TO DECLARE AN INSURANCE LOSS, I.E.
TO FILE AN INSURANCE CLAIM

MUTUAIDE
BY POST
Insurance Department
TSA 20 296
94368 BRY-SUR-MARNE CEDEX – France

BY TELEPHONE
Monday to Friday from 09:00 a.m. to 06:00 p.m. on +33 (0)1 45 16 63 82

BY EMAIL
Gestion-assurance@mutuaide.fr

Like any insurance contract, this one comprises mutual rights and obligations. It is governed by the French Insurance Code. These rights and obligations are set forth in the following pages.

Appendix to article A. 112-1

Information document on exercising the right of cancellation provided for in Article L. 112-10 of the French Insurance Code

Please ensure that you do not already have insurance cover for any of the risks covered by the new contract. If such is the case you are entitled to cancel this contract within fourteen calendar days of it being signed. No charge or penalty is payable if all the following conditions have been met:

- you have taken out this contract for private purposes;
- this contract complements the purchase of goods or a service sold by a supplier;
- you can prove that you already have cover for one of the risks guaranteed by this new contract;
- the contract you wish to cancel has not been fully executed;
- you have not made any claim covered by this contract.

If these conditions are met, you may exercise your right to cancel this contract by letter, or in any durable medium, sent to the insurer of the new contract, together with documentary proof that you already have cover for one of the risks guaranteed by this new contract. The insurer must reimburse you the premium paid within thirty days of cancellation.

If you wish to cancel your contract but do not meet all the above conditions, please check the cancellation procedure stipulated in your contract.

ADDITIONAL INFORMATION

The cancellation letter, a template of which is provided below, used to exercise this right must be sent by letter, or any other durable medium, to Chapka, 54-56 rue Laffitte, 75009 Paris:

"I, the undersigned, Mr/Ms.............residing at (address) .........hereby cancel my contract no.... taken out with Allianz IARD pursuant to Article L 112-10 of the French Insurance Code. I solemnly declare that, on the date of this letter, I am not aware of any claim covered by the contract."

CONSEQUENCES OF CANCELLATION

Exercising your right to cancel within the period given in the above box will result in the contract being cancelled as of the date the letter or any other durable medium is received. Once you become aware of a loss covered by the contract, you can no longer exercise this right to cancel.

In the event of cancellation, you will only be liable to pay the part of the premium or contribution for the period during which the risk was covered, this period being calculated up until the cancellation date.

The entire premium or contribution will, however, be payable to the insurance company if you exercise your cancellation right when a loss of which you were unaware occurs that brings the contract cover into application during the cancellation period.

PROVISIONS COMMON TO ALL COVER PACKAGES

DEFINITIONS

PERSONAL INJURY
Any sudden action external to the victim that causes bodily damage or injury.
UNCERTAIN EVENT OR UNCERTAINTY
An unintentional, unforeseeable, unstoppable, and external event.

SUBSCRIBERS
Persons duly insured under this contract, hereafter referred to as «you». With regard to the applicability of legal provisions concerning the period of limitation, the “Subscriber” should be referred to when the articles of the French Insurance Code mention “Insured person” or “Insured party”.

INSURER
Allianz IARD, hereafter termed «we», whose registered office is at:

Allianz IARD
1, cours Michelet
CS30051
92076 PARIS LA DÉFENSE CEDEX

TERROR ATTACK/ACTS OF TERRORISM
This means any act of violence constituting a criminal or illegal attack against people and/or property in the country in which you are staying, and whose purpose is to disturb public order seriously.

Such a “terror attack” should be identified as such by the French Foreign Ministry (Ministère des affaires étrangères français).

NATURAL DISASTERS
This means abnormal intensity of a natural element not arising from human intervention.

INSURANCE CODE
The French Insurance Code is the collection of legislative and regulatory texts that govern insurance contracts.

FORFEITURE
Loss of right to Cover for the Loss/Claim in question.

HOME OR DOMICILE
Main place of residence of the person about whom this term is used. The domicile is the place of fiscal residence.

DROM POM COM
“DROM POM COM territories” are what the DOM TOM territories (French overseas possessions) are now called, since the Constitutional Reform of 17 March 2003 that changed the names and definitions of the DOM TOM territories.

TRANSPORT FIRM
The term "transport firm" will refer to any company duly approved by the public authorities for the carriage of passengers.

EPIDEMIC
The rapid propagation of a contagious, infectious disease affecting a large number of people in a given place at a given time and reaching a minimum level 5 according to WHO criteria.

EUROPE
“Europe” means the countries in the European Union, Switzerland, Norway, and the Principality of Monaco.

MEDICAL EXPENSES
Pharmaceutical, surgical, consultation, and hospitalisation expenses that are medically prescribed and necessary for diagnosing and treating an illness.

FRANCE
By France is meant the European territory of France (including islands located in the Atlantic Ocean, the English Channel and the Mediterranean) plus the DROM POM COM territories (as the DOM TOM French overseas possessions have been called since the Constitutional Reform of 17 March 2003).

EXCESS
Portion of the compensation that remains to be borne by you.

INSURANCE CLAIMS MANAGER

MUTUAIDE
Insurance Department
TSA 20 296
94368 BRY-SUR-MARNE CEDEX – FRANCE

STRIKE
Concerted collective action consisting in the employees of a firm, of an economic sector, or of a professional category ceasing to work in order to give weight to their claims.

CIVIL WAR
By “Civil War” is meant armed opposition between various parties belonging to the same country, and any armed rebellion, revolution, revolt, insurrection, or coup d’etat, and any application of martial law or border closure ordered by the authorities of the country in question.

WAR WITH A FOREIGN POWER
A «war with a foreign power» means declared or undeclared armed opposition between one State and another State, as well as any invasion or state of siege.

HOSPITALISATION
Any unforeseen, unscheduled stay in a health facility.

ILLNESS
Sudden unforeseeable deterioration in health.

SERIOUS ILLNESS
As defined by a competent medical authority and preventing independent movement.

MEMBER OF THE FAMILY
Member of the family means any person who can evidence they have a de jure or de facto family tie (kinship) with the Subscriber.

POLLUTION
Degradation of the environment by substances that are not naturally present in the medium in question being discharged into the air, the water, or the soil.

(CLAIMABLE) LOSS OR LOSS EVENT OR CLAIM
Event that may result in the application of contract cover.

POLICYHOLDER
The natural or legal person who takes out the insurance contract.
SUBROGATION
The legal situation whereby the rights of one person are transferred to another person (in particular: the Insurer taking the place of the Policyholder for the purposes of proceedings against the opponent).

THIRD PARTY
Any person other than the Subscriber who is liable for the damage, injury, or loss.

Any Subscriber who is a victim of bodily injury, property damage or consequential loss caused by another Subscriber (the Subscribers are considered to be third parties between themselves).

WHAT IS THE GEOGRAPHICAL SCOPE OF THE CONTRACT?
The cover and/or services and benefits taken out under this contract apply throughout the entire world.

WHAT IS THE TERM OF THE CONTRACT?
The “CANCELLATION” cover takes effect as of taking out the present contract and it expires on the day of departure on the trip (outward journey).

WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVER PACKAGES?
We cannot intervene when your claims for cover or services are consequential to damage, injury, or loss resulting from:

• epidemics, natural disasters, and pollution;
• consequences and/or events resulting from: civil war or war with a foreign power, riots, or civil unrest, pursuant to Article L121-8 of the French Insurance Code;
• consequences and/or events resulting from: a strike;
• consequences and/or events resulting from: a terror attack/act of terrorism;
• the consequences of the voluntary participation by the Subscriber, and people travelling with the Subscriber and insured under this contract, in a crime, offence, riot or strike other than in situations of self-defence;
• deliberate failure to comply with regulations in the country visited;
• the disintegration of atomic nuclei or any irradiation caused by ionising radiation;
• improper use of a drug or the use of narcotics that have not been prescribed medically, as judged by a competent medical authority;
• damage following the consumption of alcohol by the Subscriber, and people travelling with the Subscriber, and insured under this contract, together with the Subscriber’s family, characterised by the presence in the blood of a level of pure alcohol equal to or greater than the legal limit permitted for drinking and driving set by the regulations of the country visited;
• accidents/damage and their consequences caused or provoked deliberately by the Subscriber, and people travelling with the Subscriber, and insured under this contract, together with the Subscriber’s family;
• practising a sport professionally;
• participation in endurance or speed trials on board any motorised land, water or air craft;
• participation as a competitor in any competition or event organised by a sports federation or association;
• failure to comply with safety rules to which the attention of the Subscriber, and the people travelling with the Subscriber, and insured under this contract, together with the Subscriber’s family, has been drawn regarding the practice of sports activities;
• the consequences of suicide or attempted suicide of the Subscriber, and the people travelling with the Subscriber, and insured under this contract, together with the Subscriber’s family;
• absence of uncertainty;
• insured goods and/or activities when the insurer is prohibited from providing an insurance contract or service due to a sanction, restriction or prohibition provided for by agreements, laws or payments, including any decided by the United Nations Security Council, the Council of the European Union or by any other applicable national law;
• insured goods and/or activities when they are subject to any sanction, restriction, partial or total embargo or prohibition provided for by agreements, laws or payments, including any decided by the United Nations Security Council, the Council of the European Union or by any other applicable national law. It is understood that this provision only applies if the insurance contract, the insured goods and/or activities fall within the scope of the restrictive sanctions, total or partial embargo or prohibition.

HOW IS YOUR COMPENSATION CALCULATED?
If the compensation cannot be determined by private agreement, it is assessed through an out-of-court appraisal, subject to our respective rights being reserved.

Each of us chooses an appraiser. If the appraisers do not agree with each other, they call upon the services of a third appraiser, and all three of them operate jointly and by majority vote.

Should one of us fail to appoint an appraiser or should the two appraisers not agree on the choice of a third appraiser, the appointment is made by the Presiding Judge of the Regional Court (Tribunal de Grande Instance), ruling in summary proceedings. Each of the contracting parties bears the cost of the fees of its appraiser, and, where applicable, half the fees of the third appraiser.

WITHIN WHAT TIME LIMIT WILL YOU RECEIVE THE COMPENSATION?
Payment will be made within 15 days of the agreement reached between us, or as of the notification of the enforceable court decision.

WHAT PENALTIES ARE APPLICABLE IN THE EVENT YOU MAKE A FALSE DECLARATION OR CLAIM AT THE TIME OF THE LOSS?
Any fraud, reticence, or intentional false declaration by you about the circumstances or the consequences of a claimable loss shall result in the forfeiture of any right to benefit or
compensation for that claimable loss.

MULTIPLE INSURANCE CONTRACTS

Pursuant to the provisions of Article L 121-4 of the French Insurance Code, when more than one insurance policy is taken out non-fraudulently for the same risk, each of them produces its effects within the limits of the cover packages of the contract, and in accordance with the provisions of Article L 121-1 of the French Insurance Code. In such a case, the Subscriber should inform all of the insurers.

Within these limits, the Subscriber may use the insurer of its choice. When more than one insurance policy is taken out wilfully or fraudulently, the sanctions stipulated in the French Insurance Code apply (nullity of the contract and damages).

WHAT IS THE PROCEDURE FOR EXAMINATION OF COMPLAINTS ?

If you have any difficulties, first consult your usual Chapka contact person: 54-56 rue Laffitte, 75009 Paris.

If you are not satisfied with the response, you should email:

Allianz
Relation Clients
Case Courrier 51803
1 cours Michelet
CS 30051 - 92076 Paris La Défense cedex
Courriel : clients@allianz.fr

What should you do if you are still not satisfied with the response you have received once you have exhausted all the internal channels listed above? You can appeal to the Insurance Mediator whose contact details are as follows: www.mediation-assurance.org or LMA 50110 - 75441 Paris Cedex 09.

Taking this action will not prejudice any other legal avenues you may wish to explore.

AUTHORITY IN CHARGE OF OVERSEEING THE INSURANCE COMPANY

L’Autorité de contrôle prudentiel et de résolution (ACPR) [the Prudential Oversight and Resolution Authority]

61 rue Taïbout
75436 PARIS CEDEX 09

INFORMING THE POLICYHOLDER ABOUT THE PROVISIONS OF THE COMMISSION NATIONALE DE L’INFORMATIQUE ET DES LIBERTES - CNIL (French Data Protection Commission)

You are hereby informed that the information we gather is processed in order to manage this application and our business relationship. Some information may be processed by service providers in or outside Europe. Unless you object, your data may also be used by your broker, whose details appear in this document, for prospecting purposes for the insurance products that your broker distributes. Pursuant to the French data protection law ("loi informatique et libertés") of 6 January 1978, as amended by the law of 6 August 2004, you are entitled to access, amend, rectify, delete, and object to the data concerning you by sending a written request to the internal channels listed above.

Under our risk control and anti-fraud policy, we reserve the right to check all your information, and where appropriate to refer the matter to the competent authorities in accordance with current regulations.

CONSUMERS’ RIGHT TO OPPOSE TELEPHONE MARKETING

If you do not wish to be contacted for the purposes of telephone marketing, you can have yourself listed as being opposed to telephone marketing, free of charge.

These provisions apply to any consumer, i.e. any natural person acting for reasons that do not fall within the context of their commercial, industrial, craft or self-employed activities.

SUBROGATION

Pursuant to the provisions of Article L121-12 of the French Insurance Code, the Insurer is subrogated, up to the compensation paid by it, to the rights and actions of the Subscriber with respect to third parties liable for the loss.

If the subrogation can no longer be operative in favour of the Insurer through the fault of the Subscriber, the Insurer shall be discharged from its obligations with regard to the Subscriber insofar as the subrogation could have been exercised.

LIMITATION PERIOD APPLYING TO ACTIONS DERIVING FROM THE INSURANCE CONTRACT

The provisions governing the period of limitation applying to action deriving from the insurance contract are laid down by Articles L 114-1 to L 114-3 of the French Insurance Code, these articles being reproduced below :

Article L 114-1 of the French Insurance Code :

Any action deriving from an insurance contract is barred by limitation two years after the event giving rise to the claim.

However, this period of limitation applies:

1. In the event of reticence/concealment, omission, misrepresentation or inaccurate declaration of the risk run, only from the date on which the Insurer became aware of the said risk;

2. In the event of an insurance loss, only from the date on which the Insurer became aware of the said risk;

The period of limitation may be interrupted by any of the ordinary causes for interruption thereof, and by appointment of loss adjusters further to a claim. The period of limitation may also be interrupted by the Insurer sending the Insured Person a registered letter with acknowledgement of receipt demanding payment of the premium, or by the Insured Person sending one to the Insurer demanding payment of the premium, or by the Insured Person sending one to the Insurer demanding payment of the premium.

When the action brought against the Insurer by the Insured Person is caused third-party recourse, the period of limitation starts only on the date on which the third party brings legal action against the Insured Person or has received compensation from the latter. The period of limitation is increased to 10 years in life assurance contracts when the beneficiary is a person distinct from the Policyholder, and, in insurance contracts for personal accidents, when the beneficiaries are also legal beneficiaries of the deceased Insured Person.

For life assurance contracts, and notwithstanding the provisions of point 2 above, the beneficiary’s right to bring action lapses at the latest 30 years after the death of the Insured Person.

Article L 114-2 of the French Insurance Code :

The period of limitation may be interrupted by any of the ordinary causes for interruption thereof, and by appointment of loss adjusters further to a claim. The period of limitation may also be interrupted by the Insurer sending the Insured Person a registered letter with acknowledgement of receipt demanding payment of the premium, or by the Insured Person sending one to the Insurer demanding payment of compensation.

Article L 114-3 of the French Insurance Code :

Notwithstanding Article 2254 of the French Civil Code, the parties to the insurance contract may not, even by common
consent, either change the length of the period of limitation or add causes for suspension or interruption thereof.

ADDITIONAL INFORMATION:

The ordinary causes for interruption of the period of limitation referred to in Article L 114-2 of the French Insurance Code are stated in Articles 2240 to 2246 of the French Civil Code, these articles being reproduced below.

To find out about any updating of the aforementioned provisions, please consult the official website www.legifrance.gouv.fr.

Article 2240 of the French Civil Code:

Recognition by the obligor of the right of the person against whom the obligor could claim inaction within the time limit interrupts the period of limitation.

Article 2241 of the French Civil Code:

Instigating legal proceedings, even summary proceedings, interrupts the limitation period (délai de prescription), i.e. the time limit for bringing claims or actions in a particular matter, and also any extinctive time limit (délai de forclusion) beyond which a particular right is forfeited if it is not exercised, e.g. the right to appeal.

The same applies when the matter is brought before an incompetent jurisdiction, or when referral to the said court is nullified due to procedural irregularity.

Article 2242 of the French Civil Code:

Interruption resulting from instigating legal proceedings is effective until the proceedings end.

Article 2243 of the French Civil Code:

The interruption is null and void if the petitioner withdraws the petition or lets the proceedings lapse, or if the petition is dismissed finally.

Article 2244 of the French Civil Code:

The period of limitation or extinctive time limit is also interrupted by protective measures being taken pursuant to the French Code of Civil Enforcement Procedures (Code des procédures civiles d’exécution), or by an enforcement being ordered.

Article 2245 of the French Civil Code:

One of the jointly and severally liable obligors being summoned or notified through legal proceedings or through an enforcement order, or recognition by the obligor of the right of the person against whom the obligor could claim inaction interrupts the period of limitation against all the others, even against their heirs.

Conversely, one of the heirs of a jointly and severally liable obligor being summoned or notified, or that heir recognising such a right, does not interrupt the limitation period with regard to the other co-heirs, even for mortgaged debt, if the obligation is divisible. Such summons/notice or such recognition interrupts the period of limitation with regard to the other co-obligors only for the share for which that heir is liable. In order to interrupt the period of limitation for the entire obligation with regard to the other co-obligors, the summons or notification needs to be made to all of the heirs of the deceased obligor, or all of the heirs need to recognise the right.

Article 2246 of the French Civil Code:

Summons or notification made to the main obligor, or the main obligor recognising the right in question interrupts the time limit for taking action against the guarantor.

COURTS WITH JURISDICTION – GOVERNING LAW

Pre-contractual and contractual relations are governed by French law and primarily by the French Insurance Code. Any legal action relating to this contract shall be brought before French courts, which have exclusive jurisdiction. However, if you are domiciled in the Principality of Monaco, the Monaco Courts shall have sole jurisdiction for disputes between you and us.

PENALTIES IN THE EVENT OF A FALSE STATEMENT

Any intentional false statement, omission or inaccurate statement of the circumstances of the risk incurs penalties provided for by the French Insurance Code:

- Nullity of your contract in the event of intentional false statement (article L113-8 of the French Insurance Code);
- If the intentional false representation, noted before any claim, is not established, the contribution is increased or the contract is cancelled (article L 113-9 of the French Insurance Code);
- If the intentional false representation noted after any claim is not established, reduction of your payouts by the difference between the contribution paid and the contribution that would have been paid had the statement been true (article L 113-9 of the French Insurance Code).

LANGUAGE USED

The French language shall be used in all pre-contractual and contractual relations.

ANTI-MONEY LAUNDERING

The controls that we are legally required to conduct in respect of money laundering and the funding of terrorism, particularly with regards to cross-border capital transfers, may require us to ask you at any time for explanations or supporting documents, even in connection with the purchase of the insured goods. Pursuant to the French data protection law (loi Informatique et Libertés) of 6 January 1978, amended by the law of 6 August 2004, and the French Monetary and Financial Code, you have the right to access your particulars and can exercise this right by writing to the CNIL (French data protection commission).

WHAT LIMITATIONS ARE APPLICABLE IN CASES OF FORCE MAJEURE?

We cannot be held liable for not providing assistance services in cases of force majeure or due to the following events: civil war or war with a foreign power, well-known political instability, civil unrest, riots, acts of terrorism, reprisals, restriction on the free movement of people and goods, strikes, explosions, natural disasters, and disintegration of atomic nuclei, or for delays in performing services or providing benefits when such delays result from the same causes.
COVER AMOUNTS TABLE

<table>
<thead>
<tr>
<th>COVER</th>
<th>AMOUNTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>CANCELLATION COSTS FOR NAMED PERILS</td>
<td>Pursuant to the conditions of the cancellation expenses scale</td>
</tr>
<tr>
<td>Excess</td>
<td>Maximum of €2,500 per person and €15,000 per event</td>
</tr>
</tbody>
</table>

**Time limit for subscription**

In order for the Cancellation cover to be valid, this contract must be taken out simultaneously when the travel or trip is booked or before the beginning of the cancellation expenses scale.

**CANCELLATION COSTS FOR NAMED PERILS**

<table>
<thead>
<tr>
<th>EFFECTIVE DATE</th>
<th>COVER EXPIRES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation: the day of subscription to the present contract</td>
<td>Cancellation: on the day of departure – at the group's assembly point (for the outward journey)</td>
</tr>
</tbody>
</table>

**WHAT DO WE COVER?**

We reimburse down payments or all sums retained by the travel or trip organiser (less an excess stated in the table of the amounts of cover) and invoiced pursuant to the said organiser's general terms of sale (to the exclusion of administrative costs, visa expenses, the insurance premium and all taxes and duties), when you are obliged to cancel your trip before you leave (on the outward journey).

**UNDER WHAT CIRCUMSTANCES DO WE INTERVENE?**

We intervene for the following reasons and under the following circumstances, to the exclusion of any other.

**SERIOUS ILLNESS, SERIOUS ACCIDENT INVOLVING INJURY OR DEATH**

(including relapse or worsening of a chronic or pre-existing disease, or of the after-effects of an accident involving injury that occurred prior to subscription to the present contract) suffered:

- by yourself, or by your de jure or de facto spouse;
- by your ascendants or descendants, to the 2nd degree, and/or those of your de jure or de facto spouse;
- by your brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, and daughters-in-law;
- in the event of death of your uncle, your aunt, your nephews and nieces;
- by the person replacing you at work, subject to their name being mentioned at the time of taking out the contract;
- by the legal guardian;
- by a person who usually lives under your roof;
- by the person who, during your trip, is entrusted with:
  - looking after your children who are minors, subject to that person's name being mentioned at the time of taking out the contract;
  - looking after a disabled person, subject to that disabled person living under the same roof as you,
- to them having you as their legal guardian, and to the name of the person looking after them being mentioned at the time of subscription to the present contract.

We intervene only if the illness or accident involving injury formally precludes leaving home, requires medical treatment, and prevents the sufferer from carrying on any occupational or other activity.

**COMPLICATIONS DUE TO PREGNANCY**

- that lead to absolute interruption of any occupational or other activity and subject to the person not being more than 6 months pregnant at the time of departure, or
- if the very nature of the trip or travelling is incompatible with your being pregnant, subject to you not knowing you were pregnant at the time of enrolling on the trip.

**CONTRAINDICATION FOR OR AFTER-EFFECTS OF VACCINATIONS**

**REDUNDANCY FOR ECONOMIC REASONS**

- you are made redundant or,
- your de jure or de facto spouse is made redundant, subject to the redundancy decision not being known at time of booking the trip or taking out this policy.

**SUMMONS BEFORE A COURT, IN THE FOLLOWING CASES ONLY**

- witness or jury member,
- appointment as an expert witness, subject to you being summoned at a date coinciding with the trip/travel period.

**SUMMONS WITH A VIEW TO ADOPTING A CHILD**
subject to you being summoned at a date coinciding with the trip/travel period.

SUMMONS TO RE-SIT AN EXAM
following an exam failure unknown at the time of booking or of taking out the contract (higher education only), subject to the said retake exam taking place during the trip/travelling.

DESTRUCTION OF BUSINESS OR PRIVATE PREMISES
consequent upon fire, explosion, flooding or water damage, and subject to the said premises being over 50 % destroyed.

THEFT OR BURGLARY ON THE BUSINESS OR PRIVATE PREMISES
provided that the scale or importance of the theft requires your presence and that the theft takes place within the 48 hours before departure.

BEING FOUND A JOB OR A PLACEMENT/TRAINING COURSE BY THE PÔLE EMPLOI (FRENCH STATE-FUNDED JOB CENTRE)
provided that the person is registered as a job seeker at Pôle Emploi and that the job or placement/training course starts before or during the trip/travelling.

Change of type of employment contract is not covered (e.g. a fixed-term contract being transformed into an indefinite-term contract).

CANCELLATION OR CHANGE OF DATES OF PAID LEAVE DUE TO EMPLOYER
Such leave being granted in writing before enrolling on the trip or travel, to the exclusion of managers managing their own business, self-employed professionals, tradespeople or craftspeople, and people working in entertainment or performing artists. You remain liable for an excess of 25 %.

CHANGE OF JOB
Required by your management and not having been requested by you, to the exclusion of managers managing their own business, self-employed professionals, tradespeople or craftspeople, and people working in entertainment or performing artists. You remain liable for an excess of 25 %.

VISA REFUSAL BY THE AUTHORITIES OF THE COUNTRY
subject to no application having been previously refused by those authorities for the same country. Documentary evidence from the embassy will be required.

TERROR ATTACK
Departing from the general exclusions, we cover the cancellation expenses due to the following causes:

The cover applies for you in the event of riots, terror attacks or acts of terrorism when the following conditions are satisfied:

• The event has led to property damage and bodily injury in the town(s) or city(ies) where you are going or staying;
• The French Ministry for Foreign Affairs advises against travelling to the town(s) or city(ies) where you are going or staying;
• It is impossible for the body or authorised intermediary organising your trip to propose another place for you to go or for you to stay
• The date of your departure is scheduled less than 30 days after the date of occurrence of the event;
• No similar event has taken place in the town(s) or city(ies) where you are going or staying, within the 30 days preceding the booking of your package.

You remain liable for an excess of 25 %.

CANCELLATION BY ONE OF THE PEOPLE TRAVELLING
(Minimum 8 people) who registered at the same time as you and insured under the same contract where the cancellation is due to one of causes covered.

If the person wishes to travel alone, additional expenses are taken into account, without it being possible for our reimbursement to exceed the amount owed in the event of cancellation on the date of the event.

WHAT WE EXCLUDE
In addition to the exclusions appearing in the section "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVER PACKAGES?" we cannot intervene if the cancellation results from:

• nervous or mental illnesses that result in hospitalisation for less than 4 consecutive days;
• a lack of vaccination;
• non-presentation of documentation necessary for the trip/travel, regardless of the reason;
• bodily injury/diseases or accidents that are established for the first time, or that are the subject of treatment, relapse or worsening, or of hospitalisation between the date of booking your trip or travel and the date of subscription to the insurance contract;
• failures on the part of the carrier or organiser of your trip, regardless of the reason;
• the mere fact that the destination of your trip or travel is advised against by the French Ministry of Foreign Affairs;
• any event for which the travel agent or tour operator may be held liable pursuant to French Law No. 92-645 of 13 July 1992;
• any event occurring between the date of booking of your trip and the date this contract is taken out;
• pregnancy complications beyond the 6th month.

In addition, we never intervene if the person who causes the cancellation is hospitalised at the time of booking of the trip/travel or of taking out the contract.

FOR WHAT AMOUNT DO WE INTERVENE?
We intervene for the amount of the cancellation expenses incurred at the date of the event that can lead to application of the cover, pursuant to the General Sales Conditions of the travel organiser, with a maximum and an excess as indicated in the cover amounts table.

The insurance premium is never refundable.

WITHIN WHAT TIME LIMIT SHOULD YOU DECLARE THE LOSS?
1/ Medical reasons: you must make your claim as soon as a competent medical authority establishes that the seriousness of your state of health would contraindicate your trip.

If your cancellation is subsequent to such a recommendation against travel, our reimbursement will be limited to the cancellation expenses applicable at the date of the contraindication (calculated on the basis of the travel organiser’s scale with which you acquainted yourself on enrolling on the trip).

For any other reason for cancellation: you should declare your loss as soon as you become aware of the event that might lead to application of the cover. If your travel cancellation occurs at a later time, our reimbursement will be limited to the cancellation expenses applicable at the date of the incident.
2/ In addition, if the claimable loss has not been declared to us directly by the travel agent or by the organiser, you should inform us within 5 business days following the event leading to application of the cover. For that purpose, you should send us the declaration of loss (claim form) enclosed with the insurance contract that has been given to you.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

Your declaration of loss (claim) should be accompanied by the following documents:

- in the event of illness or accident involving injury, a medical certificate stipulating the origin, nature, severity and expected consequences of the illness or accident,
- in the event of death, by a certificate and by a civil status certificate («fiche d'état civil»),
- in other cases, by any documentary evidence

You should let us have the medical details and documents necessary for your claim file to be examined, using the envelope pre-printed with the name and address of the medical examiner that we will send you as soon as we receive the declaration of loss, and the medical questionnaire to be completed by your doctor.

If you do not have such documents or details, you should procure them from your doctor and send them to us using the above-mentioned pre-printed envelope.

You should also use an envelope pre-printed with the name and address of the medical examiner to send us any details or documents you may be required to supply to justify the reasons for your cancellation, in particular:

- all of the photocopies of the prescriptions prescribing medicines, analyses, or examinations, and any documents evidencing dispensing of such medicines or performance of such analyses or examinations, and in particular the state health insurance fund reimbursement forms bearing copies of the corresponding stickers for the prescribed medicines,
- the reimbursement statements from Social Security or from any other similar body, relating to reimbursement of the costs of treatment and to payment of daily sickness benefit,
- the original of the paid invoice for the amount you were bound to pay to the organiser or that the organiser is keeping,
- the number of your insurance contract,
- the enrolment slip issued by the travel agent or the organiser,
- in the event of an accident involving injury, you must specify the causes and circumstances and provide us with the names and addresses of those who are liable, and, where applicable, of witnesses.

Furthermore, it is expressly agreed that you accept in advance the principle of examination by our medical examiner. Therefore, if you oppose such examination without legitimate reason, you lose your rights to the cover.

You should send us your claim notification to:

MUTUAIDE
Insurance Department
TSA 20 296
94368 BRY-SUR-MARNE CEDEX – France

The insurance cover results from Contract No. 78 873 903 taken out by AVAILPRO, whose registered office is located at 16 boulevard Poissonière, 75009 Paris, with the Insurer ALLIANZ IARD, a company governed by the French Insurance Code, with its registered office located at , 1, cours Michelet - CS30051 - 92076 Paris La Défense Cedex - 542 110 291 on the Nanterre Trade and Companies Register.