

## Travel Insurance

Insurance product information document

Company: AREAS Dommages Siren no.: 775 670 466

A fixed-contribution mutual insurance company incorporated in France and governed by the French Insurance Code.

Product : "Multi-risk »



This information document provides a summary of the main guarantees and exclusions of the product. It does not take into account your specific needs and requests. Full details of this product can be found in the pre-contractual and contractual documentation.

### What type of insurance is it?

The purpose of the "Multirisque " policy is to provide the Insured with insurance cover for seasonal leisure rentals only, for which the dates, destination and cost appear on the invoice issued to the policyholder by the service provider, and for which the duration does not exceed 90 consecutive days.



#### What is insured?

- ✓ Cancellation of stay: reimbursement of deposits or any sums retained by the service provider in the event of complete cancellation of the rental due to :
  - Illness, accident or death,
  - Other cancellation clauses.
  
- ✓ Trip interruption costs: reimbursement of unused ground services for early return.



#### What is not insured?

- ✗ illness requiring psychological or psychotherapeutic treatment, including nervous breakdowns not requiring hospitalisation for at least 3 days at the time of cancellation of the trip;
- ✗ Complications due to pregnancy occurring after the 6th month of pregnancy and in all cases, pregnancy, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences
- ✗ illness or accident first diagnosed, relapsed, aggravated or hospitalised between the date of purchase of the trip and the date on which the insurance contract is taken out;
- ✗ strikes and actions by the organiser's employees. travel and/or of the member, and/or having begun before the effective date of the contract or for which a notice, made public, had been filed before this date ;
- ✗ default of any kind, including financial default, on the part of the organiser of your trip or the carrier, making it impossible to fulfil its contractual obligations.



#### Are there any exclusions to cover?

##### Main policy exclusions

- ! Epidemics, natural disasters and pollution;
- ! Consequences of and/or events resulting from: civil war or foreign war, riots, civil commotion, civil commotion, civil commotion, civil commotion. strikes, attacks and acts of terrorism,
- ! The consequences of the voluntary participation of the Member is involved in a crime, misdemeanour, riot or strike, except in cases of legitimate self-defence
- ! Misuse of medication or use of narcotics not prescribed by a doctor, and damage resulting from the Member's consumption of alcohol.
- ! Accidents/damage and their consequences caused or deliberately provoked by the Member and the Member's family.  
persons travelling with the Member
- ! Professional sport;
- ! The absence of hazards ! Civil or foreign wars, riots or civil commotion,

The contract also contains certain restrictions. The insured may be required to pay a sum specified in the contract (excess).



## Where am I covered?

Cover applies worldwide.



## What are my obligations?

Failure to do so will invalidate the insurance contract or render the cover null and void:

- When you take out the contract
  - Pay the premium indicated in the contract.
- In the event of a claim
  - Transmit the necessary documents in the event of a claim.



## When and how do I make payments?

- Premiums are payable in accordance with the terms and conditions specified at the time of enrolment and in the General and Special Provisions



## When does the cover begin and when does it end?

- The period of validity of all cover corresponds to the travel dates indicated on the invoice issued by the service provider, with a maximum duration of 90 consecutive days,
- Trip Cancellation cover takes effect on the day the policy is taken out and expires on the day of departure,
- Other insurance cover and assistance services take effect on the day of departure and expire on the day of return from the trip



## How can I cancel the contract?

- Members have the right to withdraw from their membership if the membership was purchased more than 30 days before the departure date and if the period of cover is more than one month, with immediate effect from the date of notification of withdrawal. In this case, you may withdraw within 14 days of the start date of the membership.
- The contract ends on its expiry date without tacit renewal and does not require any particular steps to be taken to terminate it.



# ASSURLODGE

**Contract no. 102 92 73**

*REF: 20 - ASL- pack L1*

*Version 05/2023*

## PRE-CONTRACTUAL INFORMATION LEAFLET

Dear customer,

Taking into account the characteristics of the benefits you have purchased, the protection you are looking for and the information you have given us, we recommend the cover provided in this insurance contract.

Before subscribing to this insurance contract, we invite you to read this Information Notice and the General Terms and Conditions carefully.

We remind you that subscription to this insurance contract is optional and is not a condition for the purchase of any of the Covered Benefits.

### Information for exercising the right of renunciation provided for in article L.112-10 of the French Insurance Code

You have the right to cancel this contract within thirty days (calendar days) of its conclusion, free of charge or penalty. However, if you benefit from one or more insurance premiums offered to you, so that you do not have to pay a premium for one or more months at the start of the contract, this period runs only from payment of all or part of the first premium.

**The exercise of the right of renunciation is subject to the following four conditions:**

- **You have taken out this contract for non-business purposes,**
- **This contract complements the purchase of a good or service sold by a supplier,**
- **The contract you wish to cancel has not been fully executed,**
- **You have not reported any claims covered by this policy.**

In this situation, you may exercise your right to cancel the contract by sending a letter or any other durable medium to the insurer. The insurer is obliged to reimburse the premium paid within thirty days of your waiver.

In addition, to avoid duplication of insurance cover, we recommend that you check that you are not already covered by a policy covering one of the risks covered by the contract you have taken out.

If you wish to cancel your contract but do not meet all the above conditions, please check the cancellation terms and conditions of your contract.

The duration of the insurance contract corresponds to the period between the date of subscription and the date on which all cover ceases.

#### Sample waiver letter :

"I, the undersigned, .....  
(Name, First name and Address), hereby renounce my membership No. .... Done on .....  
A..... (Date and Place) from.....  
In accordance with article L. 112-10 of the French Insurance Code. I hereby declare that, at the date of dispatch of this letter, I am not aware of any claim under the policy.  
Signature .....

## Additional information:

The letter of renunciation of which a model is proposed to you above under the exercise of this right must be addressed to **GRITCHEN AFFINITY** by letter or any other durable support:

*by post:*

**GRITCHEN AFFINITY - Service souscription**  
**27 rue Charles Durand 18000 BOURGES**

*or by mail :*

**souscriptions@gritchen-affinity.com**

If you exercise your right to cancel, **the Insurer is obliged to reimburse any** premium paid within 30 days of the date on which you exercise your right to cancel.

However, the full premium remains payable to the Insurer if you exercise your right to cancel during the 30-day cancellation period, even though a claim has been made against the policy.

## 1. POINTS OF ATTENTION

This policy is for anyone seeking protection against the events covered by the **ASSURLODGE** insurance policy. Your general terms and conditions contain exclusions and limitations which you should familiarize yourself with before taking out the policy.

This information leaflet and the General Terms and Conditions applicable to your insurance cover will be sent to you before you take out your policy, and will then be sent to the address you have given us. The General Terms and Conditions include a notice on the processing of your personal data, summarizing all your rights in this respect. In the event of contradiction between different documents, the most favorable provision will be applied.

## 2. MEMBERSHIP

The Member's agreement to adhere to this Contract may be expressed electronically (on a website or by e-mail), orally in the case of a telephone sale, or in writing in the case of an on-site purchase (on the premises of a Rental Organization).

*Membership eligibility conditions are as follows:*

- **The Member must have booked a Rental Property with a Rental Organization for his or her Stay,**
- **The rental period of the Property rented by the Member must not exceed 90 consecutive days,**

When membership is taken out at the same time as the reservation of the rental Property, it takes effect on receipt of the confirmation without the application of a waiting period.

**However, for all subscriptions made after the date of purchase and up to 48 hours after booking, a waiting period of 4 days will apply from the date of subscription, during which the cancellation guarantee will not take effect. The cancellation guarantee will only take effect at the end of this period , unless specifically stated otherwise in the guarantee.**

## 3. USEFUL INFORMATION IN THE EVENT OF A CLAIM

Please notify **Gritchen Affinity as** soon as possible in the event of a claim, so that we can help you. You will need to send us all the documents required to support your claim (see *JUSTIFICATIONS TO BE PROVIDED IN THE EVENT OF A CLAIM* in the section at the end of this document).

*To report a claim, please contact us at the following address:*

- ✓ Website: **www.declare.fr**
- ✓ By e-mail: **sinistre@declare.fr**
- ✓ Mail: **Gritchen Affinity - Service sinistre - 27 rue Charles Durand - CS70139 - 18021 Bourges Cedex**

## 4. CLAIMS PROCEDURE

In the event of dissatisfaction, you should first send your complaint to **GRITCHEN AFFINITY** by e-mail: **reclamations@gritchen.fr**

You will receive **an acknowledgement of receipt** of your claim within a **maximum of 10 working days** from the date it was sent (unless the claim is responded to within this period). You will be kept informed of the progress of the examination of your situation, and will receive, unless an exception is justified in writing, a reply at the latest within two (2) months of the sending of your letter of complaint.

If you are not satisfied with the response, you may contact **the customer relations department of AREAS - 47, rue de Miromesnil 75380 Paris cedex 08**, [www.areas.fr](http://www.areas.fr), who will reply within the same timeframe (which cannot be extended), i.e. within two (2) months of the date on which your letter of complaint was sent.

In any event, in the event of persistent disagreement or after the expiry of a period of two (2) months after your complaint has been sent, provided that no legal action has been taken, you may refer the matter to the mediator:

- Electronically:

[www.mediation-assurance.org](http://www.mediation-assurance.org)

- By post to the following address

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

*The opinion of the Insurance Mediator is not binding on the parties, who are free to accept or reject the proposed solution and refer the matter to the competent court.*

# ASSURLODGE GENERAL TERMS AND CONDITIONS

## PREAMBLE

The **ASSURLODGE Contract is an** optional group insurance contract (hereinafter referred to as the "Contract") *underwritten by :*

- ✓ **Gritchen Affinity**, a simplified joint-stock company with share capital of 10.260 euros, registered with the Registre du Commerce et des Sociétés de Bourges under no. 529 150 542, with registered office at 27 rue Charles Durand - 18000 Bourges - VAT no. : FR78529150542 - Société de Courtage d'Assurances with no exclusivity obligation (list of partner insurance companies available on request) subject to the supervision of the ACPR, Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 and registered with the ORIAS in the Insurance Broker category under no. 11061317 ([www.orias.fr](http://www.orias.fr)) - Professional Civil Liability and Financial Guarantee in accordance with Articles L 512-6 and L 512-7 of the French Insurance Code - Subsidiary of GROUPE GRITCHEN ASSURANCES HOLDING, a société par actions simplifiée with capital of 2,312,218.80 euros, registered in the Paris Trade and Companies Register under no. 799 320 726, (hereinafter referred to as "**Gritchen Affinity**" or the "**Broker Manager**").

*From :*

- ✓ **Aréas Dommages**, a fixed-contribution mutual insurance company registered in the Paris Trade and Companies Register under no. 775 670 466, whose head office is located at 47-49 rue de Miromesnil 75380 Paris (hereinafter referred to as the "**Insurer**" or "**AREAS**"), for insurance cover: **Cancellation, Theme Tour Extension, Modification Fee Extension, Cancellation due to lack or excess of snow, Interruption of stay, Late arrival, Replacement vehicle, Tenant's holiday civil liability, Luggage, Breakage or theft of sports equipment, Curist extension, Impossible return due to exceptional event, Owner's reimbursement, Unavailability of reserved property, Damage caused to movable and/or immovable property, Owner's civil liability, Unpaid**, indicated in **SECTION I**.

*AREAS has taken out assistance cover with :*

- ✓ **AWP P&C**, a public limited company with share capital of €18,510,562.50, registered with the Bobigny Trade and Companies Registry under no. 519 490 080, head office: 7, rue Dora Maar - 93400 Saint-Ouen, France, a travel insurance and assistance company, a private company governed by the French Insurance Code, Autorité de contrôle prudentiel et de résolution (ACPR), 4 Place de Budapest, CS92459, 75436 Paris Cedex - [www.acpr.banque-france.fr](http://www.acpr.banque-france.fr).

And are implemented by : **AWP FRANCE SAS**, a SAS company with capital of 7,584,076.86 euros, registered in the Bobigny Trade and Companies Register under no. 490 381 753 RCS, with its registered office at 7, rue Dora Maar - 93400 Saint-Ouen, Société de courtage d'assurances - Inscription ORIAS 07 026 669 - <http://www.orias.fr/> (hereinafter referred to as the "**Assisteur**" or "**MONDIAL ASSISTANCE**").

**The Contract is managed by Gritchen Affinity for the insurance coverages:** Cancellation, Cancellation due to lack or excess of snow, Interruption of stay, Late arrival, Replacement vehicle, Tenant's holiday liability, Luggage, Breakage or theft of the Tenant's sports equipment, Extension for curists, Impossible return due to exceptional event, Owner's reimbursement, Unavailability of the reserved property, Owner's liability, Damage to movable and/or immovable property, Outstanding payments, and distributed by The Rental Organization.

**The Contract is managed by MONDIAL ASSISTANCE for the assistance coverages:** VEHICLE ASSISTANCE and TRAVEL ASSISTANCE indicated in SECTION II, and distributed by the Rental Organization.

The Rental Agency, **GRITCHEN AFFINITY** and **MONDIAL ASSISTANCE** are remunerated in the form of commissions deducted from insurance premiums excluding taxes and/or management fees and/or honoraria. The Rental Organization, **GRITCHEN AFFINITY** and **MONDIAL ASSISTANCE** do not hold any voting rights, shares or interests in any insurance company.

No insurance company holds any shares or voting rights in the Rental Organization, **GRITCHEN AFFINITY** or **MONDIAL ASSISTANCE**.

This is a contractual document, setting out the "General Conditions" of the **ASSURLODGE** contract.

## **CONTRACTUAL DOCUMENTS**

*This insurance contract is governed by :*

- ✓ **The Insurance Code ;**
- ✓ **The present General Conditions ;**
- ✓ **The insurance certificate issued by your holiday rental organization in lieu of the Special Conditions.**

# WARRANTY AMOUNT TABLES

INSURANCE COVER - SUMMARY OF BENEFITS AND COVER (SECTION I)	
TYPE OF GUARANTEE	COVERAGE LIMITS AND FRANCHISES
<b>A. TENANT/INSURER WARRANTIES</b>	
<b>1/ CANCELLATION</b> <ul style="list-style-type: none"> <li>• Serious illness, serious bodily injury or death, including aggravation of a chronic or pre-existing illness, as well as the consequences or after-effects of a pre-existing accident diagnosed after the policy has been taken out.</li> </ul>	<p>Maximum compensation of €20,000 / case</p> <p>Deductible-free</p>
<ul style="list-style-type: none"> <li>• Death and/or hospitalization of your uncle, aunt, nephews and nieces,</li> <li>• Serious damage caused by fire, explosion, water or natural forces,</li> <li>• Theft from business or private premises,</li> <li>• Pregnancy-related complications</li> <li>• Vaccination contraindication or medical impossibility to follow a preventive treatment necessary for the destination,</li> <li>• Redundancy,</li> <li>• Court summons, only in the following cases: Jury or witness at Assises, Appointment as expert,</li> <li>• Convocation to adopt a child,</li> <li>• Invitation to a make-up exam,</li> <li>• Professional transfer,</li> <li>• Convocation for an organ transplant,</li> <li>• Theft from business or private premises,</li> <li>• Serious damage to the Renter's/Insured's vehicle,</li> <li>• Inability of the Tenant/Insured Party to reach the place of Stay by any means of transport,</li> <li>• Denial of tourist visa by local authorities,</li> </ul>	<p>Deductible of 3% of the claim amount</p> <p>With a minimum deductible of €30 / case</p>
<ul style="list-style-type: none"> <li>• Getting a job,</li> <li>• Divorce or termination of PACS,</li> <li>• Theft of the Tenant's identity card, driving license or passport,</li> <li>• Deletion or modification of your or your spouse's paid vacation dates imposed by your employer.</li> </ul>	<p>Deductible of 20% of the claim amount with a minimum deductible of €70 / case</p>
<b>2/ INTERRUPTION OF STAY</b> Reimbursement of unused rental services in the event that you are obliged to leave and return the rented property. - Of which Business interruption extension	<p>Maximum compensation of €20,000 / case</p> <p>Maximum €500 / case</p> <p>One-day franchise</p>
<b>3/ CURISTS EXCLUSION BUY-BACK EXTENSION</b> Only if the extension was taken out at the time of enrolment and mentioned on the insurance certificate	<p>Maximum compensation of €20,000 / case</p>



# SECTION I

## INSURANCE COVER PROVIDED BY AREAS

### A. TENANT WARRANTIES

For the purposes of the Renter's Coverages, the following persons are deemed to be Insured: any natural person(s) taking part in the Insured Stay and whose name(s) and details of the Insured Stay are specified on the insurance certificate, hereinafter referred to as "you".

#### 1. CANCELLATION

##### Article 1.1

##### NATURE AND SCOPE OF WARRANTY

We guarantee reimbursement to the Tenant/Insured of the cancellation fees invoiced by the Rental Organization or the Owner of the Rental Property for his or her Stay in application of its General Terms and Conditions of Sale when this cancellation, notified in writing **BEFORE THE DATE OF ARRIVAL** at the place of Stay, is the result of the occurrence, after the insurance has been taken out, of one of the following covered Events that formally prevents your Stay from taking place.

##### Guaranteed events :

- **Death, serious bodily injury or serious illness preventing the Stay**, including relapse, aggravation of a chronic or pre-existing illness, as well as the consequences or after-effects of an accident that occurred prior to taking out the Contract and could not have been foreseen on the date the Stay was booked (it being understood that the date of the first medical observation of the aggravation, evolution or relapse will be taken into account for the calculation of the reimbursement):
  - ✓ yourself, your Spouse, your ascendants or descendants up to the 2<sup>ème</sup> degree,
  - ✓ your fathers-in-law, mothers-in-law, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person usually living under your roof, the person accompanying you during your Stay named and insured under this Contract, **provided that your presence at their bedside is necessary at the time of the dates of your Stay and provided that the death, serious illness or serious accident occurs within 30 days prior to the start of the Stay.**
  - ✓ your professional replacement only if a replacement agreement has been signed and regularized prior to the date of reservation of the Stay, as well as the person responsible during your Stay for the care of your minor children, or a disabled person for whom you are the legal guardian living under the same roof as you, whether or not you are the legal guardian.

##### In the event of serious illness or serious bodily injury, we will intervene only under the following conditions:

- **Serious illness:** Sudden and unforeseeable deterioration in health certified by a competent medical authority, leading to the issue of a prescription for medication or treatment for the patient, and involving the cessation of all professional activity or, in the absence of professional activity, any other basic activity to be carried out as part of everyday life.
- **Serious bodily injury:** any unintentional bodily injury caused by the victim, resulting from the sudden action of an external cause certified by a medical doctor, leading to the issue of a prescription for medication or treatment for the injured person, and involving the cessation of all professional activity or, in the absence of professional activity, any other basic activity to be carried out as part of everyday life, and preventing the injured person from travelling by his or her own means.
- **Unplanned hospitalization of more than 48 consecutive hours or death of an uncle, aunt, nephew or niece** of the Insured or his/her Spouse, **unforeseeable on** the date the Stay is booked, requiring the Insured or his/her Spouse to be at the Insured's bedside or at the Insured's funeral on a date during the Stay.

- **Complications due to pregnancy before the 28th week of pregnancy** of one of the persons participating in the Stay and insured under this Contract:
  - ✓ which result in the absolute cessation of all work or other basic activities required in daily life **or**,
  - ✓ if the very nature of the Stay is incompatible with the state of pregnancy, provided that the Insured was not aware of her condition when she booked the Stay.
- **Vaccination contraindication or medical impossibility to follow a preventive treatment required at the place of the insured Stay, concerning** one of the persons taking part in the Stay and insured under this Contract, provided that the contraindication or medical impossibility is unknown at the time of subscription to the Contract and beyond the control of the participant concerned.

**It is your responsibility to establish the reality of the situation giving rise to entitlement to our benefits. We therefore reserve the right to refuse your claim, on the advice of our medical advisor, if the information provided does not prove the materiality of the facts.**

- **Serious material damage due to fire, explosion, water damage or damage caused by the forces of nature**, affecting more than 25% of your business or private premises which you own, rent or occupy free of charge, and requiring your presence on the day the insured Stay begins in order to take the necessary precautionary measures.
- **Redundancy** of the Insured, provided that the redundancy procedure was not initiated prior to taking out the Policy and that the Insured was not aware of the redundancy procedure at the time the Policy was taken out.
- **Court summons that** cannot be postponed and requires the Insured's presence, in the following cases only: **Juror or witness at an Assize, Appointment as an expert**, provided that you are summoned on a date coinciding with the period of the insured Stay and that the date of the summons is not known at the time the Contract is taken out.
- **Summons to adopt a child that** cannot be postponed and requires the presence of the Insured, provided that you are summoned on a date that coincides with the period of the insured Trip and that the date of the summons is not known at the time the Contract is taken out.
- **Invitation to a make-up examination for higher education only**, which cannot be postponed, following a failure unknown at the time of booking or taking out the Contract, and provided that the said examination takes place during the insured Stay.
- **Summons for an organ transplant that** cannot be postponed, of yourself, your Spouse or one of your ascendants or descendants to the 1<sup>er</sup> degree, provided that the date of the summons is not known at the time the Contract is taken out and that the date of the summons coincides with the period of the insured Stay.
- **Theft from your business or private premises** (of which you are the owner, tenant or free occupant) occurring in the 48 hours preceding the 1<sup>er</sup> day of the insured Stay, provided that the extent of the theft requires your presence on the premises to carry out the necessary protective measures. You must lodge a complaint with the authorities within 48 hours of the day on which the theft was reported.
- **Serious damage to your vehicle occurring in the 48 working hours** preceding the 1st day of the Stay, or on the way from your home to the place of Stay and insofar as the vehicle is immobilized and cannot be used to get to the place of Stay.
- **Impossibility of reaching the place of Stay** on the day of the beginning of the latter and within 48 hours thereafter, due to :
  - ✓ dams decreed by the State or a local authority,
  - ✓ strikes,
  - ✓ natural event, preventing traffic, certified by the competent authority.
 Proof of road, rail, sea and air closures must be provided by the relevant authorities (local authorities, SNCF, airports or airlines, etc.).

- **Obtaining salaried employment for a period of more than 6 consecutive months**, taking effect before and during the dates of the Stay, while you were registered as a job seeker with Pôle Emploi on the day you booked your Stay, provided that this is not a case of contract extension or renewal, or a change in the type of employment contract, or an assignment provided by a temporary employment agency.
- **Your divorce (legal breakup of civil marriage) or breakup of a civil partnership (PACS)**, provided that the proceedings were instituted before the courts after the trip was booked and on presentation of an official document.
- **Refusal of a tourist visa** by the authorities of the country chosen for the Stay, provided that a valid application has been made within the required time limit, and that no application has previously been made and refused by these authorities for the same country. Proof from the embassy will be required. In the absence of a reply from the authorities of the country chosen for the Stay with a view to issuing a tourist visa, the guarantee is not acquired.
- **Theft of your identity card, driver's license or passport in the 5 working days** prior to the 1<sup>er</sup> day of the insured Stay, which is essential for the Stay and prevents you from complying with the control measures of the insured Stay, by the competent authorities, of the obligations related to land, air or sea traffic. A complaint must be filed with the authorities within 48 hours of the day on which the theft was detected.
- **Deletion or modification of the dates of your paid vacations or those of your spouse imposed by your/your employer** for exceptional circumstances, having the characteristics of force majeure, when they had been officially agreed by the latter in writing prior to the booking of the Stay. The original agreement document from the employer will be required. **This guarantee does not apply to company directors, legal representatives of a company, liberal professions, self-employed workers, craftsmen and entertainers. This guarantee also does not apply in the event of a change of employment.**
- **Non-disciplinary professional transfer, imposed by the employer, obliging the Insured to move. The effective date of the transfer must be during the insured Stay or within 15 days of the end of the Stay**, and provided that the transfer was not known at the time the Contract was taken out. This cover is granted to salaried employees, with the **exception of members of a liberal profession, managers, legal representatives of a company, self-employed workers, craftsmen and entertainers, as well as all transfers resulting from a request made by the Insured.**

## Article 1.2

### WARRANTY START DATE AND DURATION

Provided the Member has paid the corresponding premium in advance, cover takes effect as soon as the Stay is purchased or booked, and expires at the time of arrival at the location of the Stay (date shown in the Special Conditions), or when the keys are handed over in the case of rental for the Stay covered by the present Contract.

**However, for all subscriptions made after the date of purchase and up to 48 hours after reservation of the Stay, a waiting period of 4 days during which the cancellation guarantee cannot take effect, will apply from the date of subscription of the Contract and the guarantee will only take effect at the end of this period.**

## Article 1.3

### WARRANTY LIMIT

The indemnity due under the present **guarantee cannot exceed the actual amount** of penalties invoiced up to the amounts set out in the table of guarantee amounts following cancellation of the Stay.

In all cases, compensation **may not exceed the amount** of the insured rental shown on the insurance certificate. Application fees, insurance premiums, taxes including airport taxes (reimbursed by the carrier or any collecting body) and visa fees are non-refundable.

#### ***Please note:***

***If the Insured cancels the Stay late, the Insurer will only cover the cancellation costs due on the date of the insured event.***

***If the Contract is taken out after the reason for cancellation of the trip has arisen and the Insured is aware of it, this will not entitle the Insured to cover.***

All cancellations for reasons other than the events listed in article 1.1 "NATURE AND SCOPE OF THE GUARANTEE" are excluded from the present guarantee.

#### Article 1.4 EXCLUSIONS

In addition to the exclusions listed under the heading "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR GUARANTEES?" in the General Provisions of the guarantees supported by AREAS, cancellations resulting from :

- *Illnesses or accidents that are first diagnosed, treated, relapsed, aggravated or hospitalized between the date the trip is booked and the date this Contract is taken out.*
- *Bodily injury that has occurred or given rise to a surgical procedure, rehabilitation, additional examination or change in treatment during the thirty (30) days preceding the booking of the Stay;*
- *Medical contraindications to the Stay not resulting from a serious illness, including pregnancy, or a serious Bodily Injury, in accordance with the conditions set out in the Events covered under article 1.1 of this policy;*
- *Death of any person who is not an Insured, if the death occurs more than one (1) month before the 1st day of the insured Stay;*
- *A cosmetic treatment, a cure, a voluntary interruption of pregnancy, in vitro fertilization and its consequences, artificial insemination and its consequences, pregnancy or childbirth;*
- *A late application for a visa to the competent authorities, a passport that does not conform to the requirements ;*
- *A medical event or pathology whose diagnosis, symptoms or cause are of a psychological, nervous or mental nature, which has not been qualified as such by a competent medical authority or without hospitalization or resulting in hospitalization of less than 3 days;*
- *Bodily injury and illness, the cause of which is known before the policy is taken out, except for unforeseeable changes in health;*
- *Periodic check-ups and observation ;*
- *A Any circumstance detrimental to the enjoyment of the Insured's Stay ;*
- *A Any event for which the Tour Operator may be held liable pursuant to Titles VI and VII of Law No. 92-645 of July 13, 1992 laying down the conditions governing the organization and sale of holidays;*
- *Non-presentation, for any reason whatsoever, of any of the documents required for the trip, except in the cases covered by the present guarantee, indicated in article 1.1 "NATURE AND SCOPE OF THE GUARANTEE";*
- *Delays in obtaining a visa or refusal due to an invalid application;*
- *A medical condition for which no medical certificate has been issued by a doctor;*
- *Theft resulting from proven negligence on the part of the Insured (leaving the property in plain sight without supervision, or in a private place not equipped with a locking device or not activated or not entirely closed);*
- *Theft of identity card, driving license or passport when entrusted to us.*

## 2. INTERRUPTION OF STAY

#### Article 2.1 NATURE AND SCOPE OF WARRANTY

If you have to interrupt the Stay guaranteed by this contract, we undertake to reimburse any unused rental services as well as any cleaning costs for the rental, which you cannot demand the Provider to reimburse, replace or compensate in the event that you are obliged to leave and return the rented site to the hotelier as a result of :

- **Serious illness, serious bodily injury or death of :**
  - ✓ yourself, your Spouse, your ascendants or descendants up to the 2<sup>ème</sup> degree,
  - ✓ your father-in-law, mother-in-law, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person usually living under your roof, the person accompanying you during your

Stay named and insured under this Contract, provided that your presence at their bedside or at their funeral is necessary during the period of travel.

- ✓ your professional replacement only if a replacement agreement has been signed and regularized before the date of reservation of the Stay, as well as the person responsible during your Stay for the care of your minor children, or a disabled person for whom you are the legal guardian living under the same roof as you, whether or not you are the legal guardian.

- **Serious material damage due to fire, explosion, water damage or damage caused by the forces of nature**, affecting more than 25% of your business or private premises, whether owned, rented or occupied free of charge, and requiring your presence during the Stay to take the necessary precautionary measures.
- **Theft from your business or private premises** (of which you are the owner, tenant or occupant free of charge), provided that the extent of the theft requires your presence during the Stay to carry out the necessary protective measures. You will be required to lodge a complaint with the authorities within 48 hours of the day on which the theft was reported.

**In the case of rental property, interruption cover is granted on condition that the property is fully vacated.**

**It is your responsibility to establish the reality of the situation giving rise to entitlement to our benefits. We therefore reserve the right to refuse your claim, on the advice of our medical advisor, if the information provided does not prove the materiality of the facts.**

#### **Article 2.2**

#### **FRANCHISE**

In all cases, the Insurer will indemnify the Insured subject to deduction of an Excess, the amount of which is specified in the table of coverage amounts.

#### **Article 2.3**

#### **WARRANTY LIMIT**

In all cases, compensation may not exceed either the amounts set out in the table of coverage amounts, or the insured amount shown on the insurance certificate.

***All interruptions for reasons other than the events listed in article 3.1 "Nature and scope of warranty" are excluded from this warranty.***

#### **Article 2.4**

#### **COMMENCEMENT AND DURATION OF COVER**

The guarantee takes effect when the **keys to the rented property are handed over to the Tenant/Insured Party**, and expires when the keys are returned to the Owner or the seasonal rental organization representing him/her.

It should also be noted that this cover **applies only** during the period of the insured Stay (unless otherwise stated in the cover) stipulated on the insurance certificate, the duration of which does not exceed 90 consecutive days.

#### **Article 2.5**

#### **EXCLUSIONS**

**In addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR GUARANTEES?" in the General Provisions of the guarantees supported by AREAS, consecutive interruptions are not covered:**

- ***Illnesses or accidents that are first diagnosed, treated, relapsed, aggravated or hospitalized between the date the Stay is booked and the date the present contract is taken out;***
- ***Any event occurring between the date of booking the trip and taking out the policy;***
- ***Death of any person who is not an Insured, if the death occurs more than one (1) month before the 1st day of the insured Stay;***
- ***A cosmetic treatment, a cure, a voluntary interruption of pregnancy, in vitro fertilization and its consequences, artificial insemination and its consequences, pregnancy or childbirth;***

- *Periodic check-ups and observation ;*
- *A medical event or pathology whose diagnosis, symptoms or cause are of a psychological, nervous or mental nature, which has not been qualified as such by a competent medical authority or without hospitalization or resulting in hospitalization of less than 3 days;*
- *Medical interventions resulting solely from the Insured's will, except in cases of medically recognized necessity.*

### Article 3

#### PROCEDURES FOR HANDLING COMPLAINTS

*If we have not immediately been able to satisfy your complaint orally or via instant messaging, it must be sent to us in writing as follows:*

- By e-mail: [reclamation@votreassistance.fr](mailto:reclamation@votreassistance.fr)
- By post to the following address **AWP France SAS - Traitement des réclamations - TSA 70002 - 93488 Saint-Ouen Cedex - France**

We will acknowledge receipt of your written claim within ten (10) working days of its submission and provide you with a written response within a maximum of two (2) months.

*In any event, you may refer the matter to the independent insurance ombudsman within two (2) months of the date of your first written complaint:*

- Electronically: [www.mediation-assurance.org](http://www.mediation-assurance.org)
- By post to the following address **Monsieur le Médiateur de l'Assurance - TSA 50110 - 75441 Paris Cedex 09 - France**

Your request to the Insurance Ombudsman must be made within **one (1) year of** your first written complaint to us.

However, this does not preclude you from taking legal action.

If you take out your insurance policy online, as a consumer you have the option of using the European Commission's Online Dispute Resolution (ODR) platform by using the following link: <http://ec.europa.eu/consumers/odr>

### Article 4

#### JURISDICTIONAL COMPETENCE

**MONDIAL ASSISTANCE's** registered office is **7, rue Dora Maar - 93400 Saint-Ouen.**

Any disputes that may arise against **MONDIAL ASSISTANCE in connection with the implementation of** the Agreement shall be submitted exclusively to the competent French courts, and all notifications must be made by registered mail with acknowledgement of receipt to the address indicated above.

### Article 5

#### PERSONAL DATA PROTECTION

The processing of personal data is governed by the French Data Protection Act of January 6, 1978, as amended, and EU Regulation 2016/679 of April 27, 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data.

**AWP P&C** is responsible for the processing of personal data collected for the purpose of concluding, managing and executing contracts.

This data is **kept for** the time required to execute the contract and in accordance with the provisions relating to prescription. It is intended for use by assistance service managers and may be communicated to subcontractors located outside the European Union.

In accordance with applicable data protection legislation and regulations, the Beneficiary may exercise **his/her right to access** and rectify his/her personal **data** by contacting : **informations-personnelles@votreassistance.fr.**

The Beneficiary is informed of the existence of the "Bloctel" telephone anti-solicitation list, on which he/she can register: <https://conso.bloctel.fr/>.

For further information, please consult the **Privacy Statement**, which explains in particular how and why personal data is collected. The most recent version was given to the Beneficiary when the contract was taken out.

**As part of its risk management and anti-fraud policy, AWP P&C reserves the right to check information and, if necessary, to refer the matter to the relevant authorities in accordance with current legislation.**

#### Article 6

##### CONTROL AUTHORITY

Companies providing benefits under the Agreement are subject to supervision by the Autorité de contrôle prudentiel et de résolution, located at **4 Place de Budapest - CS 92459 - 75436 Paris CEDEX 09 - [www.acpr.banque-france.fr](http://www.acpr.banque-france.fr)**.

#### Article 7

##### APPLICABLE LAW - LANGUAGE USED

The Agreement is governed by **French law**. The language used for the execution of the Agreement is **French**.

### 3. CURISTS EXCLUSION BUY-BACK EXTENSION

*Only if the extension was taken out at the time of enrolment and mentioned on the enrolment certificate.*

**Notwithstanding the exclusions provided for in article 1.4 and article 3.4 of this section**, cancellation and interruption cover is available to Reservers who are taking a cure under this option, in the event of the Insured's Illness or Accident certified by a medical doctor up until the first day of the cure, preventing the practice of the cure, which is the main theme of the Holiday for which he/she had registered.

The other clauses, guarantees and exclusions of the contract remain unchanged.

### PRIVACY STATEMENT

#### The security of your personal data is important to us

**AWP P&C** is an insurance company licensed by the **Autorité de contrôle prudentiel et de résolution (ACPR)** to provide insurance products and services. Protecting your privacy is our top priority. This privacy statement explains how we collect personal data, what type of data we collect and why, with whom we share it and to whom we disclose it. Please read this statement carefully.

#### 1. Who is the data controller?

The data controller is the person, natural or legal, who controls and is responsible for the storage and use of personal data, whether in paper or electronic form. **AWP P&C** ("We", "Us", "Our") is responsible for data processing, as defined by applicable data protection legislation and regulations.

#### 2. What personal data is collected?

*We will collect and process various types of personal data about you in accordance with the following:*

- **data** relating to the identification of persons who are parties, interested or involved in the contract, and
- **any other data** required for the conclusion and/or performance of the contract.

In this context, we may collect and process "sensitive personal data" about you.

**Please note:** *By taking out this contract, you undertake to communicate the information contained in this privacy statement to any third party for whom any personal data may be transmitted to us (e.g. other insureds, beneficiaries,*

third parties involved in the claim, persons to be notified in the event of an emergency, etc.), and you agree not to communicate this information in any other way.

### 3. How is your personal data collected and processed?

We will collect and process the personal data you provide to us and those we receive from third parties (as explained below) for a number of purposes and subject to your express consent, unless such consent is not required by applicable laws and regulations, **as set out below:**

PURPOSE	IS YOUR EXPLICIT CONSENT REQUIRED?
<p><b>Administration of the insurance contract</b> (e.g. claims processing, investigations and estimates required to determine the existence of the insured event and the amount of compensation to be paid or the type of assistance to be provided, etc.).</p>	<p><b>Yes, if necessary.</b> However, in cases where we need to process your personal data in order to process your claim, we will not seek your express consent.</p>
<p><b>To conduct quality surveys</b> on the services provided, in order to assess your level of satisfaction and improve it</p>	<p><b>No.</b> We have a legitimate interest in contacting you after handling a request or providing a service to ensure that we have performed our contractual obligations satisfactorily. However, you have the right to object to this by contacting us as explained in section 9 below.</p>
<p><b>To meet all legal obligations</b> (e.g., those arising from laws governing insurance contracts and insurance activities, regulations on tax, accounting and administrative obligations)</p>	<p><b>No, insofar as</b> these processing activities are expressly and legally authorized.</p>
<p><b>For auditing purposes,</b> to comply with legal obligations or internal procedures.</p>	<p><b>No.</b> We may process your data for internal or external audits required either by law or by our internal procedures. We will not seek your consent for such processing if it is justified under current regulations or in our legitimate interest. However, we will ensure that only strictly necessary personal data is used and that it is treated confidentially. Internal audits are generally carried out by our parent company.</p>
<p><b>To carry out statistical and qualitative analyses</b> based on data and claims rates</p>	<p><b>If we carry out any of these processing activities,</b> we will do so by anonymizing the personal data. As a result, anonymized data is no longer considered "personal" data and your consent is no longer required.</p>
<p><b>For debt collection management</b></p>	<p><b>No,</b> if the processing of your data, including sensitive categories of personal data, is necessary for the establishment, exercise or defence of legal claims, which we may also invoke as a legitimate interest.</p>



PURPOSE	IS YOUR EXPLICIT CONSENT REQUIRED?
<p><b>For the purposes of preventing and combating fraud,</b> money laundering and compliance with economic sanctions regulations, including, where applicable, for example, comparing your information with that contained in previous applications, or verifying current claims reporting systems.</p>	<p><b>No. It is understood that</b> the detection and fight against fraud, money laundering and compliance with regulations applicable to economic sanctions constitute a legitimate interest of the Data Controller. Consequently, we are entitled to process your data for this purpose without having to obtain your consent.</p>
<p><b>To transfer risks</b> via reinsurance and coinsurance</p>	<p><b>We may process and share your personal data</b> with other insurance or reinsurance companies with which we have signed or will sign co-insurance or reinsurance agreements.</p> <p>Coinsurance is the coverage of risk by several insurance companies under a single contract, each assuming a percentage of the risk or sharing the coverage between them.</p> <p>Reinsurance is the "subcontracting" of coverage for part of a risk to a third-party reinsurer. However, this is an internal agreement between us and the reinsurer, and you have no direct contractual relationship with the reinsurer.</p> <p>These risk transfers are carried out in the legitimate interests of insurance companies, and are even generally expressly authorized by law (including the sharing of personal data strictly necessary for this purpose).</p>

As mentioned above, for the purposes listed above, we will process personal data about you that we receive from our business partner **AREAS**.

For the purposes mentioned above for which we have indicated that your express consent is not required, or in cases where **we need your personal data** in order to **underwrite your insurance and/or manage your claim**, we will process your personal data on the basis of our legitimate interests and/or in accordance with our legal obligations.

**Your personal data is required for the purchase of our products and services.** If you do not wish to provide us with this data, we will not be able to guarantee you access to the products and services you have requested or which may be of interest to you, or to provide you with offers tailored to your specific requirements.

#### 4. Who can access your personal data?

We will ensure that your personal data is processed in compliance with the purposes indicated above.

*For the purposes described above, your personal data may be disclosed to the following third parties responsible for data processing:*

- **public sector bodies**, other Group companies, other insurers, reinsurers.

Within the scope of the stated purposes, your personal data may be disclosed to the following parties, acting as data processors, operating under our responsibility:

- **other companies in our group (including AWP France SAS)**, technical consultants, experts, lawyers, claims adjusters, repairers, service providers, doctors and service companies delegated to handle our operations (claims, IT, postal services, document management)

*Ultimately, we may share your personal data in the following cases:*

- **in the event of a contemplated or actual reorganization**, merger, sale, joint venture, assignment, transfer or other disposition of all or part of our business, assets or securities (including in connection with insolvency or similar proceedings);
- **to comply with any legal obligation**, including obligations arising from ombudsman decisions in the event that you make a complaint about one of our products or services.

## 5. Where are your personal data processed?

Your personal data may be processed both inside and outside the European Union (EU) by the parties specified in section 4, always subject to contractual confidentiality and security restrictions, in accordance with applicable data protection laws and regulations. We do not disclose your personal data to parties not authorized to process them.

Any transfer of your personal data for processing outside the EU by another company in our group will be carried out on the basis of internal corporate rules approved by the regulatory authority to which our group belongs, establishing adequate rules for the protection of personal data and legally binding on all companies in our group. Where internal corporate rules do not apply, we will take steps to ensure that the transfer of your personal data outside the EU will be carried out in accordance with an adequate level of protection, in the same way as if it were a transfer within the EU. You can find out about the safeguards we implement for this type of transfer (standard contractual clauses, for example) by contacting us as indicated in section 9.

## 6. What are your rights concerning your personal data?

Where permitted by law or regulation, you have the right to:

- **access your personal data** and find out where it comes from, the aims and purposes of data processing, information about the person(s) responsible for data processing, the person(s) responsible for data processing and the recipients of potentially disclosed data;
- **to withdraw your consent at any time, where** such consent is required for the processing of your personal data;
- **update or rectify your personal data** so that it is always accurate;
- **delete your personal data from our systems** if their retention is no longer necessary for the purposes indicated above;
- **restrict the processing of your personal data** in certain circumstances, for example, if you have challenged the accuracy of your personal data, for the period necessary for our services to verify its accuracy;
- **obtain your personal data in electronic format**, for your own use or that of your new insurer; and
- **file a complaint** with our company and/or the relevant data protection authority - Commission Nationale de l'Informatique et des Libertés (CNIL).

You may exercise these rights by contacting us as indicated in **section 9**.

## 7. How can you object to the processing of your personal data?

Where permitted by applicable law or regulation, you have the right to **object to the processing of your personal data by our services**, or to request our company to stop processing such data (including for direct marketing purposes). Once we have received your request, we will no longer process your personal data, unless permitted by applicable laws or regulations.

You can exercise this right in the same way as your other rights set out in **section 6**.

## 8. How long do we keep your personal data?

We will retain your personal data only for as long as is necessary for the purposes set out in this privacy statement and then delete or anonymize it once it is no longer required.

*Below are some of the retention periods applicable to the purposes indicated in section 3 above:*

- **For a period of 5 (five) years from the** date of termination of the insurance contract
- **In the event of a claim - 5 (five) years** from the date of settlement of the claim.
- **In the event of a claim involving bodily injury** - 10 (ten) years from the date of the claim.
- **For claims information** - 5 (five) years from receipt of claim.
- **For contract information** - 5 (five) years from expiration, termination or cancellation.

However, please be aware that **additional specific obligations or events** may sometimes override or modify these durations, such as ongoing litigation or regulatory investigations, which may supersede or suspend these durations until the case is closed and the applicable review or appeal period has expired. In particular, retention periods based on legal requirements may be suspended and then subsequently resumed.

## 9. How to contact us

If you have any questions about our use of your personal data, *you can contact us by e-mail or post:*

#### **10. How often do we update this privacy statement?**

We **regularly** revise this privacy statement.

## **SUPPORTING DOCUMENTS TO BE PROVIDED IN THE EVENT OF A CLAIM**

### **FOR INSURANCE COVERAGE:**

#### **WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?**

When insurance cover is involved, the insured must notify **Gritchen Affinity, the managing broker**, in writing of any claim that may trigger the contract's cover within five working days (*reduced to two working days in the event of theft*).

These deadlines run from the **moment the insured becomes aware of the loss** that triggers coverage.

**After this period, the Insured shall forfeit any right to compensation if the delay has caused prejudice to the Insurer.**

**If you fail to comply with the formalities or deadlines for submitting documents, we may claim damages in proportion to the resulting loss for us (article L 113-2 of the French Insurance Code).**

**Any declaration that does not comply with the provisions of this warranty will result in forfeiture of any right to reimbursement.**

## **A. TENANT INSURER GUARANTEES**

### **CANCELLATION / INTERRUPTION OF STAY**

*Your declaration must be accompanied by :*

- **In all cases :**
  - your contract reference,
  - a copy of the Rental Contract indicating the identity of the Reservers, the amount of the advance payment, the amount of the rental and the dates of the rental initially planned,
  - a receipt showing the date on which the holiday rental was booked,
  - all documents justifying the date of cancellation and the reason for it,
  - You agree to provide us with all the documents we need to process your claim,
  - The receipted invoice for the debit that you are required to pay to the Owner or Rental Organization, or that the Owner or Rental Organization retains.
- **In the event of illness or accident, a medical certificate specifying the origin, nature, severity and foreseeable consequences of the illness or accident,**
- **In the event of death, a death certificate and civil status form,**
- **In all other cases, proof of purchase.**
- **In the event of a medical reason, you must provide us with the medical documents and information we need to investigate your claim, using the pre-printed envelope bearing the name of the medical advisor that we will send you on receipt of the claim form, together with the medical questionnaire to be completed by your doctor.**

If you do not have these documents or information, you must obtain them from your attending physician and send them to us using the pre-printed envelope referred to above.

You must also send us, in a pre-printed envelope bearing the name of the medical advisor, any information or documents you may be asked to provide in order to justify the reason for your cancellation, and in particular :

- All photocopies of prescriptions for medicines, tests or examinations, as well as all documents proving that they have been dispensed or carried out, and in particular sickness slips containing copies of the corresponding labels for medicines prescribed,
- Statements from the French social security system or any other similar organization, relating to the reimbursement of treatment costs and the payment of daily allowances.

In the case of an accident, you must specify the causes and circumstances, and provide us with the names and addresses of those responsible, as well as any witnesses.

**It is also expressly agreed that you accept in advance the principle of an examination by our medical advisor. If you object to this without a legitimate reason, you will lose your warranty rights.**

**We will not be able to settle your claim unless you provide our medical advisor with the medical information required for an investigation.**

## HOW TO REPORT A CLAIM

When the **INSURANCE GUARANTEES** are involved, the Insured must imperatively :

- **Notify Gritchen Affinity in writing** within five working days (reduced to two working days in the event of theft) of any loss or damage likely to result in coverage. These deadlines run from the time the Insured becomes aware of the loss that is likely to result in coverage being taken out. After this period, the Insured will forfeit any right to compensation if the delay has caused prejudice to the Insurer.
- **Voluntarily declare to Gritchen Affinity** any cover taken out for the same risk with other insurers.

<p><b>FOR FAST, MODERN MANAGEMENT YOUR INSURANCE CLAIMS</b></p> <p>Log on to : <a href="http://www.declare.fr">www.declare.fr</a> (Transmit your receipts and track at any time the status of your file) By mail : <a href="mailto:sinistre@declare.fr">sinistre@declare.fr</a></p>	<p><b>FOR TRADITIONAL MANAGEMENT YOUR INSURANCE CLAIMS</b></p> <p>By post: <b>Gritchen Affinity Claims department 27 rue Charles Durand - CS70139 18021 Bourges Cedex</b></p>
---	---

## NEED ASSISTANCE?

In order to benefit from assistance guarantees, **it is imperative to** contact Mondial Assistance prior to any intervention. **A file number** will be issued, which alone will justify coverage.

### MONDIAL ASSISTANCE IS THERE FOR YOU 24/7

#### 1. Contact us from metropolitan France on 01.49.93.73.83

**Access for the deaf and hearing-impaired:** <https://accessibilite.votreassistance.fr>  
accessible **24/7**, unless otherwise specified in the agreement.

#### 2. Please indicate :

- ✓ The name and number of the contract taken out : B922678 / 1029273
- ✓ The full name of the Beneficiary

- ✓ The exact address of the Beneficiary
- ✓ The telephone number where the Beneficiary can be reached

**EPIDEMIC EXTENSION Assurlodge Contract 102 92 73**

The Epidemic extension can only be subscribed in addition to the **ASSURLODGE NO. 10292 73** contract.

**TABLE OF BENEFITS**

INSURANCE GUARANTEES	CEILING
<p><b>Subject to the eligibility conditions and exclusions detailed in this Information Notice</b></p> <p><b>1 / CANCELLATION</b></p> <ul style="list-style-type: none"> <li>• Death following Covid-19 infection</li> <li>• Serious illness or disease following Covid-19 infection</li> <li>• Infection with Covid-19</li> <li>• Refusal of boarding by the means of transport reserved following temperature measurement</li> <li>• Case of Contact with Covid-19</li> </ul> <p><b>2/ LATE ARRIVAL</b></p> <ul style="list-style-type: none"> <li>• Serious illness or disease following Covid-19 infection</li> <li>• Infection with Covid-19</li> <li>• Refusal of boarding by the means of transport reserved following temperature measurement</li> <li>• Case of Contact with Covid-19</li> </ul> <p><b>3 / INTERRUPTION OF STAY</b></p> <ul style="list-style-type: none"> <li>• Interruption of stay following illness or death due to a Covid-19 infection during the stay.</li> </ul> <p><b>4/ HOTEL EXPENSES FOLLOWING QUARANTINE FOR DISEASE</b></p> <ul style="list-style-type: none"> <li>• extension of stay following quarantine</li> </ul>	<p><b>Maximum compensation of 20 000 € / file</b>  <b>Without deductible</b></p> <p><b>Maximum 3 days of refundable rental</b>  <b>Deductible of one day</b></p> <p><b>Maximum compensation of 20 000 € / file</b>  <b>Deductible of one day</b></p> <p><b>Hotel fee 80 € per file / Max 7 nights  </b></p>

## **DEFINITIONS**

### **Epidemic**

The appearance of a large number of patients in a given place as a result of a disease.

### **Pandemic**

Global spread of disease.

### **Disease**

Sudden and unpredictable alteration of health observed by a competent medical authority.

### **Serious illness**

Sudden and unpredictable alteration of health as detected by a competent medical authority resulting in the issuance of a prescription for the use of medications for the benefit of the patient and involving the cessation of any professional or other activity.

### **Person negative for Covid-19**

A person is negative for Covid-19 if an approved medical test attests that he is not infected with Covid-19 or that he is no longer contagious if she has previously been infected.

### **Person infected or positive with Covid-19**

A person is positive for Covid-19 if an approved medical test attests that he is infected with Covid-19, with or without symptoms.

### **Quarantine for disease**

Isolation of the person, in the event of proven illness, decided by a competent medical authority, for the purpose of avoiding a risk of spreading said illness.

**Contact case:** Persons identified and contacted by their primary care physician, health insurance services or the Regional Health Agency (ARS) as having been in high-risk contact with a person with Covid-19.

## 1/ CANCELLATION

### As a partial departure from articles 1-4 and 23 of the terms and conditions of the contract

The Insured is covered by the guarantee for the reasons and circumstances listed hereafter, to the exclusion of all others, within the limit indicated in the Table of Benefits:

- Death of the Insured following infection with Covid-19 and before the stay
- Serious illness or illness of the Insured following infection with Covid-19 before the stay and making it impossible to be present at the place of stay.
- Insured Positive for Covid-19 before the stay and making it impossible to be present at the place of stay.
- Insured who has been refused boarding on the reserved means of transport following a positive temperature test, provided that the Insured has had a test within 48h of the refusal of boarding and that:
  - Either this test attests that the Insured is positive for Covid-19, making it impossible for the Insured to be present at the place of stay more than 60% of the expected duration.
  - Or this test attests that the insured is negative for Covid-19 but that the delay caused by a delayed departure makes his presence at the place of stay less than 60% of the expected duration.
- Insured who is a contact case, provided that the insured has had a test performed within 48h of his notification of contact case and that:
  - Either this test attests that the Insured is positive for Covid-19, making it impossible for the Insured to be present at the place of stay more than 60% of the expected duration.
  - Or this test attests that the insured is negative for Covid-19 but that the delay caused by a delayed departure makes his presence at the place of stay less than 60% of the expected duration.

The Insured is covered by the guarantee if the reasons or circumstances listed relate to:

- - Any person usually living in the insured's home,
  - A person expected to accompany the Insured during his stay and insured under the contract.
  - A member of the insured's family who does not usually live in the insured's home (ascendant or descendent), and who is hospitalized or deceased.

**It is up to you to establish the reality of the situation that entitles you to our benefits. As such, we reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the materiality of the facts.**

## WHAT WE EXCLUDE

**The Cancellation guarantee does not cover the impossibility of leaving linked to the physical organization, the conditions of accommodation or the security of the destination.**

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

- ◆ **An event, illness or accident that has been the subject of a first observation, relapse, worsening or hospitalization between the date of purchase of the stay and the date of subscription of the insurance contract,**
- ◆ **Any circumstance that is only a mere inconvenience,**



- ◆ **Forgotten vaccination,**
- ◆ **Failure of any kind, including financial, of the carrier making it impossible to fulfil its contractual obligations,**
- ◆ **Any medical event whose diagnosis, symptoms or cause are mental, psychological or psychiatric in nature and which has not resulted in hospitalization for more than 3 days following the subscription of this Contract,**
- ◆ **Any other event that occurred between the date of subscription of the insurance contract and the departure date of your trip**
- ◆ **Any event between the date of booking the travel and the date of taking out the insurance contract.**
- ◆ **The absence of hazard,**
- ◆ **An act that is intentional and/or objectionable under the law, the consequences of alcoholic states and the use of drugs, any narcotic substance referred to in the Public Health Code, drugs and treatments not prescribed by a physician,**
- ◆ **Travel to a geographical destination that is not recommended by the French Ministry of Foreign Affairs,**
- ◆ **An act of negligence on your part,**
- ◆ **Any event which could be the responsibility of the travel agency under the current Tourism Code,**
- ◆ **Failure, regardless of the reason, to present documents essential for the stay, such as passport, identity card, visa, transport tickets, vaccination record, except in the event of theft, within 48 hours of departure, of the passport or identity card.**
- ◆ **The consequences of health measures taken by competent authorities at the local, regional, national or international level to limit the movement of goods and persons: Containment, border closures or limitations of conditions of entry into national territories.**

## **2/ LATE ARRIVAL**

### **As an exception to Article 23 of the general conditions of the contract**

The Insured is covered for the reasons and circumstances listed below, excluding all others, to the extent specified in the Table of Benefits:

- Serious illness or illness of the Insured following infection with Covid-19 before the stay and making it impossible to be present at the place of stay for less than 60% of the expected duration.
- Insured Positive for Covid-19 before the stay and making his presence at the place of stay impossible for less than 60% of the expected duration.
- Insured who has been refused boarding on the reserved means of transport following a positive temperature test, provided that the insured has had a test performed within 48h of the refusal of boarding and that:
  - Either this test attests that the Insured is positive for Covid-19, making his presence impossible at the place of stay less than 60% of the expected duration.
  - Or this test attests that the Insured is negative for Covid-19 and that the delay caused by a delayed departure makes his presence impossible at the place of stay less than 60% of the expected duration.
- Insured who is a contact case, provided that the insured has had a test performed within 48h of his notification about the contact case and that:
  - Either this test attests that the Insured is positive for Covid-19, making his presence impossible at the place of stay less than 60% of the expected duration.
  - Or this test attests that the Insured is negative for Covid-19 and that the delay caused by a delayed departure makes his presence impossible at the place of stay less than 60% of the expected duration.

The Insured is also covered if the reasons or circumstances listed relate to:

- Any person usually living in the insured's home,
- A person to accompany the Insured during his stay and insured under the contract.
- A member of the insured's family who does not usually live in the insured's home (ascendant or descendent), who is hospitalized or deceased.

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

In no case will the amount of compensation for late arrival be higher than the cost of cancellation of the trip.

#### **DEDUCTIBLE**

In all cases, the Company will indemnify the Insured subject to deduction of a deductible specified in the Table of Benefits.

#### **LIMITATION OF GUARANTEE**

In all cases, the compensation may not exceed the ceiling specified in the Table of Benefits.

#### **EXCLUSIONS**

**Similarly, in addition to the general exclusions provided for in the following general provisions, late arrivals are not guaranteed following:**

- Any event that occurred between the date of booking the trip and subscribing the contract
- Late application for a visa with the competent authorities, non-conformity of a passport and forgotten vaccination.

### **3/ INTERRUPTION OF STAYS**

**As a partial departure from Articles 3.4 and 23 of the terms and conditions of the contract**

If you have to interrupt the stay covered by this contract, we will refund any unused rental benefits and any cleaning fees, for which you cannot request a refund, replacement or compensation from the service provider, in the event that you are required to leave and return the rental space to the hotel operator as a result of:

- Death following infection from Covid-19 involving your spouse or common-law partner, your ascendants or descendants (any degree), your guardian or any person usually living under your roof or of a person participating in the stay and insured under the contract.
- Serious illness or illness resulting from Covid-19 infection during the stay, involving yourself and/or persons accompanying you during your stay and insured under the contract.

**For a rental, the interruption guarantee is granted provided that the rental is fully released.**

#### **DEDUCTIBLE**

In all cases, the Company will indemnify the Insured subject to application of a deductible amount specified in the Table of Benefits.

#### **LIMITATION OF GUARANTEE**

In all cases, the compensation may not exceed the amounts set out in the Table of Benefits.

## EXCLUSIONS

All interruptions for reasons other than the events listed in Article 1 "Nature and extent of guarantee" are excluded from this guarantee. Similarly, in addition to the general exclusions mentioned in the General Provisions hereafter, interruptions are not covered following:

- Illnesses or accidents that have been the subject of initial observation, treatment, relapse, worsening or hospitalization between the date of booking of the trip and the date of subscription of this contract;
- A pathology not stabilized which has been the subject of observation or treatment within 30 days before reserving the stay;
- Any event that occurred between the date of booking the trip and subscription of the contract
- The death of a parent when it occurs before the date of departure;
- The consequences of the sanitary measures taken by the competent authorities at the local, regional, national or international level to limit the movement of goods and persons: containment, border closures or limitations of conditions of entry into the territories.
- Beauty treatments, therapies, voluntary termination of pregnancy, in vitro fertilization and its consequences, artificial insemination and its consequences, pregnancy;
- A psychological, mental or depressive illness without hospitalization or resulting in hospitalization of less than 2 days.

## 4 / HOTEL EXPENSES FOLLOWING QUARANTINE FOR ILLNESS

If you are obliged to extend your stay **following your quarantine for illness**, we will cover the hotel costs (room and breakfast) as well as those of your family members participating in the stay or of an insured companion, up to the amount shown in the Table of Benefits.

## LIMITATION OF GUARANTEE

In all cases, the compensation may not exceed the amounts set out in the Table of Benefits.

## HOW SOON SHOULD YOU DECLARE THE LOSS?

### Two steps

1/ As soon as you become aware of being in one of the situations described that are eligible for cover, you must immediately notify **your real estate agency**.

**If you cancel the trip at a later date with your agency, we will refund the cancellation fee only from the date of the contraindication noted by a competent authority, in accordance with the cancellation schedule set out in the travel agency's special conditions of sale.**

2/ In addition, you must report the loss to **GRITCHEN AFFINITY**, within five working days of the event triggering the guarantee.