phone : from France 01 48 82 62 35 from abroad (33) 1 48 82 62 35</li> <li>- either by fax : from France 01 45 16 63 92 from abroad (33) 1 45 16 63 92</li> </ul>
<p><b>TRAVEL ASSISTANCE</b></p> <p><i>Before the trip</i></p> <ul style="list-style-type: none"> <li>• Travel informations</li> </ul> <p><i>During the trip</i></p> <ul style="list-style-type: none"> <li>• Bail advance abroad</li> <li>• Lawyer's fees abroad</li> <li>• Early return in case of damages to the personal residence</li> <li>• Sea and mountain search and rescue expenses</li> <li>• Rescue on marked trails</li> <li>• Messages transmission</li> </ul>	<p>Need assistance ?</p> <p>Always state the following reference N° FR010599TT</p> <ul style="list-style-type: none"> <li>- either by phone : from France 01 48 82 62 35 from abroad (33) 1 48 82 62 35</li> <li>- either by fax : from France 01 45 16 63 92 from abroad (33) 1 45 16 63 92</li> </ul>



<ul style="list-style-type: none"> <li>• Medication delivery</li> <li>• Assistance in case of theft, loss or destruction of ID documents or means of payment</li> </ul>	
<p><b>ASSISTANCE IN CASE OF DEATH</b></p> <ul style="list-style-type: none"> <li>• Body transportation</li> <li>• Coffin or funeral urn expenses</li> <li>• Body's legal recognition</li> <li>• Repatriation of family members or of one insured travel companion</li> <li>• Early return in case of the death of a family membre</li> </ul>	<p><b>Need assistance?</b></p> <p><b>Always state the following reference</b> N° FR010599TT</p> <ul style="list-style-type: none"> <li>- either by phone : from France 01 48 82 62 35 from abroad (33) 1 48 82 62 35</li> <li>- either by fax : from France 01 45 16 63 92 from abroad (33) 1 45 16 63 92</li> </ul>
<p><b>« CANCELLATION INSURANCE » CONTRACT TOKIO MARINE HCC N° FR010600TT</b></p>	
<p><b>TRIP CANCELLATION :</b></p> <ul style="list-style-type: none"> <li>• Serious illness, serious accident or death of the insured person and his/her family members until the second degree (including relapses or illness aggravation)</li> <li>• Pregnancy complications,</li> <li>• Psychiatric, mental or nervous illnesses with hospitalization over 4 days</li> <li>• Contraindication or vaccination adverse effects</li> <li>• Economic lay-off,</li> <li>• Serious damages or prejudice to the personal residence or professional premises,</li> <li>• Serious damages to the insured person's vehicle,</li> <li>• Convocation to a catch-up exam (University only),</li> <li>• Convocation by a Court as jury, expert, or in a child adoption process</li> <li>• Visa refusal</li> <li>• Deterioration or loss of the insured person's passport</li> <li>• Delay in the passport issuance</li> </ul>	<p><b>Any claim?</b></p> <p><b>Always state the following reference</b> N° FR010600TT</p> <p>99 rue Parmentier Zone d'activité Actiburo 59650 Villeneuve d'Ascq Tel : (33) 03 20 30 74 12 contact.gestion@assur-travel.fr</p>
<p><b>LUGGAGE</b></p> <ul style="list-style-type: none"> <li>• Damages, destruction or theft, including valuables</li> </ul>	<p><b>Any claim?</b></p> <p><b>Always state the following reference</b> N° FR010600TT</p> <p>99 rue Parmentier Zone d'activité Actiburo 59650 Villeneuve d'Ascq Tel : (33) 03 20 30 74 12 contact.gestion@assur-travel.fr</p>



<p><b>TRIP INTERRUPTION</b></p> <ul style="list-style-type: none"> <li>• Following the insured person's repatriation or an early return (prorata temporis reimbursement)</li> </ul>	<p><b>Any claim?</b></p> <p>Always state the following reference N° FR010600TT</p> <p>99 rue Parmentier Zone d'activité Actiburo 59650 Villeneuve d'Ascq Tel : (33) 03 20 30 74 12 contact.gestion@assur-travel.fr</p>
<p><b>PERSONAL CIVIL LIABILITY</b></p> <ul style="list-style-type: none"> <li>• Physical, material or immaterial damages, including consequential material and immaterial damages</li> </ul>	<p><b>Any claim?</b></p> <p>Always state the following reference N° FR010600TT</p> <p>99 rue Parmentier Zone d'activité Actiburo 59650 Villeneuve d'Ascq Tel : (33) 03 20 30 74 12 contact.gestion@assur-travel.fr</p>
<p><b>AIRPORT CLOSING DUE TO NATURAL DISASTER</b></p> <ul style="list-style-type: none"> <li>• Extended stay expenses</li> <li>• Pre-routing</li> <li>• Liaison fees</li> </ul>	<p><b>Any claim?</b></p> <p>Always state the following reference N° FR010600TT</p> <p>99 rue Parmentier Zone d'activité Actiburo 59650 Villeneuve d'Ascq Tel : (33) 03 20 30 74 12 contact.gestion@assur-travel.fr</p>

**« EPIDEMIC OR PANDEMIC CANCELLATION INSURANCE » CONTRACT MUTUAIDEN°8240**

*Only in case of epidemic or pandemic*

**CANCELLATION INSURANCE**

- Cancellation for an illness declared during the month preceding the departure in case of an epidemic or pandemic
- Cancellation if the insured person is « contact-case » during the 14 days preceding the departure
- Cancellation following boarding denial after a body temperature check or the positive result of an RT-PCR or antigenic test at the departure's airport
- Cancellation in case of lack of vaccination

**Any claim?**

**Always state the following reference N°8240**

- **By phone : from France 03 20 30 74 12  
from abroad (33) 3 20 30 74 12**

**99 rue Parmentier  
Zone d'activité Actiburo  
59650 Villeneuve d'Ascq  
Tel : (33) 03 20 30 74 12  
contact.gestion@assur-travel.fr**

**« ASSISTANCE IN CASE OF EPIDEMIC OR PANDEMIC » CONTRACT MUTUAIDE N°8240**

*Only in case of epidemic or pandemic*

**REPATRIATION**

- Teleconsultation before departure
- Repatriation or medical transport in case of epidemic or pandemic
- Hotel expenses following quarantine
- Medical expenses elsewhere than in the country of residence, in case of illness, including in case of an epidemic or pandemic
- Local telephone package
- Psychological assistance in case of quarantine
- Emergency suitcase
- Housekeeper
- Domestic shopping delivery
- Psychological assistance following repatriation

**Any claim?**

**Always state the following reference N°8240**

- In case of need of assistance in epidemic situation :**
- **phone from France : 01 48 82 62 80**
  - **phone from abroad : + 33 1 48 82 62 80**

Mutuaide



**assur-travel**



**TOKIO MARINE  
HCC**

## **GENERAL CONDITIONS « VISA TRAVEL INTERNATIONAL » TERMS AND CONDITIONS**

**REPATRIATION ASSISTANCE CONTRACT TOKIO MARINE HCC N° FR010599TT  
INSURANCE CONTRACT TOKIO MARINE HCC N° FR010600TT**

- ① **REPATRIATION/MEDICAL ASSISTANCE**
- ② **CANCELLATION, BAGGAGE, TRIP INTERRUPTION, PERSONAL LIABILITY,  
AIRPORT CLOSURE DUE TO NATURAL DISASTERS.**
- ③ **CANCELLATION ONLY**

You benefit from one of the following options, as indicated on your travel registration form



**GENERAL CONDITIONS FOR ASSISTANCE/REPATRIATION TOKIO MARINE HCC CONTRACTS N°  
FR010599TT AND N° FR010600TT**

**REPATRIATION ASSISTANCE – MEDICAL EXPENSES (WORLDWIDE)**

**ASSISTANCE TO PERSONS IN CASE OF ILLNESS OR INJURY, OTHER THAN EPIDEMIC OR PANDEMIC**

- Repatriation or medical transportation
- Return of insured family members or 2 insured companions
- Presence in hospital
- Accompaniment of children
- Replacement driver
- Extension of stay
- Early return in case of hospitalization of a family member

**Actual costs**

- Return ticket + cab expenses
- Return ticket and hotel expenses 80 €/night, max 10 nights
- Return ticket or hostess
- Ticket or driver
- Hotel expenses 80 €/night, max 4 nights
- Return ticket + cab expenses

**MEDICAL EXPENSES**

- Additional reimbursement of medical expenses other than epidemic or pandemic
- Zone 1 (Europe and Mediterranean countries)
- Zone 2 (Rest of the world)
- Deductible for medical expenses
- Advance payment of hospitalization expenses abroad
- Zone 1 (Europe and Mediterranean countries)
- Zone 2 (Rest of the world)
- Emergency dental expenses

- 75 000 €/person
- 150 000 €/person
- 30 €/person

- 75 000 €/person
- 150 000 €/person

- 300 €/person

**ASSISTANCE IN CASE OF DEATH**

- Transportation of the body
- Coffin or urn expenses
- Recognition of the body
- Return of family members or an insured companion
- Early return in case of death of a family member

- Actual costs
- 1500 €
- Return ticket and hotel expenses 80 €/night, max 2 nights
- Return ticket + cab expenses
- Return ticket + cab expenses

**TRAVEL ASSISTANCE**

**Before the trip**

- Travel Information

- Actual expenses

**During the trip**

- Advance of criminal bail abroad
- Coverage of legal fees abroad

- 10 000 €
- 5 000 €



<ul style="list-style-type: none"> <li>• Early return to your home in the event of a claim</li> <li>• Search and rescue expenses at sea and in the mountains</li> <li>• Rescue on marked trails</li> <li>• Transmission of messages</li> <li>• Sending of medication</li> <li>• Assistance in case of theft, loss or destruction of identity documents or means of payment</li> </ul>	<ul style="list-style-type: none"> <li>- Return ticket + cab expenses</li> <li>- 5 000 €</li> <li>- Actual expenses</li> <li>- Shipping costs</li> <li>- Shipping costs</li> <li>- Advance of funds 2 300 €</li> </ul>
---	--

## DEFINITIONS

- **Accident**

Any bodily injury, unintentional on the part of the Insured, resulting from the sudden action of an external cause. Food poisoning is considered an accident.

- **Insured**

The natural person(s) named in the Declarations and to whom the coverage applies.

- **Insurer :**

TOKIO MARINE HCC ASSISTANCE, who bears the risk. MUTUAIDE ASSISTANCE bears the risk for epidemic coverage. The assistance services are managed by MUTUAIDE ASSISTANCE (a company governed by the Code des Assurances), located at 126, rue de la Piazza - CS 20010 - 93196 Noisy-le-Grand Cedex

- **Beneficiary**

The natural person(s) named in the Specific Conditions and to whom the guarantee applies.

- **Geographical coverage**

Worldwide, without mileage allowance (unless otherwise agreed upon in the Specific Conditions).

- **Domicile**

The insured persons must have their fiscal domicile in the European Economic Area (except Switzerland, Monaco and Andorra), or in Guadeloupe, French Guiana, Martinique, Mayotte and Reunion Island.

- **Bodily injury**

Any bodily injury suffered by a physical person and the resulting damages.

- **Deductible**

Part of the indemnity remaining at the expense of the beneficiary.

- **Illness**

An alteration in health established by a medical authority, requiring medical care and the absolute cessation of all professional or other activities.

Chronic illness: an illness that progresses slowly and is prolonged.

Serious illness: a life-threatening illness.

- **Family members**

Family member means a spouse or partner living in the same household, a child, a brother or sister, father, mother, parents-in-law, grandparents, grandchildren, brothers-in-law and sisters-in-law.

- **Scope of Application**

Private life

- **Validity in time**

The assistance product is valid for a maximum of 365 days.

**1. ASSISTANCE TO PERSONS IN CASE OF ILLNESS OR INJURY AND MEDICAL EXPENSES**

**TOKIO MARINE HCC ASSISTANCE can in no way substitute itself for the local emergency organizations.**

**In all cases, the decision to provide assistance rests exclusively with the doctor of TOKIO MARINE HCC ASSISTANCE, after contact with the attending physician on site and possibly the family of the Insured.**

**IN CASE OF ILLNESS OR ACCIDENT****Repatriation or medical transport**

If the condition of THE INSURED requires specific medical care or examinations that cannot be carried out on the spot, TOKIO MARINE HCC ASSISTANCE organizes and pays for :

- either transportation to a regional hospital or to a country that can provide the care
- or repatriation to the Insured's Home if there is no suitable medical center nearby.

Depending on the seriousness of the case, repatriation or transportation is carried out, under medical supervision if necessary, by the most appropriate of the following means: medical plane, regular airline plane, train, sleeping car, boat, ambulance.

In the event that hospitalization on arrival is not essential, transportation is provided to the INSURED's home.

If the hospitalization could not take place in an establishment close to the home, TOKIO MARINE HCC ASSISTANCE organizes and pays for the transportation from this hospital to the home, when the state of health of the insured allows it.

**Return of insured family members or 2 accompanying persons**

We have organized your medical repatriation. If they cannot return by the means initially planned, we organize and pay for the transportation to their home of the members of your family or of two insured persons accompanying you at the time of the event.

We will pay for the transportation of these persons by appropriate means and according to local availability, on the basis of a first class train ticket or a tourist class airplane ticket and, if necessary, the cost of a cab on departure and arrival.

**Attendance Hospitalization**

TOKIO MARINE HCC ASSISTANCE organizes and pays for the hotel stay of a person who stays at the bedside of the hospitalized INSURED, whose condition does not justify or prevents immediate repatriation, up to a maximum of 80 Euros per day for a maximum of 10 nights.

TOKIO MARINE HCC ASSISTANCE will also pay for the return of this person to Metropolitan France (or to his or her country of Residence) if he or she cannot use the means initially planned.


If the hospitalization exceeds seven days, and if no one remains at the bedside of the INSURED, TOKIO MARINE HCC ASSISTANCE will pay the round trip transportation costs, from Metropolitan France (by first class train or economy class plane) of a person designated by the INSURED. TOKIO MARINE HCC ASSISTANCE also organizes the hotel stay of this person up to 80 Euros per day with a maximum of 10 nights.

**Accompanying children**

You are ill or injured and unable to look after your children under 18 years of age traveling with you.

To accompany them on their return home, we organize and pay for the outward and return trip for a person of your choice, from the country of your residence, by appropriate means of transportation and according to local availability, on the basis of a 1st class train ticket or a tourist class plane ticket.





Mutuaide



assur-travel



TOKIO MARINE  
HCC

The accompaniment of these children is carried out either by a member of the family or a close relative duly designated and authorized by the beneficiary's family or one of his beneficiaries, or, failing that, by a hostess made available by MUTUAIDE ASSISTANCE.

The children's transportation tickets remain at your expense.

#### Replacement driver

**This guarantee is only valid in France and Western Europe.**

You have been repatriated by us or your state of health does not allow you to drive your vehicle, and no passenger is able to bring it back. We organize and pay for :

- Either, the provision of a replacement driver to bring the vehicle and passengers back to your home, by the most direct route, provided that the condition of your vehicle meets the standards of the technical inspection.

- Or, the transportation of a person designated by you and residing in Metropolitan France or the Principality of Monaco, to pick up the vehicle and passengers, based on the price of a first class train ticket or a tourist class plane ticket.

**The return costs of the vehicle (tolls, fuel, parking and others) as well as any hotel and restaurant costs remain at your charge.**

The driver intervenes according to the regulations in force applicable to his profession. This guarantee is granted to you if your vehicle is in perfect working order, complies with the standards of the national and international Highway Code and meets the standards of the mandatory technical inspection. If this is not the case, we reserve the right not to send a driver and will pay for a 1st class train ticket or a tourist class plane ticket to enable you, once recovered, to go and collect your vehicle.

**In all cases, the cost of fuel, tolls and parking for the return of the vehicle remains your responsibility.**

#### Extension of your stay

You are hospitalized during a covered trip and our doctors judge that this hospitalization is necessary beyond your initial return date. We will cover the accommodation costs (room and breakfast) of a beneficiary accompanying you to stay at your bedside, up to a maximum of €80 per day, including tax, for a maximum of 4 days. Only medical requirements are taken into consideration to grant this guarantee.

**The cost of meals or other expenses will in all cases be borne by this person.**

**This guarantee cannot be combined with the "Presence in Hospital" guarantee.**

#### Early return

If the INSURED must interrupt his trip in case of an unforeseeable and serious accident or illness affecting a family member (spouse or partner, direct ascendant or descendant), TOKIO MARINE HCC ASSISTANCE organizes and pays for the return transportation (by first class train or economy class airplane) and cab expenses of the INSURED in order to enable him to come to the bedside of his family member, in Metropolitan France or in the country of residence of the Insured.

#### Reimbursement of medical, surgical, pharmaceutical and hospitalization expenses incurred abroad

The reimbursement covers the expenses defined below, provided that they concern care received outside the country of residence of the INSURED, following an illness of an unforeseeable nature, or an accident, occurring abroad.

The company reimburses the amount of the medical expenses incurred abroad and remaining at the expense of the INSURED, after reimbursement by the Social Security or any other provident or insurance organization to which he/she may be affiliated, up to the amount indicated in the table of coverage, for the duration of the contract.

**A deductible of 30 € is applied in all cases.**

**The benefit limits are specified in the table of benefits.**

The INSURED, or his/her beneficiaries, undertakes to take all necessary steps to recover these expenses from the organizations concerned and to send the following documents

- original statements from the social security and/or provident organizations justifying the reimbursements obtained
- photocopies of medical bills justifying the expenses incurred.

Nature of the medical expenses giving right to complementary reimbursement

- Medical fees.
- Cost of medication prescribed by a doctor or surgeon.
- Ambulance or cab expenses ordered by a physician for a local trip.
- Hospitalization costs by medical decision.
- Dental emergencies up to a limit of €300/person (no deductible applies to this item)

Coverage of medical expenses ceases on the day that TOKIO MARINE HCC ASSISTANCE is able to repatriate the Insured to Metropolitan France or to the country where he/she lives.

**Advance on hospitalization expenses abroad**

As soon as the Insured is hospitalized, the advance payment of hospitalization expenses can be made up to the limit of the guaranteed amount indicated in the table of guarantees, subject to the following conditions

- that the care is prescribed in agreement with the doctors of TOKIO MARINE HCC ASSISTANCE, and
- that the INSURED is judged untransportable, by decision of these same doctors.

**No advance is granted from the day on which repatriation is possible.**

**In all cases, the INSURED agrees to reimburse this advance no later than thirty days after receipt of the invoice.**

## 2. ASSISTANCE IN CASE OF DEATH

***Transportation of the body***

TOKIO MARINE HCC ASSISTANCE organizes and pays for the transportation of the body of the INSURED from the place of burial to the place of burial in Metropolitan France or to the Insured's Residence.

TOKIO MARINE HCC ASSISTANCE will pay for the additional expenses necessary for the transportation of the body, including the cost of a coffin or the cost of the urn. The guarantee is up to a maximum of €1,500 including tax.

The cost of accessories, ceremonies, burial or cremation in metropolitan France are the responsibility of the families.

When there is a temporary burial, TOKIO MARINE HCC ASSISTANCE organizes and pays for the transportation of the body of the Insured to the place of final burial in Metropolitan France or to the Insured's Home, after the expiration of the legal exhumation period.

***Return of family members***

TOKIO MARINE HCC ASSISTANCE organizes and pays for the return transportation (by first class train or economy class airplane and cab fares) in Metropolitan France (or in the country of residence of the Insured) to the place of burial, of the other INSUREDs on site if they cannot return by the means initially planned.



#### **Recognition of the body and administrative formalities**

In the event that administrative reasons require a temporary or final burial on the spot, TOKIO MARINE HCC ASSISTANCE organizes and pays for the round trip transportation (by first class train or economy class airplane) of a family member from his or her place of residence in Metropolitan France (or in another country where the Insured resided) to the place of burial, as well as his or her hotel stay.

TOKIO MARINE HCC ASSISTANCE will pay the hotel expenses up to a maximum of 80 € per night, including tax, with a maximum of 2 nights.

#### **Premature return in case of death of a family member**

If the INSURED has to interrupt his trip in order to attend the funeral of a family member (spouse or partner, direct ascendant or descendant, brother, sister), TOKIO MARINE HCC ASSISTANCE organizes and pays for the transportation (by train 1st class or by plane economy class and cab expenses) of the INSURED from the place of stay to the place of burial in Metropolitan France or in another country if the Insured has elected to live there.

### 3. TRAVEL ASSISTANCE

#### **Before the trip**

##### **DAILY LIFE ADVICE**

From Monday to Friday, from 9:00 a.m. to 9:00 p.m. (except holidays), upon a simple phone call, TOKIO MARINE HCC ASSISTANCE will provide the INSURED with the necessary information in the following areas

- |  |                         |
|--|-------------------------|
| - Airports                             | - International press   |
| - Airline companies                    | - Currency              |
| - World trains                         | - Currency exchange     |
| - Economic data of the visited country | - Restaurants           |
| - Administrative information           | - Car rentals           |
| - Embassies                            | - International permits |
| - Visas                                | - Climate, weather      |
| - Police / customs formalities         | - Health, hygiene       |
| - Time difference                      | - Vaccinations.         |
| - Telephone numbers                    |                         |

#### **During the trip**

##### **ADVANCE OF CRIMINAL BAIL AND PAYMENT OF LEGAL FEES**

This guarantee is acquired only outside the country of residence of the INSURED.

If, in the event of an involuntary violation of the law of the country in which he is, the INSURED is required to pay a criminal deposit, TOKIO MARINE HCC ASSISTANCE will advance up to 10,000 Euros.

TOKIO MARINE HCC ASSISTANCE pays the legal fees of the legal representatives that the INSURED may call upon up to 5,000 Euros.

**The INSURED undertakes to reimburse the advance made for the criminal deposit within thirty days of the return of the deposit by the authorities.**

This benefit does not cover legal action taken in the INSURED's country of origin as a result of events that occurred abroad.

Intentional offences do not entitle the insured to the "Advance of criminal bail" and "Payment of legal fees" benefits.

##### **EARLY RETURNS**

Mutuaide



assur-travel



TOKIO MARINE  
HCC

If the INSURED has to interrupt his trip in case of major material damage to his home, more than 50% destroyed and requiring his presence on the spot, TOKIO MARINE HCC ASSISTANCE organizes and pays for the transportation (by train 1st class or by plane economy class + cab expenses) of the INSURED in order to enable him to return to his home.

#### RESCUE AND SEARCH COSTS

We cover, up to a maximum of €5,000 (including tax) per event, regardless of the number of beneficiaries concerned, the costs of search and rescue at sea and in the mountains required by an intervention, on a private or public domain, by teams belonging to duly approved companies and equipped with all means, in order to locate you and evacuate you to the nearest suitable reception center.

#### RESCUE ON MARKED TRAILS

You are victim of a ski accident on open and marked slopes. We will pay, regardless of the number of beneficiaries involved, the cost of the sled ride from the accident site to the bottom of the slopes or to the nearest appropriate rescue center. When the rescue services cannot reach the scene of the accident, the costs of a helicopter or any other means are also covered.

However, for the application of this guarantee, we must be notified of the occurrence of the event before the end of the stay, from the resort itself.

#### TRANSMISSION OF MESSAGES

TOKIO MARINE HCC ASSISTANCE transmits messages of a private nature, intended for the INSURED when he cannot be reached directly, for example, in case of hospitalization or left by him for the attention of a member of his family.

#### SHIPMENT OF MEDICATION

TOKIO MARINE HCC ASSISTANCE will take all necessary measures to ensure the shipment of medication that is essential for the continuation of a treatment in progress, in the event that, following an unforeseeable event, it is impossible for the INSURED to obtain the medication or its equivalent. The cost of these medications remains the responsibility of the INSURED

#### ASSISTANCE IN CASE OF THEFT, LOSS OR DESTRUCTION OF PAPERS OR MEANS OF PAYMENT

When traveling, in case of loss or theft of papers, TOKIO MARINE HCC ASSISTANCE provides advice on the steps to be taken (filing of complaints, renewal of papers, etc.).

In case of theft or loss of means of payment (credit card, checkbook), TOKIO MARINE HCC ASSISTANCE grants, in exchange for the payment of the corresponding amount by a third party and after prior agreement of the financial organization issuing the payment document, an advance of funds whose maximum amount is set at 2,300 Euros in order to meet basic expenses.

#### LIMITS OF INTERVENTION OF TOKIO MARINE HCC ASSISTANCE

Are excluded :

- Any personalized legal consultation or any examination of a particular case,
- Any assistance in the drafting of documents,
- Any assistance in the drafting of legal documents, Any handling of litigation,
- Any assumption of responsibility of expenses, remuneration of services,
- Any advance of funds other than those defined
- Any advice or diagnosis in medical matters.

Concerning the particular field of financial information, TOKIO MARINE HCC ASSISTANCE will not carry out any comparative study on the quality of contracts, services, rates practiced by financial institutions, and excludes any presentation or presentation of a particular product.



Under no circumstances will TOKIO MARINE HCC ASSISTANCE express, in response to a question involving the law and its practice, a personal opinion or advice based on legal rules that would enable the person receiving the information to make a decision.

The answers will not be confirmed in writing or sent to you.

#### 4. EXCLUSIONS

##### Excluded:

- Convalescence and illnesses (illness, accident) in the process of being treated and not yet consolidated.
- Pre-existing illnesses that have been diagnosed and/or treated and that have been hospitalized in the six months preceding the request for assistance.
- Travel undertaken for diagnostic and/or treatment purposes.
- Pregnancy, except in the case of unforeseeable complications, and in all cases, from the thirty-sixth week of pregnancy.
- Conditions resulting from the use of drugs, narcotics and similar products not medically prescribed, or the absorption of alcohol.
- The consequences of attempted suicide.
- Damage intentionally caused by an INSURED or resulting from his or her participation in a crime, misdemeanor or brawl, except in the case of legitimate defense.
- Events occurring during the practice of dangerous sports (raids, trekking, climbing, etc.) or the participation of the INSURED as a competitor in sports competitions, bets, matches, contests, rallies or in their preparatory tests, as well as the organization and payment of all search costs.
- The consequences of voluntary non-compliance with the regulations of the countries visited, or practices not authorized by the local authorities.
- The consequences of ionizing radiation emitted by nuclear fuels or by radioactive products or waste, or caused by weapons or devices intended to explode by modification of the structure of the atomic nucleus.
- The consequences of civil or foreign war, official prohibitions, seizures or constraints by the public force.
- The consequences of riots, strikes, piracy, when the INSURED takes an active part in them.
- The consequences of climatic impediments such as storms and hurricanes

##### The insurer does not guarantee :

- The consequences of the intentional fault of natural persons having the quality of insured.
- Damage or financial losses caused by attacks, civil or foreign war, declared or not (article L.121-8 of the Insurance Code). It is up to the insured to prove that the loss is the result of an event other than a foreign war. It is up to the insurer to prove that the loss results from civil war.
- Damage or financial loss caused by earthquakes, tidal waves, volcanic eruptions or other cataclysms.

However, as far as property damage is concerned, the effects of natural disasters are covered in accordance with articles L.125-1 to L.125-6 of the Insurance Code.

- Damage or aggravation of damage caused by
  - weapons or devices intended to explode by modification of the structure of the atomic nucleus
  - any nuclear fuel, product or radioactive waste
  - any other source of ionizing radiation (in particular any radioisotope)
- Fines, taxes, fees, levies and any other penal sanctions imposed personally on the insured.
- Any event, damage or financial loss of which the insured is aware at the time of taking out the policy as being likely to lead to its application.



In addition to the above exclusions and for the coverage of medical, surgical, pharmaceutical or hospitalization expenses abroad, the following are not covered

- Expenses resulting from an accident or illness that was medically determined before the coverage was taken out.
- Expenses incurred for the treatment of a pathological, physiological or physical condition medically diagnosed before the coverage takes effect, unless there is a clear and unforeseeable complication.
- The cost of internal, optical, dental, acoustic, functional, aesthetic or other prostheses, the costs incurred in metropolitan France and in the overseas departments or in the country of residence of the INSURED, whether or not they are consecutive to an accident or illness that occurred in France or in any other country. The cost of thermal cures, heliomarine cures, stays in rest homes, and rehabilitation costs.

TOKIO MARINE HCC cannot be held liable for any failure or delay in the performance of its obligations resulting from force majeure or events such as civil or foreign war, riots or civil commotion, lock-outs, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of the atomic nucleus, the explosion of nuclear devices and radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous event or force majeure, as well as their consequences.

## 5. GENERAL PROVISIONS IN CLASSIC ASSISTANCE

### FINANCIAL COMMITMENTS OF TOKIO MARINE ASSISTANCE

The organization by the INSURED or by his entourage of one of the assistance services listed above can only give rise to reimbursement if TOKIO MARINE HCC ASSISTANCE has been notified in advance.

Expenses incurred will be reimbursed upon presentation of receipts, within the limit of those that TOKIO MARINE HCC ASSISTANCE would have incurred to organize the service. When TOKIO MARINE HCC ASSISTANCE must organize the premature return of the INSURED to Metropolitan France (or to his country of Residence), he may be asked to use his travel ticket.

When TOKIO MARINE HCC ASSISTANCE has ensured the return of the INSURED at its own expense, the INSURED is asked to take the necessary steps to reimburse his unused travel tickets and to pay the amount received to TOKIO MARINE HCC ASSISTANCE within a maximum period of three months following the return date.

TOKIO MARINE HCC ASSISTANCE will only pay for additional expenses beyond those that the INSURED would normally have incurred for his return home.

When TOKIO MARINE HCC ASSISTANCE has accepted the change of a contractually agreed upon destination, its financial participation cannot be higher than the amount that would have been incurred if the initial destination had been kept.

In the event of a hotel stay, TOKIO MARINE HCC ASSISTANCE only participates in the room rental costs actually incurred, within the limits of the ceilings indicated in the Table of Benefits, to the exclusion of all other costs.

### LIMITS APPLICABLE IN CASE OF FORCE MAJEURE

TOKIO MARINE HCC ASSISTANCE cannot be held responsible for failures in the execution of the assistance services resulting from force majeure or the following events: civil or foreign wars, instability notorious politics, popular



movements, riots, acts of terrorism-reprisals, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, nor delays in the execution of the services resulting from the same causes

#### IMPLEMENTATION OF THE GUARANTEES

**Any request for assistance must, under penalty of inadmissibility, be made directly by the INSURED (or any person acting on his behalf) by any of the means specified below:**

- either by telephone: from France 01 48 82 62 35      from abroad (33) 1 48 82 62 35
- or by fax: from France 01 45 16 63 92                from abroad (33) 1 45 16 63 92

**In the event of an epidemic or pandemic: any request for assistance must, under penalty of inadmissibility, be made directly by the INSURED (or any person acting on his behalf) by any of the means specified below**

- either by telephone: from France 01 48 82 62 80      from abroad (33) 1 48 82 62 80
- or by fax: from France 01 45 16 63 92                from abroad (33) 1 45 16 63 92

**GENERAL CONDITIONS FOR CANCELLATION, UNFORESEEN CIRCUMSTANCES,  
LUGGAGE, INTERRUPTION OF STAY, PERSONAL LIABILITY, AIRPORT CLOSURE DUE TO NATURAL  
DISASTERS**

**TOKIO MARINE HCC CONTRATCT N° FR010600TT AND MUTUAIDE CONTRACT N°8240**

Please check the guarantees you have subscribed to

LES GARANTIES EN ASSURANCE	MONTANTS
<p><b>TRIP CANCELLATION :</b>  <b>Classic cancellation:</b>                      * Serious illness, serious accident, death of the insured and members of his/her family up to the second degree (including relapse, aggravation of illness)                      * Complications of pregnancy,                      * Psychic, mental or nervous illnesses with hospitalization of more than 4 days,                      * Contra-indication and following vaccination                      * Economic dismissal,                      * Serious damage to the home, secondary residence or professional premises,                      * Serious damage to the Insured's vehicle,                      * Summons to a make-up exam (university only),                      * Summons to appear before a court as a juror, expert, or for the adoption of child,                      * Refusal of a visa                      * Damage or loss of the Insured's passport                      * Delay in delivery of passport</p> <p><b>Deductible</b></p>	<p>According to the conditions of the cancellation fee schedule                      6 000 €Maxi /person                      40 000 € / event</p> <p>30€ / person</p>
<p><b>LUGGAGE</b>                      -In case of damage, destruction or theft                      Of which valuables  <b>Deductible</b></p>	<p>Limitation of guarantee                      1200 €/person                      600€                      40 €/file</p>
<p><b>INTERRUPTION OF STAY</b>                      - Following repatriation of the insured or early return (reimbursement on a pro rata basis)  <b>Deductible</b></p>	<p>Maximum 1 500 €/person                      40 000 €/event                      30 €/person</p>
<p><b>PRIVATE LIFE LIABILITY</b>                      - Bodily injury, material and immaterial damages                      Of which material and consequential damages  <b>Deductible</b></p>	<p>Limit of guarantee                      4 500 000 €                      450 000 €                      75 € / case</p>
<p><b>AIRPORT CLOSURE DUE TO NATURAL DISASTERS</b>                      - Expenses for extension of stay  <b>Deductible</b></p> <p>- Pre-routing                      - Connection fees</p>	<p>80 €/person/day, max 5 days                      24 hours</p> <p>Maximum 100 €/person                      Maximum 100 €/person</p>

**SOME TIPS**

- ✓ The maximum period allowed by the insurer between the date of the claim and the date of cancellation is 5 days.
- ✓ Do not forget to cancel with your travel agency and with the Insurer, as soon as the first symptoms appear in case of illness and for any other claim, as soon as it occurs.
- ✓ For a "baggage claim", a certificate of irregularity issued by the carrier and a complaint in case of theft are required.



- ✓ In the event of illness, accident or injury, the interruption of the trip can only be taken into account in the event of repatriation decided by the Insurer.

## REMINDER

- ✓ **Serious accident:** Any unintentional bodily injury on the part of the victim resulting from an external cause and prohibiting him/her from travelling by his/her own means.
- ✓ **Hospitalization:** A stay of more than 24 hours in a hospital, or a stay of less than 24 hours in the case of surgery with general anesthesia
- ✓ **Serious illness:** Any alteration in health noted by a competent medical authority prohibiting the insured from leaving the room and implying the cessation of all professional or other activities and requiring a medical prescription.

**Second degree family member:** By family member, we mean the spouse, partner or cohabitant living under the same roof, a child (legitimate, natural or adopted), a brother or sister, the father, the mother, one of the parents-in-law, one of the grandchildren or one of the grandparents, the brothers-in-law and the sisters-in-law, the sons-in-law and daughters-in-law

## 1. CANCELLATION

### OBJECT OF THE GUARANTEE

ASSUR-TRAVEL will compensate the insured, a European resident, for the cancellation fee that he/she will have to pay or the deposit that he/she will have to give up to the Agency with which he/she has subscribed to the trip, in case of cancellation of his/her commitment before departure (excluding the insurance premium, the file fees and the visa fees):

The guarantee applies if the insured cannot leave for one of the following reasons:

#### Classic Cancellation:

- Serious illness, serious accident or death (including aggravation or relapse of a pre-existing or chronic illness) :
  - of the insured, his/her legal or common-law spouse, or any person linked to you by a PACS
  - a family member to the second degree
  - the disabled person living under the insured's roof
  - the person responsible for the care of his/her minor children
  - the insured's guardian
  - the person travelling with the insured, without any family ties, provided that he/she is listed on the same registration form (maximum of 4 people, including insureds)

If the person (maximum four people) who was registered for the same trip as the insured, who was to travel with the insured and who was insured under the same insurance contract, wishes to cancel, we will cover the cancellation costs. The guarantee only works if the reason for cancellation is guaranteed by the insurance contract and if the insurance has been taken out by all participants.

Please note that if the insured is travelling alone and is charged the single room rate, this additional cost will be covered by the insurer up to the amount of the compensation that would have been paid in the event of cancellation. The guarantee only applies if the reason for cancellation is covered by the insurance contract and if the insurance has been taken out by all participants.

**The illness, accident or their aggravation must have occurred after the date of registration for the trip.**

In the event of a serious accident, it is the responsibility of the insured to specify the causes and circumstances, as well as the names and addresses of those responsible and witnesses.

**Cancellation due to the death of a close relative up to the second degree will only be taken into account if the death occurs in the month preceding the departure.**

**Moreover, we will never intervene if the person was hospitalized at the time of registration for the trip.**

#### **We also cover cancellation costs for:**

- Unforeseeable complications of pregnancy, provided that the insured is not more than three months pregnant at the time of booking the trip
- Psychic, mental or nervous illnesses with hospitalization of more than 4 days,
- Contraindication or after vaccination of the insured.
- Redundancy of the Insured or his/her spouse provided that the procedure has not been initiated on the day of the trip registration
- Serious damage (theft, fire, water damage, natural elements) to the principal or secondary residence or to the professional premises of the insured, destroyed to more than 50% and imperatively requiring the presence of the insured on the day of departure
- Serious damage to the Insured's vehicle, within 48 hours prior to departure, and insofar as it can no longer be used to travel to the place of stay or to the airport
- Summons to a make-up exam (university only), provided that the make-up exam is scheduled during the travel dates and that the failure was not known at the time of the trip registration
- Convocation before a court as a juror, expert, or for the adoption of a child. The guarantee applies on condition that the date of the summons was not known on the day of the trip registration and that the date coincides with the period of your trip,
- Refusal of a visa by the authorities of the country visited, provided that the request was made at least one month before the date of departure and that no previous request was refused by these same authorities,
- Damage or loss of the Insured's passport (by mail, courier or consulate) within 48 hours prior to departure, which is essential for the trip, provided that the necessary steps for renewal have been taken immediately,
- Delay in delivery of the Insured's passport by mail, provided that the passport application was sent to the Town Hall or the Prefecture at least one month before the Insured's departure.
- The Insured must provide the Insurer with the certificate of deposit at the Town Hall or the Prefecture.

#### **DEDUCTIBLE Classic cancellation: 30 €/person**

The amount of the deductibles and the ceilings are mentioned in the table of guarantees.

#### **EXCLUSIONS**

- **The Cancellation guarantee does not cover the impossibility of leaving due to the closure of borders, the material organization or the accommodation or security conditions of the destination.**
- **The fact that the geographical destination of the trip is not recommended**
- **The obligation of a professional nature (except in the case of cancellation by the third party of the appointment with the insured and subject to providing the Insurer with a certificate from the director of the company visited),**
- **In vitro fertilization, its preparation, treatment and consequences**
- **The consequences of drug addiction and alcoholism**
- **Drunkenness or the use of narcotics or medication not prescribed by a competent medical authority**
- **Psychic, mental or nervous illnesses that do not result in hospitalization for more than 4 days**
- **Cancellations due to an illness or accident that began, relapsed, worsened or resulted in hospitalization in the month prior to registration for the trip are never covered**
- **Non-stabilized pathologies that have been diagnosed or treated within 30 days prior to booking the trip, unless the insured has a medical certificate confirming that his/her condition is stable and that he/she is fit to travel.**
- **Cancellation caused by a person hospitalized at the time of booking the trip or taking out the contract**
- **Cosmetic treatments, a cure**
- **All intentional acts leading to cancellation, suicide, attempted suicide, self-harm**
- **Any reason leading to the cancellation and which was known at the time of the registration of the trip**
- **Epidemics and pandemics, pollution, strikes, cases of force majeure, natural disasters covered by Law 82-600 of July 13, 1982 as amended,**
- **Civil or foreign war, popular movements, acts of terrorism, threats, attacks, riots, any effect of a radioactive source**
- **Accidents resulting from the disintegration of the atomic nucleus or caused by earthquakes, volcanic eruptions or any other cataclysm**
- **Contraindication of air travel**
- **A forgotten vaccination**
- **Non-presentation of essential travel documents, such as passport\* (\*except in case of theft), visa, tickets, vaccination booklet.**

- **Cancellations by the carrier or tour operator, regardless of the cause** Financial failure, liability of the tour operator or carrier
- **Cancellations resulting from periodic check-ups and observation**
- **Mechanical breakdown of the insured's vehicle**

#### **OBLIGATIONS IN THE EVENT OF A CLAIM**

The insured or his/her beneficiaries must notify the travel agency and the insurer within 5 working days of the occurrence of the event.

In the event of cancellation for medical reasons, the inability to travel is established by any competent medical authority which issues a certificate of contraindication to travel. From this date, the insured has 5 days to make a declaration.

The Insured or his/her beneficiaries undertake to provide all documents and information requested by the Insurer concerning the claim, in particular

- the contractual document (invoice) issued by the trip organizer, indicating the type of insurance taken out
- The paid invoice for cancellation or withdrawal fees issued by the tour operator,
- The original medical questionnaire duly completed by the doctor,
- A medical or hospitalization certificate specifying the nature, severity and anteriority of the illness or accident as well as its foreseeable consequences, photocopies of prescriptions relating to the treatment undergone, medication prescribed and analyses or other examinations performed. To this end, you must release your doctor from medical secrecy with regard to the Company or take all necessary steps to ensure that the doctor treating the person whose illness or accident has motivated your cancellation is released from medical secrecy,
- The post mortem death certificate, in case of cancellation for this reason,
- Proof of family relationship (copy of family record books, etc.) when the person who caused the cancellation is not the insured,
- For policyholders who have taken out the "top of the range CB" cover: the letter of compensation or the letter of refusal issued by the bank card insurer.
- Any official document establishing the seriousness of the damage caused by the cancellation,
- Paid invoices (airline tickets, etc.),
- Any other document that the insurer deems necessary to investigate the case.

In the event of a serious accident, the insured must specify the causes and circumstances, as well as the names and addresses of those responsible and witnesses.

Finally, the insured must allow access to the insurer's examining doctor, on pain of forfeiture, unless he/she has justified objections.

The causes and consequences of the loss shall be estimated by mutual agreement, or failing that, by an amicable expert appraisal subject to the respective rights of the parties. Each of the parties shall appoint an expert. If the experts thus appointed do not agree, they shall appoint a third expert, the three experts operating jointly and by majority vote.

Each party shall pay the costs and fees of its expert and, if applicable, half of those of the third expert.

## **2. LUGGAGE**

#### **OBJECT OF THE GUARANTEE**

**This coverage is in addition to or in lieu of other coverage provided elsewhere.**

Items are covered against destruction, disappearance or deterioration resulting from theft, fire, loss or damage during transportation.

Luggage is defined as travel bags and suitcases.

Valuable items such as jewelry, pearls, precious stones, furs, watches, photographic, cinematographic, radio, recording or reproduction equipment are covered up to a maximum of €600 only in the event of theft and only when they are worn, used, left in a depository or given to a carrier against a receipt.

#### **EXCLUSIONS**

- **Damage or deterioration resulting from a defect in the insured item, wear and tear or ageing or due to atmospheric influences (sun, rain, etc.) when the luggage is in your custody,**
- **All damage of a mechanical, electrical or electronic nature which results in the non-functioning or disruption of any device or accessory,**

- Cash, credit cards, magnetic or memory cards, transport tickets, identity papers, securities of any kind, goods, documents recorded on tapes or films, CDs, DVDs, musical instruments, documents and paper valuables of all kinds, collections, samples, keys, games, cell phones, laptops, all professional equipment, bicycles, trailers, caravans and in general transport equipment, glasses, contact lenses, medicines, sports equipment, prostheses and appliances of all kinds, make-up, foodstuffs, alcohol, lighters and pens, beauty products, perfumes,
- Damage caused to fragile objects,
- Damage caused by the transport of liquids, goods or explosive, incendiary or corrosive substances such as phosphorus, gasoline, dyes, varnishes, stripping products or resulting from the influence of temperature or light,
- Seizures, confiscations or sequestration by Customs or Police authorities,
- Scratches on the lenses,
- Scratches or scuffing of luggage during transport,
- Theft or destruction of luggage occurring at the beneficiary's residence
- Theft of any kind or destruction while camping, or in sheds, pleasure boats for private use, caravans and trailers
- The loss or theft of the insured's luggage, resulting from oversight or negligence on his/her part, i.e., leaving his/her luggage in a place open to the public without supervision, leaving his/her luggage visible from outside a vehicle and/or without having completely closed and locked the accesses,
- Theft of luggage from a motor vehicle parked outside a closed garage, public or private, between 10 p.m. and 7 a.m,
- Property entrusted to third parties or which is under the responsibility of third parties such as custodians; however, luggage given to a carrier or entrusted to a tour operator or hotelier is not considered as property entrusted to third parties
- Damage or theft caused by the intentional fault of the insured, members of his family or persons accompanying him
- Accidents caused by foreign war, civil war, riots, civil commotion, terrorist attack,
- Accidents resulting from the explosion of a device or part of a device intended to explode as a result of transmutation of the atomic nucleus

According to the terms of article L. 121-1 al. 1 of the Insurance Code, "the indemnity due by the insurer to the insured cannot exceed the value of the insured item at the time of the loss". The indemnity paid by the insurer cannot in any case become a source of enrichment for the insured. A discount is therefore applied to the purchase value by charging an annual obsolescence rate of 10%.

#### OBLIGATIONS IN THE EVENT OF A CLAIM

Under penalty of forfeiture, the Insured or his or her beneficiaries must give notice of the loss simultaneously to the Insurer and the travel agency within five days (48 hours in the case of theft) from the day they become aware of it, except in the case of fortuitous events or force majeure. In this case, the complaint must be filed as soon as possible and the proof sent to the Insurer.

#### Proof to be provided to the insurer

- The certificate of irregularity in case of loss or damage to luggage by the carrier
- The complaint in case of theft
- A copy of the list of items declared damaged or stolen, given to the airline or transport company
- The letter of reimbursement from the airline or transport company stating the compensation paid to the insured
- The original proof of purchase of the damaged or stolen items

#### Recourse

Since our coverage is in addition to other coverage provided elsewhere, it is the insured's responsibility to pursue recourse with the airline or any other organization responsible for the damage. You will be compensated on the basis of the replacement value of equivalent objects of the same nature, with deductions for depreciation.

The Insured is required to take, first of all, measures to limit the damage and to have it recorded by the competent authorities. Luggage damaged during the trip must be the subject of a report drawn up by the

transportation company before being accepted by the Insured. If the Insured does not discover the damage until after delivery, he/she must request the said company to draw up a report and a report within three days: if the report is refused, the Insured must notify his/her protest within three days.

In addition, in the event of theft from a motor vehicle, a report of the break-ins will be drawn up by the police authorities or the Insurer's representative

Any evidence in support of the claim may be required (existence and value of the objects and extent of the loss) as well as an inventory of the objects mentioning their value.

If the lost or stolen objects are recovered in whole or in part before payment of the indemnity, the Insured shall repossess them and the Insurer shall only be liable for payment of the final losses and any damage suffered. If the objects are recovered after payment of the indemnity, the Insured shall have the right to repossess them in return for reimbursement of the indemnity less any deterioration suffered, provided that he/she makes a request to this effect within one month from the date on which he/she is notified of the recovery. In both cases, the Insured shall be entitled to reimbursement by the insurer of the expenses reasonably incurred for the recovery of said objects.

**DEDUCTIBLE: 40 €/record**

**The coverage limits and deductibles are indicated in the table of coverage**

### **3. INTERRUPTION OF STAY INDEMNITY**

#### **PURPOSE OF THE COVERAGE**

If the Insured must interrupt his/her trip for any of the following reasons

- ✓ Medical repatriation of the Insured or of a member of his/her family or his/her travelling companion,
- ✓ Early return of the Insured due to serious illness, serious accident (on the advice of the medical service of the Assistance Company) or death of a family member

**In this case, the portion of the trip not taken is reimbursed on a pro rata basis.**

**This indemnity will be calculated from the day following the date of repatriation by the Insurer.**

In no event shall this benefit exceed the cost of the trip as stated in the Declarations.

**This guarantee does not apply to transport tickets.**

**DEDUCTIBLE: 30 €/person**

**The coverage limit and the deductible are indicated in the table of coverage.**

#### **OBLIGATIONS IN THE EVENT OF A CLAIM**

Under penalty of forfeiture, the insured or his/her beneficiaries must notify the insurer and the travel agency simultaneously of the claim within 5 days from the day they become aware of it, except in the case of fortuitous events or force majeure.

**Your file must include the following documents:**

- The purchase invoice for the trip,
- Any official document establishing the seriousness of the damage caused by the early return,
- The certificate or proof from the Insurer confirming the date of repatriation or early return and its reason.

#### **EXCLUSIONS SPECIFIC TO TRIP INTERRUPTION COVERAGE**

**In addition to the general exclusions, the following are never covered**

- Civil or foreign war, popular movements, acts of terrorism, threats, attacks, riots, any effect of a radioactive source.
- Interruptions to the trip due to an event known at the time of departure.
- Hospitalization of the Insured

### **4. PERSONAL LIABILITY**

## REMINDER

- **Bodily injury:** Any bodily injury suffered by a physical person and the resulting prejudice,
- **Material damage:** Any deterioration or destruction of a thing or substance. Any physical damage to an animal,
- **Consecutive non-material damage:** Any pecuniary loss resulting from the total or partial deprivation of use of an asset or a right, the loss of profit, the loss of clientele, the interruption of a service or an activity, and which is the direct consequence of bodily injury or material damage covered,
- **Damageable event:** The event that constitutes the cause of the damage,
- **Absolute deductible:** The sum (or percentage) which remains in any case payable by the Insured on the amount of the indemnity due by the Insurer.  
The deductible applies per claim, regardless of the number of victims. The deductibles expressed as a percentage apply to the amount of the indemnity due by the Insurer,
- **Accidental pollution:** The emission, dispersion, discharge or deposit of any solid, liquid or gaseous substance, diffused by the atmosphere, soil or water, which results from a sudden and unforeseen event and which does not occur in a slow, gradual or progressive manner,
- **Claim:** Any request for amicable or contentious compensation, made by the victim of a loss or his beneficiaries and addressed to the Insured or to the Insurer,
- **Civil liability:** Legal obligation incumbent on any person to repair the damage he has caused to others,
- **Claim:** Any damage or set of damages caused to third parties, engaging the responsibility of the Insured, resulting from a harmful event and having given rise to one or more claims. The harmful event is the one that constitutes the cause of the damage. A set of harmful events having the same technical cause is considered as a single harmful event,
- **Third party:** Any person other than the Insured,
- **Motorized land vehicle:** A vehicle that moves on the ground (i.e. other than air or sea), without being connected to a railroad, self-propelled (propelled by its own power) and used for the transportation of persons (even if it is only the driver) or things.

## PURPOSE OF THE COVERAGE

The Insurer guarantees the Insured against the financial consequences of the civil liability which may fall to him/her due to bodily injury, material and consequential damages caused to third parties in the course of his/her private life. Private life is defined as any non-professional activity within the framework of the mission.

**This coverage is in addition to or in lieu of other coverage provided elsewhere.**

## DEFENSE

In the event of an action involving a liability covered by the contract, the Insurer defends the Insured in any proceedings which also concern the interests of the Insurer.

Coverage is provided when the damages claimed exceed the amount of the deductible.

The Insurer shall conduct the defense of the Insured with respect to civil interests. It has the option of exercising recourse when the criminal interest of the Insured is not or is no longer in question (with the agreement of the Insured in the opposite case).

The Insurer shall not waive the right to take advantage of any exception to coverage of which it is not aware at the time of such assumption of responsibility for the defense of the Insured.

The Insurer shall bear the cost of the defense, without charging the amount of coverage for the corresponding damages. If the amount of damages exceeds the corresponding coverage limit, the Insurer shall pay the defense costs in proportion to the amount of coverage in relation to the amount of compensation due to the injured third party.

## EXCLUSIONS SPECIFIC TO PRIVATE LIFE LIABILITY COVERAGE

In addition to the general exclusions, the following are never covered

- The consequences of the intentional fault of the Insured,
- Damage caused by civil or foreign war, whether declared or not, riots and popular movements, acts of terrorism, attacks or sabotage,
- Damage caused by volcanic eruptions, earthquakes, storms, hurricanes, cyclones, floods, tidal waves and other disasters,
- Damage made unavoidable by the voluntary act of the Insured and which causes the insurance contract to lose its character as a random contract guaranteeing uncertain events (Article 1964 of the Civil Code),

- Fines and any other criminal sanctions imposed personally on the Insured,
- Damage or aggravation of damage caused by :
  - by weapons or devices intended to explode by modification of the structure of the atomic nucleus,
  - by any nuclear fuel, product or radioactive waste,
  - by any source of ionizing radiation (in particular any radioisotope)
- The consequences of the presence of asbestos or lead in buildings or structures owned or occupied by the Insured, of work to find, destroy or neutralize asbestos or lead, or of the use of products containing asbestos or lead,
- The consequences of contractual commitments accepted by the Insured and which have the effect of aggravating the responsibility which would have been incumbent upon him/her in the absence of said commitments,
- In the United States of America and Canada: punitive damages or exemplary damages,
- Pollution damage,
- Damage of the nature referred to in Article L. 211-1 of the Insurance Code concerning compulsory motor insurance and caused by motorized land vehicles, their trailers or semi-trailers of which the Insured has ownership, custody or use (including due to the fact or fall of accessories and products used in the use of the vehicle, and objects and substances which it transports),
- Material and consequential damages caused by fire, explosion or water damage in buildings owned, rented or occupied by the Insured,
- Theft committed in the buildings mentioned in the previous exclusion,
- Material damage (other than that referred to in the two preceding exclusions) and consequential damage caused to property in the custody, use or safekeeping of the Insured,
- The consequences of air, sea, river or lake navigation by means of equipment which the Insured has the ownership, custody or use,
- Damage caused by weapons and their ammunition, the possession of which is prohibited and of which the Insured is the owner or holder without prefectural authorization,
- Damage which is subject to a legal obligation to insure and which results from the practice of hunting,
- Damage caused by animals other than domestic animals,
- Damage caused by first category dogs (attack dogs) and second category dogs (guard and defense dogs), and by wild animals tamed or held in captivity, whether stray or not, of which the Insured is the owner or keeper (law no. 99-5 of January 6, 1999 relating to dangerous and stray animals and the protection of animals),
- The consequences of the organization of sports competitions, the practice of sports as a licensee of a sports federation, the practice of air or water sports.

It is specified that for any claim occurring in the USA, CANADA, the costs of expert's fees, lawyer's fees, legal fees and trial fees are included in the amount of the guarantees and subject to the application of the deductible.

#### PERIOD OF COVERAGE

The guarantee of the present contract is triggered by the harmful event and covers the Insured against the financial consequences of the losses, as soon as the harmful event occurs between the initial taking effect of the guarantee and its cancellation or expiry date, whatever the date of the other elements of the loss.

#### AMOUNTS OF COVERAGE

The amounts of cover expressed per claim constitute the limit of the Insurer's liability for all claims relating to the same harmful event.

The date of the loss is the date of the harmful event. The conditions and amounts of coverage are those in effect on that date.

**The amount of coverage is fixed as follows:**

- Bodily injury, property damage and consequential loss: €4,500,000 per claim
- Of which consecutive material and immaterial damages: €450,000 per claim with an **absolute excess of €75 per case.**
- Defense before civil, commercial or administrative courts.
  - Defense of civil interests before the criminal courts: Costs to be borne by the Insurer, unless the guarantee limit in question is exceeded.

**Deductible: 75 € per case**

#### OBLIGATIONS IN THE EVENT OF A CLAIM

Under penalty of forfeiture, the Insured or his or her beneficiaries must give notice of the claim simultaneously to the Insurer and to the Travel Agency within 5 days from the day on which they become aware of it, except in the case of fortuitous events or force majeure

## **5. AIRPORT CLOSURE DUE TO NATURAL DISASTERS**

### **PURPOSE**

If, as a result of an airport closure resulting from the consequences of a natural disaster, the insureds find themselves in the total impossibility of returning to their country of origin or are unable to travel following the cancellation of their flight, the Company will pay either:

- On the Return Trip, reimbursement of accommodation costs beyond the scheduled return date due to the closure of the airport following a decision by the competent authorities, provided that this closure was unknown at the time of departure, for a maximum amount of 80 € per person and per day, including tax, starting from the second day (24-hour deductible) for a maximum of 5 consecutive days, reimbursed only upon presentation of receipts on the return trip for accommodation, food and basic necessities,
- On the outbound trip, total or partial reimbursement of the amount of the pre-routing fee according to the penalty scale if the trip is cancelled or postponed due to the closure of an airport following a natural disaster and if no reimbursement method is provided in this case by the pre-routing provider, up to a maximum of €100 per person, including tax,
- On the return journey, reimbursement of the cost of the flight in the event of a return to France to an airport other than the one initially planned for the trip, upon presentation of proof, up to a maximum of €100 per person, including tax.

**The Company will not make any reimbursement for any case of less than 20 € per person, including tax.**

### **OBLIGATIONS IN THE EVENT OF A CLAIM**

#### **IN ALL CASES, THE INSURER WILL NEED THE FOLLOWING INFORMATION TO ESTABLISH THE FILE:**

- The Insured's identification number and the contract number,
- A copy of the Application Form for this contract indicating the subscription to the extension,
- A copy of the Travel Registration Form,
- Proof of accommodation, food and basic necessities,
- Pre-trip invoice indicating the impossibility of partial or total reimbursement of the service,
- Proof of transportation costs from the arrival airport to the airport of the original trip and a document indicating the original arrival airport.

**Definition of a natural disaster:** A phenomenon, such as an earthquake, volcanic eruption, tidal wave, flood or natural disaster, caused by the abnormal intensity of a natural agent and recognized as such by the public authorities.

**Definition of an airport closure:** Total or partial closure of the airport of departure or destination preventing the insured from leaving or returning to his/her country of residence as part of his/her trip for more than 24 consecutive hours.

## **6. GENERAL EXCLUSIONS TO ALL GUARANTEES**

### **The insurer does not cover:**

- The consequences of the intentional fault of natural persons having the status of insured.
- Damage or financial losses caused by civil or foreign war, whether declared or not (article L.121-8 of the Insurance Code). It is up to the insured to prove that the loss is the result of an event other than a foreign war. It is up to the insurer to prove that the loss results from civil war.
- Damage or financial loss caused by earthquakes, tidal waves, volcanic eruptions or other cataclysms. However, as far as property damage is concerned, the effects of natural disasters are covered in accordance with articles L.125-1 to L.125-6 of the Insurance Code.
- Damage or aggravation of damage caused by :
  - o weapons or devices intended to explode by modification of the structure of the atomic nucleus
  - o any nuclear fuel, product or radioactive waste
  - o any other source of ionizing radiation (in particular any radioisotope)
- Fines, taxes, fees, levies and any other penal sanctions imposed personally on the insured.
- Any event, damage or financial loss of which the insured is aware at the time of taking out the policy as being likely to lead to its application.



- **Attacks, acts of terrorism, sabotage (whether actions or threats), or consequences of the application of the Vigipirate plan in France, or of a comparable plan implemented in any other country, or consequences of any measures taken by the competent authorities, as a preventive measure, to avoid such events, as well as**

**as well as any withdrawal of administrative authorization related to these same causes,**

- **Any trip (or displacement) to, within, or through the following countries is always excluded from the contractual guarantees: Afghanistan, Liberia, Cuba or Sudan,**
- **The consequences :**
  - **the organization of sports competitions;**
  - **the practice of sports as a licensee of a sports federation;**
  - **the practice of air or water sports.**

**It is specified that for all claims occurring in the USA, CANADA, the costs of expert fees, legal fees, court fees and trials are included in the amount of coverage and subject to the application of the deductible**

- **Consequences of exposure to biological infectious agents, chemical agents such as poison gas, incapacitating agents, neurotoxic agents or agents with persistent neurotoxic effects, which are subject to quarantine or preventive measures or specific surveillance by the international and/or local health authorities of the country where you are staying and/or the national authorities of your country of origin,**
- **Epidemics and pandemics unless otherwise stipulated in the coverage, pollution, natural disasters.**

## **GENERAL CONDITIONS IN CASE OF EPIDEMIC OR PANDEMIC « VISA TRAVEL INTERNATIONAL »**

**MUTUAIDE EPIDEMIC OR PANDEMIC ASSISTANCE & UNSURANCE  
CONTRATCT N° 8240 in the event of an epidemic or pandemic**

- ① **REPATRIATION / MEDICAL ASSISTANCE in the event of an epidemic or pandemic**
- ② **CANCELLATION in case of epidemic or pandemic**

You benefit from one of the following options, as indicated on your travel registration form

**CONTRACT « ASSISTANCE AND INSURANCE IN CASE OF EPIDEMIC OR PANDEMIC » MUTUAIDE  
N°8240**

**CANCELLATION INSURANCE IN CASE OF EPIDEMIC OR PANDEMIC**

<p><u>Only in the event of an epidemic or pandemic</u></p> <ul style="list-style-type: none"> <li>• <b>CANCELLATION INSURANCE</b> <ul style="list-style-type: none"> <li>✓ Cancellation due to illness declared in the month prior to departure in the event of an epidemic or pandemic</li> <li>✓ Cancellation if you are designated as a contact case within 7 days prior to departure</li> <li>✓ Cancellation for refusal to board due to a temperature reading</li> </ul> </li> </ul>	<p>According to the conditions of the cancellation fee schedule</p> <ul style="list-style-type: none"> <li>• 6 000 € Maxi/person and 40 000 €/event Excess: 20% of the amount of the claim - Min 100€.</li> </ul>
---	---

**REPATRIATION ASSISTANCE – MEDICAL EXPENSES (WORLDWIDE) IN CASE OF EPIDEMIC OR PANDEMIC**

<p><u>Only in the event of an epidemic or pandemic</u></p> <p><b>REPATRIATION ASSISTANCE</b></p> <ul style="list-style-type: none"> <li>• Teleconsultation before departure</li> <li>• Repatriation or medical transport in the event of an epidemic or pandemic</li> <li>• Impossible return in the event of an epidemic</li>   <li>• Hotel expenses following an impossible return</li> <li>• Hotel expenses following quarantine</li> <li>• Additional medical expenses outside the country of residence due to illness in the event of an epidemic or pandemic</li> <li>✓ Zone 1 (Europe and Mediterranean countries)</li> <li>✓ Zone 2 (Rest of the world)</li> <li>✓ Deductible</li>   <li>• Advance payment for hospitalization abroad in the event of an epidemic or pandemic</li> <li>✓ Zone 1 (Europe and Mediterranean countries)</li> <li>✓ Zone 2 (Rest of the world)</li>   <li>• Coverage of a local telephone bill</li> <li>• Psychological support following quarantine</li> <li>• Household help</li> <li>• Delivery of household goods</li> <li>• Psychological support following repatriation</li> <li>• Coverage of a local telephone package</li> <li>• Emergency suitcase</li> </ul>	<ul style="list-style-type: none"> <li>• 1 call</li> <li>• Actual costs</li> <li>• 1 000 € Max per person and 50 000 € Max per group</li>   <li>• Hotel expenses 80 € per night / Max 14 nights</li> <li>• Hotel expenses 80 € per night / Max 14 nights</li>   <li>• 75 000 €/person and 30 €/person</li> <li>• 150 000 €/person</li> <li>• 30 €/person</li>   <li>• 75 000 €/person</li> <li>• 150 000 €/person</li>   <li>• Up to €80</li> <li>• 6 interviews per event</li> <li>• 15 hours spread over 4 weeks</li> <li>• 15 days maximum and 1 delivery per week</li> <li>• 6 interviews per event</li> <li>• Up to €80</li> <li>• 100 € Max per person and 350 € Max per family</li> </ul>
---	--

IN ADDITION TO THE DEFINITIONS OF INSURANCE AND CLASSIC ASSISTANCE:

- **Epidemic**

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

- **Pandemic**

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

- **Quarantine**

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

## 1. CANCELLATION

### OBJECT OF THE GUARANTEE

ASSUR-TRAVEL will compensate the European resident insured for the cancellation fee that he/she will have to pay or the deposit that he/she will have to give up to the Agency with which he/she has subscribed to the trip, in case of cancellation of his/her commitment before departure (excluding the insurance premium, file fees and visa fees):

The guarantee applies if the Insured cannot leave for one of the following reasons:

#### **Cancellation in case of an epidemic or pandemic:**

- Serious illness in the event of an epidemic or pandemic declared within 30 days prior to departure,
  - of the insured, his or her legal or de facto spouse, or any person linked to you by a PACS
  - a family member to the second degree
  - a disabled person living under the insured's roof
  - the person responsible for the care of his/her minor children
  - the insured's guardian
  - the person travelling with the insured, without any family ties, provided that he/she is listed on the same registration form (maximum of 4 people, including the insured)

If the person (maximum four people) who was registered for the same trip as the insured, who was to travel with the insured and who was insured under the same insurance contract, wishes to cancel, we will cover the cancellation costs. The guarantee only works if the reason for cancellation is guaranteed by the insurance contract and if the insurance has been taken out by all participants.

Please note that if the insured is travelling alone and is charged the single room rate, this additional cost will be covered by the insurer up to the amount of the compensation that would have been paid in the event of cancellation. The guarantee only applies if the reason for cancellation is covered by the insurance contract and if the insurance has been taken out by all participants.

**The illness, accident or their aggravation must have occurred after the date of registration for the trip.**

In the event of a serious accident, it is the responsibility of the insured to specify the causes and circumstances, as well as the names and addresses of the persons responsible and witnesses.

**Moreover, we will never intervene if the person was hospitalized at the time of registration for the trip.**

**We also guarantee cancellation fees for :**

- Denial of boarding due to the Insured taking a temperature upon arrival at the airport of departure, (Proof issued by the transport company that denied you boarding, or by the health authorities, must be sent to us; in the absence of this proof, no compensation will be possible).
- The fact that the insured has been declared a "contact case" within 7 days prior to departure. The insured must provide proof from the CPAM or ARS declaring him/her a "contact case" as well as the result of the PCR test or equivalent. In the absence of these documents, no compensation will be possible.

#### **EXCLUSIONS**

- **Cancellation coverage does not cover the impossibility of leaving due to the closing of borders, the material organization or the accommodation or security conditions of the destination.**
- **The fact that the geographical destination of the trip is not recommended**
- **The obligation of a professional nature (except in the case of cancellation by the third party of the appointment with the insured and subject to providing the Insurer with a certificate from the director of the company visited),**
- **In vitro fertilization, its preparation, treatment and consequences**
- **The consequences of drug addiction and alcoholism**

- Drunkenness or the use of narcotics or medication not prescribed by a competent medical authority
- Psychic, mental or nervous illnesses that do not result in hospitalization for more than 4 days
- Cancellations due to an illness or accident that began, relapsed, worsened or resulted in hospitalization in the month prior to registration for the trip are never covered
- Non-stabilized pathologies that have been diagnosed or treated within 30 days prior to booking the trip, unless the insured has a medical certificate confirming that his/her condition is stable and that he/she is fit to travel.
- Cancellation caused by a person hospitalized at the time of booking the trip or taking out the contract
- Cosmetic treatments, a cure
- All intentional acts leading to cancellation, suicide, attempted suicide, self-harm
- -Any reason leading to the cancellation and which was known at the time of the registration of the trip
- - Epidemics and pandemics, unless otherwise stipulated in the guarantee, pollution, strikes, force majeure, natural disasters covered by the amended law 82-600 of July 13, 1982,
- Civil or foreign war, popular movements, acts of terrorism, threats, attacks, riots, any effect of a radioactive source
- Accidents resulting from the disintegration of the atomic nucleus or caused by earthquakes, volcanic eruptions or any other cataclysm
- Contraindication of air travel
- A forgotten vaccination
- Non-presentation of essential travel documents, such as passport\* (\*except in case of theft), visa, tickets, vaccination booklet.
- Cancellation by the carrier or tour operator, regardless of the cause
- Financial default, liability of the tour operator or carrier
- Cancellations resulting from periodic control and observation examinations
- Mechanical breakdown of the insured's vehicle

#### OBLIGATIONS IN THE EVENT OF A CLAIM

The insured or his/her beneficiaries must notify the travel agency and the insurer within 5 working days of the occurrence of the event.

In the event of cancellation for medical reasons, the inability to travel is established by any competent medical authority which issues a certificate of contra-indication to travel. From this date, the insured has 5 days to make a declaration.

The Insured or his/her beneficiaries undertake to provide all documents and information requested by the Insurer concerning the claim, in particular

- the contractual document (invoice) issued by the trip organizer, indicating the type of insurance taken out
- The paid invoice for cancellation or withdrawal fees issued by the tour operator,
- The original medical questionnaire duly completed by the doctor,
- A medical or hospitalization certificate specifying the nature, severity and anteriority of the illness or accident as well as its foreseeable consequences, photocopies of prescriptions relating to the treatment undergone, medication prescribed and analyses or other examinations performed. To this end, you must release your doctor from medical secrecy with regard to the Company or take all necessary steps to ensure that the doctor treating the person whose illness or accident has motivated your cancellation is released from medical secrecy,
- The post mortem death certificate, in case of cancellation for this reason,
- Proof of family relationship, (copy of family records, ...) when the person who motivates the cancellation is not the insured,
- For policyholders who have taken out the "top of the range CB" cover: the letter of compensation or the letter of refusal issued by the bank card insurer.
- Any official document establishing the seriousness of the damage caused by the cancellation,
- Paid invoices (airline tickets, etc.),
- Any other document that the insurer deems necessary to investigate the case.

In the event of a serious accident, the insured must specify the causes and circumstances, as well as the names and addresses of those responsible and witnesses.

Finally, the insured must allow access to the insurer's examining doctor, under penalty of forfeiture, unless he/she has justified opposition.

The causes and consequences of the loss shall be estimated by mutual agreement, or failing that, by an amicable expert appraisal subject to the respective rights of the parties. Each of the parties shall appoint an expert. If the experts thus appointed do not agree, they shall appoint a third expert, the three experts operating jointly and by majority vote.

Each party shall pay the costs and fees of its expert and, if applicable, half of those of the third expert.

## **2. ASSISTANCE TO PERSONS IN CASE OF EPIDEMIC OR PANDEMIC**

**MUTUAIDE ASSISTANCE can in no way substitute itself for local emergency organizations.**

**In all cases, the decision to provide assistance rests exclusively with the MUTUAIDE ASSISTANCE physician, after contact with the attending physician on site and possibly the family of the Insured.**

### **Teleconsultation before departure**

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

The information concerns the following fields.

Health information: Health, Hygiene, Vaccination, Precautions to take, Main hospitals, Advice to women, Time difference, Pets when traveling.

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

Information is provided by telephone and is not confirmed in writing or sent by mail.

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

However, regardless of the time of the call, we welcome and note your requests and your contact information in order to call you back to provide you with the expected answers.

### **Repatriation or medical transport**

If the condition of THE INSURED requires specific medical care or examinations, due to a pathology directly related to an epidemic or pandemic, which cannot be carried out on site, MUTUAIDE ASSISTANCE organizes and pays for :

- either transportation to a regional hospital or to a country that can provide the care
- or repatriation to the Insured's Home if there is no suitable medical center nearby.

Depending on the seriousness of the case, repatriation or transportation is carried out, under medical supervision if necessary, by the most appropriate of the following means: medical plane, regular airline plane, train, sleeping car, boat, ambulance.

In the event that hospitalization on arrival is not essential, transportation is provided to the INSURED's home.

If the hospitalization could not take place in an establishment close to the home, MUTUAIDE ASSISTANCE organizes and pays for the transportation from this hospital to the home, when the insured's state of health allows it;

### **Impossible return in the event of an epidemic or pandemic**

Your flight has been cancelled due to measures taken by the local government or airline companies to restrict the movement of people in the event of an epidemic or pandemic.

If you are forced to extend your stay, we will organize and pay for the hotel expenses (room and breakfast) as well as those of your beneficiary family members or an insured companion, up to the amount indicated in the Table of Benefits.

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

### **Hotel expenses following quarantine**

If you are required to extend your stay due to quarantine, we will arrange and pay for hotel expenses (room and breakfast) for you and your family members or an insured companion, up to the amount indicated in the Table of Benefits.

#### **Psychological support following quarantine**

In the event of significant trauma following an event related to an epidemic or pandemic, we can put you in touch with a psychologist by telephone, at your request, up to the limit indicated in the Table of Benefits. These interviews are completely confidential.

This listening service is not to be confused with the psychotherapeutic work done in private practice. In no case, because of the caller's physical absence, this service can replace psychotherapy.

#### **Reimbursement of medical, surgical, pharmaceutical and hospitalization expenses incurred abroad in the event of an epidemic or pandemic**

The reimbursement covers the expenses defined below, provided that they concern care received outside the country of residence of the INSURED, following an illness of an unforeseeable nature, or an accident, occurring abroad.

The company reimburses the amount of the medical expenses incurred abroad and remaining at the expense of the INSURED, after reimbursement by the Social Security or any other provident or insurance organization to which he/she may be affiliated, up to the amount indicated in the table of coverage, for the duration of the contract.

**An excess of €30 is applied in all cases.**

**The coverage limits are specified in the table of coverage.**

The INSURED, or his/her beneficiaries, undertakes to take all necessary steps to recover these costs from the organizations concerned and to send the following documents

- original statements from the social security and/or provident organizations justifying the reimbursements obtained
- photocopies of medical bills justifying the expenses incurred.

#### **Nature of the medical expenses giving right to complementary reimbursement**

- Medical fees.
- Cost of medication prescribed by a doctor or surgeon.
- Ambulance or cab expenses ordered by a physician for a local trip.
- Hospitalization costs by medical decision.
- Dental emergencies up to a limit of €300/person (no deductible applies to this item)

Coverage of medical expenses ceases on the day that MUTUAIDE ASSISTANCE is able to repatriate the Insured to Metropolitan France or to the country where he/she lives.

#### **Advance on hospitalization costs abroad in the event of an epidemic or pandemic**

As soon as the Insured is hospitalized, an advance payment of hospitalization expenses may be made up to the amount covered as indicated in the Table of Benefits, subject to the following conditions

- that the care is prescribed in agreement with the doctors of MUTUAIDE ASSISTANCE, and
- that the INSURED is judged untransportable, by decision of these same doctors.

**No advance is granted from the day on which repatriation is possible.**

**In all cases, the INSURED agrees to reimburse this advance no later than thirty days after receipt of the invoice.**

### **3. TRAVEL ASSISTANCE**

#### **Household help in case of an epidemic or pandemic**

Following your repatriation by us due to an illness related to an epidemic or pandemic, you are unable to perform the usual household chores yourself. We will seek out, hire and pay for a household helper, within the limit indicated in the Table of Benefits.

#### **Delivery of household errands in the event of an epidemic or pandemic**

Following your repatriation by us due to an illness related to an epidemic or pandemic, if you are unable to travel outside your home, we will organize and pay for the delivery of your groceries, subject to local availability, up to the limit specified in the Table of Benefits.

#### **Psychological support following repatriation in the event of an epidemic or pandemic**

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

This is not to be confused with the psychotherapeutic work done in private practice. In no case, because of the caller's physical absence, this service can replace psychotherapy.

#### **Coverage of a local telephone package in the event of an epidemic or pandemic**

During an insured trip outside your country of residence, you are quarantined. We will cover the cost of a local telephone plan, up to the limit indicated in the Table of Benefits.

#### **Emergency bag in case of an epidemic or pandemic**

In the event that you no longer have sufficient usable personal effects at your disposal due to quarantine or hospitalization as a result of an epidemic or pandemic, we will cover the cost of basic necessities up to the amount indicated in the Table of Benefits.

#### **LIMITS OF INTERVENTION OF MUTUAIDE ASSISTANCE**

##### **Excluded:**

- Any personalized legal consultation or examination of a particular case,
- Any assistance in the drafting of documents,
- Any assistance in the drafting of documents, Any coverage of litigation,
- Any assumption of responsibility for expenses, remuneration of services,
- Any advance of funds other than those defined
- Any advice or diagnosis in medical matters.

Concerning the particular field of financial information, MUTUAIDE ASSISTANCE will not carry out any comparative study on the quality of contracts, services, rates practiced by financial institutions, and excludes any presentation or presentation of a particular product.

In no case will MUTUAIDE ASSISTANCE express, in response to a question involving the law and its practice, a personal opinion or advice based on legal rules of such a nature as to enable the person receiving the information to make a decision.

The answers will not be confirmed in writing or sent to you.

#### **4. EXCLUSIONS**

##### **Excluded:**

- Convalescence and illnesses (illness, accident) in the process of being treated and not yet consolidated.
- Pre-existing illnesses that have been diagnosed and/or treated and that have been hospitalized in the six months preceding the request for assistance.
- Travel undertaken for diagnostic and/or treatment purposes.
- Pregnancy, except in the case of unforeseeable complications, and in all cases, from the thirty-sixth week of pregnancy.
- Conditions resulting from the use of drugs, narcotics and similar products not medically prescribed, or the absorption of alcohol.
- The consequences of attempted suicide.
- Damage intentionally caused by an INSURED or resulting from his or her participation in a crime, misdemeanor or brawl, except in the case of legitimate defense.



- Events occurring during the practice of dangerous sports (raids, trekking, climbing, etc.) or the participation of the INSURED as a competitor in sports competitions, bets, matches, contests, rallies or in their preparatory tests, as well as the organization and payment of all search costs.
- The consequences of voluntary non-compliance with the regulations of the countries visited, or practices not authorized by the local authorities.
- The consequences of ionizing radiation emitted by nuclear fuels or by radioactive products or waste, or caused by weapons or devices intended to explode by modification of the structure of the atomic nucleus.
- The consequences of civil or foreign war, official prohibitions, seizures or constraints by the public force.
- The consequences of riots, strikes, piracy, when the INSURED takes an active part in them.
- The consequences of climatic impediments such as storms and hurricanes

The insurer does not guarantee :

- The consequences of the intentional fault of natural persons having the quality of insured.
- Damage or financial losses caused by attacks, civil or foreign war, declared or not (article L.121-8 of the Insurance Code). It is up to the insured to prove that the loss is the result of an event other than a foreign war. It is up to the insurer to prove that the loss results from civil war.
- Damage or financial loss caused by earthquakes, tidal waves, volcanic eruptions or other cataclysms.

However, as far as property damage is concerned, the effects of natural disasters are covered in accordance with articles L.125-1 to L.125-6 of the Insurance Code.

- Damage or aggravation of damage caused by
- weapons or devices intended to explode by modification of the structure of the atomic nucleus
- any nuclear fuel, product or radioactive waste
- any other source of ionizing radiation (in particular any radioisotope)
- Fines, taxes, fees, levies and any other penal sanctions imposed personally on the insured.
- Any event, damage or financial loss of which the insured is aware at the time of taking out the policy as being likely to lead to its application.

In addition to the above exclusions and for the coverage of medical, surgical, pharmaceutical or hospitalization expenses abroad, the following are not covered

- Expenses resulting from an accident or illness that was medically determined before the coverage was taken out.
- Expenses incurred for the treatment of a pathological, physiological or physical condition medically diagnosed before the coverage takes effect, unless there is a clear and unforeseeable complication.
- The cost of internal, optical, dental, acoustic, functional, aesthetic or other prostheses, the costs incurred in Metropolitan France and in the Overseas Departments or in the country of residence of the INSURED, whether or not they are consecutive to an accident or illness that occurred in France or in any other country
- The cost of thermal cures, heliomarine cures, stays in rest homes, and rehabilitation costs.

MUTUAIDE ASSISTANCE cannot be held responsible for failures or delays in the execution of its obligations resulting from cases of force majeure, or events such as civil or foreign war, riots or popular movements, lock-outs, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of the atomic nucleus, the explosion of nuclear devices and radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous event or force majeure, as well as their consequences.

## 5. GENERAL PROVISIONS FOR ASSISTANCE IN THE EVENT OF AN EPIDEMIC OR PANDEMIC

### FINANCIAL COMMITMENTS OF MUTUAIDE ASSISTANCE

The organization by the INSURED or by his entourage of one of the assistance services listed above can only give rise to reimbursement if MUTUAIDE ASSISTANCE has been informed in advance.

The expenses incurred will be reimbursed upon presentation of receipts, within the limit of those that MUTUAIDE ASSISTANCE would have incurred to organize the service. When MUTUAIDE ASSISTANCE must organize the premature return of the INSURED to Metropolitan France (or to his country of Residence), he may be asked to use his travel ticket.

When MUTUAIDE ASSISTANCE has ensured the return of the INSURED at its own expense, the INSURED is asked to take the necessary steps to reimburse the unused travel tickets and to pay the amount received to MUTUAIDE ASSISTANCE within a maximum period of three months following the date of return.

Only the additional expenses to those that the INSURED would normally have had to incur for his return to his Home, are covered by MUTUAIDE ASSISTANCE

When MUTUAIDE ASSISTANCE has accepted the change of a contractual destination, its financial participation cannot be higher than the amount that would have been incurred if the initial destination had been kept.

In the event of a hotel stay, MUTUAIDE ASSISTANCE only participates in the cost of room rental actually incurred, within the limits of the ceilings indicated in the Table of Coverage, to the exclusion of all other costs.

#### **LIMITS APPLICABLE IN CASE OF FORCE MAJEURE**

MUTUAIDE ASSISTANCE cannot be held responsible for failures in the execution of assistance services resulting from cases of force majeure or the following events: civil or foreign wars, notorious political instability, popular movements, riots, acts of terrorism-reprisals, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, nor for delays in the execution of services resulting from the same causes.

#### **IMPLEMENTATION OF GUARANTEES**

Any request for assistance must, under penalty of inadmissibility, be made directly by the INSURED (or any person acting on his behalf) by all the means specified below:

- |   |                                |
|---|--------------------------------|
| - either by telephone: from France 01 48 82 62 80 | from abroad (33) 1 48 82 62 80 |
| - or by fax: from France 01 45 16 63 92           | from abroad (33) 1 45 16 63 92 |

#### **PROVISIONS COMMON TO INSURANCE AND ASSISTANCE COVERAGE**

**Insurance must be taken out on the day you register for the trip or at the latest the day before the first day of application of the penalties provided for in the cancellation conditions of your travel contract.**

**The insurance premium, even if the trip is not carried out, is never refundable, except in the event of cancellation by the Tour Operator due to lack of participants.**

#### **Insurer :**

Tokio Marine HCC is the trade name of Tokio Marine Europe S.A., a member company of the Tokio Marine HCC Group. Tokio Marine Europe S.A. is licensed by the Luxembourg Minister of Finance and supervised by the Commissariat aux Assurances (CAA). Registered with the Luxembourg Trade and Companies Registry under No. B221975, its registered office is located at 33 rue Sainte Zithe, L2763, Luxembourg. Share capital of 1,000,000 USD. Tokio Marine Europe S.A. (branch office in France) 36, rue de Châteaudun - 75009 Paris, is registered with the RCS of Paris under the No. B 843 295 221, VAT FR 60 843 295 221, acting in accordance with the French rules of the insurance code.

In accordance with the French Insurance Code (article L 112-4), TOKIO MARINE EUROPE S.A. is supervised by the Commissariat aux Assurances located at 7, boulevard Joseph II, L - 1840 Luxembourg, Grand Duchy of Luxembourg.

For Epidemics or Pandemics guarantees in Assistance and Insurance, the Insurer is MUTUAIDE ASSISTANCE - 126, rue de la Piazza - CS 20010 - 93196 Noisy-le-Grand Cedex- S.A. with a capital of 12.558.240 € fully paid up- Company governed by the Code des Assurances RCS 383 974 086 Bobigny - VAT FR 31 3 974 086 000 19.

#### **Insured :**

Insured persons must have their tax domicile in the European Economic Area (except Switzerland, Monaco and Andorra), or in Guadeloupe, French Guiana, Martinique, Mayotte, Reunion.

#### **Geographical scope:**

The guarantees are valid worldwide.

#### **INTERNATIONAL SANCTIONS**

**The present guarantees are without effect:**

**When the insurer is prohibited from providing an insurance contract or service due to a sanction, restriction or prohibition provided for by laws and regulations,**

**Or when the insured goods and/or activities are subject to any sanction, restriction, total or partial embargo or prohibition provided for by the laws and regulations."**

#### **Subrogation:**

In accordance with the provisions of Article L121.12 of the Insurance Code, the Insurer is subrogated, up to the amount of the indemnity paid by it, to the rights and actions that the Insured may have against third parties responsible for the damage.

#### **Prescription :**

**In accordance with Articles L.114-1 and L.114-2 of the Code, any action deriving from this contract is barred by two years from the event that gave rise to it.**

However, this period does not run :

1° In case of concealment, omission, false or inaccurate statement of the risk incurred, from the day the Insurer became aware of it;

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

The prescription period is interrupted by the ordinary causes of interruption (Article 2244 of the Civil Code), as well as in the following cases: appointment of an expert following a claim; sending of a registered letter with acknowledgement of receipt :

- by the Insurer to the Policyholder for payment of a premium ;

- by the Subscriber to the Insurer for the payment of an indemnity.

#### **Effects of the guarantees:**

- **The policy takes effect on the day of departure of the insureds, at the place of convocation indicated by the Participating Company. The guarantees will be acquired during all the duration of the trip or stay with a maximum of 62 days. The guarantees will end on the day of return from the trip and at the place of dispersion.**

- **For the "cancellation" insurance, coverage begins at the time of registration for the trip and ends at the time of departure or when the planned premises are occupied.**

#### **REQUEST FOR INFORMATION**

**It is agreed that at any time, the Insurer reserves the right to ask the Policyholder for any information that would allow him/her to appreciate the fair value of the evolution of the risk related to the contract.**

#### **DELIVERY OF THE INFORMATION NOTICE**

**In accordance with Article L.141-4 of the French Insurance Code, the Subscriber undertakes to provide any Beneficiary of the present contract with the information notice drawn up for this purpose.**

#### **Misrepresentation :**

Even if they have no influence on the claim:

**a) Any concealment or intentional misrepresentation at the conclusion of the contract or during the course of the contract, when it changes the object of the risk or reduces the Insurers' opinion of it, is sanctioned by the nullity of the contract, under the conditions of Article L 113-8 or L 121.3 of the Insurance Code.**

**b) An omission or inaccuracy in the declaration of circumstances does not lead to the nullity of the contract if the bad faith of the insured is not established.**

If this omission or inaccuracy is established before any loss, the Insurer has the option of either maintaining the contract subject to an increase in premium accepted by the policyholder, or cancelling it.

In the event that the omission or inaccuracy is not discovered until after the loss, it is sanctioned by a reduction of the indemnity, in proportion to the premiums paid in relation to the premiums that would have been due if the risks had been accurately and completely declared (Article L113-9 of the Insurance Code). The rate taken as a basis for this reduction is that applicable either on the date when the fact should have been brought to the attention of the Insurer in the case of an omission, or on the date when the fact was notified to him in the case of an inaccuracy.

In the event of fraud by the Insured or the Subscriber, the Insurer shall retain the entire premium.

#### **Cumulative insurance :**

If there are other insurances of the same nature, contracted without fraud and granting the same guarantees, for the same interest, each of these insurances produces its effects within the limit of its guarantees (article L.121-4 of the code).

The compensation cannot exceed the amount of the damage, whatever the date on which the insurance was taken out (article L.121-1 of the Code).

Within these limits, the beneficiary of the contract may obtain compensation for his damages by applying to the Insurer of his choice.

The contribution of each of the Insurers is determined by applying to the amount of the damage the ratio existing between the indemnity that the Insurer would have paid if it had been alone and the cumulative amount of the indemnities that would have been payable by each Insurer if it had been alone..

#### **Computer Files:**

In the context of your relationship with the brokerage company Assur Travel for an insurance contract, the latter will mainly use your data for the conclusion, management (including commercial) and execution of the contract. It may also use your data in the context of litigation, for the fight against money laundering and the financing of terrorism, in order to comply with applicable regulations, or for the analysis of all or part of the data concerning you collected within our company, possibly crossed with those of selected partners, in order to improve our products (research and development), to evaluate your situation or predict it (appetence scores) and to personalize your journey as an insured. Any health-related data collected will be used exclusively for the conclusion, management and execution of your contract.

Your data will be kept for the time necessary for these various operations, or for the time specifically provided for by the CNIL (standards for the insurance sector) or the law (legal requirements).

It will only be communicated to our partner insurers and other partners or authorized professional organizations that need to have access to it to carry out these operations. For those recipients located outside the European Union, the transfer is limited to those countries listed by the European Commission as providing sufficient data protection or to recipients who comply with either the standard contractual clauses proposed by the CNIL or the internal company rules recommended by Assur Travel.

Any health-related data that may be collected will only be communicated to authorized subcontractors.

We are legally obliged to check that your data is accurate, complete and, if necessary, updated. We may ask you to verify this or complete your file (for example by recording your email if you have written us an email). You may request access, rectification, deletion or portability of your data, define directives concerning their fate after your death, choose to limit their use or oppose their processing. If you have given special and express permission for the use of some of your data, you may withdraw it at any time, provided that it does not concern information that conditions the application of your contract. You can write to our data protection officer to exercise your rights by email: [dpo@assur-travel.fr](mailto:dpo@assur-travel.fr)) or by post to ASSUR TRAVEL for the attention of the DPO, 99 rue Parmentier - Zone Actiburo - 59650 Villeneuve d'Ascq.

In the event of a complaint, you may choose to contact the CNIL by mail at the following address: 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

#### **Complaints:**

In case of difficulty, the Subscriber consults the Broker through whom the contract is taken out. If he/she is not satisfied with the Broker's response, the Policyholder or the Insured may send his/her complaint to

**TOKIO MARINE HCC**  
36, rue de Châteaudun - 75009 Paris  
Tel : 01 53 29 30 00 - Fax : 01 42 97 43 87  
Or  
[reclamations@tmhcc.com](mailto:reclamations@tmhcc.com)

The Insurer acknowledges receipt of the claim within a period which must not exceed 10 working days from receipt of the claim, unless the response itself is provided to the client within this period. The Insurer will send the reply to the insured within a period not exceeding two months from the date of receipt.

Finally, if your disagreement persists after the reply has been given, you may refer the matter to the mediator of the Fédération Française des Sociétés d'Assurance, provided that no legal action has been taken:

**LA MEDIATION DE L'ASSURANCE  
TSA 50110  
75441 PARIS CEDEX 09**

The Insurance Mediation is not competent to deal with contracts taken out to cover professional risks.

In case of disagreement or dissatisfaction with the implementation of the assistance guarantees of your contract, we invite you to make it known to MUTUAIDE by calling 01 45 16 65 59 or by writing to [medical@mutuaide.fr](mailto:medical@mutuaide.fr)  
If you are not satisfied with the response you receive, you can write to

**MUTUAIDE CUSTOMER QUALITY SERVICE  
126, rue de la Piazza CS 20010  
93196 Noisy-le-Grand cedex**

MUTUAIDE will acknowledge receipt of your letter within 10 working days. It will be processed within 2 months at the most. If the disagreement persists, you can refer the matter to the Insurance Mediation by mail at

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

## **IMPORTANT**

**YOU MUST CANCEL AS SOON AS A MEDICAL PROBLEM OCCURS THAT AFFECTS YOU OR ONE OF YOUR FAMILY MEMBERS AND THAT COULD, IMMEDIATELY OR LATER, PREVENT YOUR DEPARTURE**

The insured or his/her beneficiaries must notify the travel agency and the insurer within 5 working days of the occurrence of the event.

In the event of cancellation for medical reasons, the inability to travel is established by any competent medical authority which issues a certificate of contraindication to travel. From this date, the insured has 5 days to make a declaration.

Under penalty of forfeiture, the insured or his beneficiaries must give notice of the loss simultaneously to the Insurer and to his travel agent within five days from the day on which they become aware of it, except in the case of fortuitous events or force majeure.

If you cancel late, we will only be able to pay the cancellation fees due on the date of the event, and you will remain your own insurer for the difference.

**DON'T FORGET TO CANCEL AT THE FIRST SIGN OF SYMPTOMS**

Send your « claim » file to :



**assur-travel**

99 rue Parmentier

Zone d'activité Actiburo

59650 Villeneuve d'Ascq

Tél : 03 20 30 74 12

[contact.gestion@assur-travel.fr](mailto:contact.gestion@assur-travel.fr)

## **OBLIGATIONS FOR REPATRIATION ASSISTANCE COVERAGE**

It is imperative to contact the assistance service before any medical consultation or hospitalization. Only a telephone call from the beneficiary at the time of the event will allow the implementation of assistance services. No reimbursement will be made for services that have not been organized or accepted by the assistance provider.

### **HOW TO CONTACT OUR ASSISTANCE SERVICE**

7 days a week - 24 hours a day

**TOKIO MARINE HCC/MUTUAIDE ASSISTANCE**

126, rue de la Piazza CS 20010 - 93196 NOISY-LE-GRAND CEDEX

- By phone from France : 01 48 82 62 35
- By telephone from abroad: 33.1.48.82.62.35 preceded by the local access code to the international network
- By fax : 01 45 16 63 92

### **In case of a request for assistance related to an epidemic:**

- By telephone from France: 01 48 82 62 80
- By phone from abroad: + 33 1 48 82 62 80
- Contract number to be mentioned: 8240

To enable us to intervene in the best possible conditions, please remember to gather the following information that will be asked of you when you call:

- The name and number of the contract to which you are attached
- Your first and last name,
- Your home address,
- The country, city or town in which you are located at the time of the call
- The exact address (number, street, hotel, etc.),
- The telephone number where we can reach you,
- The nature of your problem.

During the first call, you will be given an assistance file number. You must always call it back when dealing with our Assistance Service. **ONLY THE BENEFICIARY'S TELEPHONE CALL AT THE TIME OF THE EVENT ALLOWS THE IMPLEMENTATION OF THE ASSISTANCE SERVICES**

### **Disclaimer from the Translator:**

This is a translation from an original document in French – In case of any misinterpretation or discrepancies resulting from the translation process, the original document in French will always prevail.