

TRAVEL INSURANCE

Insurance product information document
Company: EUROP ASSISTANCE SA



* Vous vivez, nous veillons

Product: Cancellation Pack

PLC whose head office is located at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Nanterre commerce and companies register under the number 451 366 405, and approved by the French Supervision Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France), under the number 4021295.

This Collective Insurance Policy is subscribed with the Irish subsidiary EUROP ASSISTANCE SA IRISH BRANCH, whose head office is located on the 4th floor, 4-8, Eden Quay, Dublin 1, Ireland, D01 N5W8, and which is registered with the Irish Companies Registration Office under the number 907089.

The complete information about the product is provided in the pre-contractual and contractual documents.

What type of insurance is this?

This insurance policy covers the financial loss that you may incur due to travel cancellation.



What is insured?

- ✓ **Travel cancellation:** Reimbursement of down payments or any sum kept by the travel organiser, to a maximum of €6500/person and €32 000/event, in the following cases:
- ✓ **1/ Serious illness, serious accident or death of:**
 - a) An insured party;
 - b). A family member, meaning the spouse, civil partner, common-law spouse living under the same roof, the natural or adopted legitimate children of the Insured party, their father and mother, brothers and sisters, grandparents, parents-in-law (i.e. the parents of the Insured party's spouse), grandchildren.
The person in charge of supervising minors or disabled adults for whom you are legally in charge or the legal guardian;
- The Professional Replacement.
- ✓ **2/ Professional events:**
 - a) Call of the insured party to a resit examination in the context of their studies; b) Economic redundancy of the insured party or their spouse, common law spouse or civil partner;
 - c) Award of a salaried position or paid internship which takes effect before or during the travel dates.
- ✓ **3/ Serious material damage:**
 - A/ Serious material damage following:
 - a) Burglary with break-in;
 - b) Fire;
 - c) Water damage;
 - d) A climate, meteorological or natural event which directly affects the insured party's property;
 - B/ Serious damage to the insured party's vehicle requiring the intervention of a professional and occurring within the 48 hours preceding their departure if the can no longer be used to travel to their final destination;
 - C/ Accident or mechanical breakdown of the method of transport used by the insured party for their advance travel, leading to a delay longer than two (2) hours in relation to the scheduled arrival time, having made them miss the transport reserved for their departure.
- ✓ **4/ Cancellation for any justified cause:**
 - a) In all cases of cancellation that could not be predicted on the day when this contract is subscribed, independent of your will and justified;
 - b) In the event of cancellation, for a justified cause, by one or more people who signed up at the same time as you and who are insured under this contract. This guarantee is subject to a 10% excess with a minimum of €50/accommodation.
- ✓ **5/ Terrorist attack or major event at the destination:**
Guarantee acquired if within the 15 days preceding your departure date a terrorist attack occurs within a 100 km radius of your resort location. This guarantee is subject to a 10% excess with a minimum of €50/accommodation.

The Insurer's intervention is limited to the amounts indicated in the Guarantees Table.



What is not insured?

- * **Concerning the cancellation cover:**
The administration fees; the visa fees and insurance premium; the inability to depart related to the material organisation of the trip by the organiser and/or its failure or the accommodation or safety conditions at the destination; cancellation caused by a person being hospitalised when your travel is booked or when the contract is taken out; illness requiring medical psychiatric and/or psychotherapy treatment except when it leads to hospitalisation longer than 4 consecutive days when the travel is cancelled; failure to vaccinate; accidents resulting from the practice of the following sports: bobsleigh, rock climbing, skeleton, mountaineering, competition luge, any airborne sports, as well as accidents resulting from participation in or training for matches or competitions.



Are there exclusions to the cover?

General exclusions

- ! Civil or foreign wars, riots, popular movements.
- ! Intentional participation by an insured party in riots or strikes, affray or acts of violence.
- ! The consequences of the disintegration of the atomic core or any radiation from an energy source which presents a radioactive character.
- ! Except where exemption is provided, an earthquake, a volcanic eruption, a tidal wave, flooding or a natural disaster except in the context of the provisions which result from the law No. 82-600 of 13th July 1982 relative to the compensation of the victims of natural disasters (for the insurance guarantees).
- ! The consequences of the use of medications, drugs, narcotics and similar products not under medical prescription and the abuse of alcohol.
- ! Any intentional action by you that may bring about the contract guarantee.

Main restrictions:

- ! A sum may remain payable by the insured party (excess) in particular for the travel cancellation guarantee.



Where am I covered?

- ✓ This insurance policy covers the insured party in the countries mentioned in the insurance policy.



What are my obligations?

- Pay the premium,
- Send the necessary documents if making a compensation request.



When and how are the payments made?

The premium amount is communicated to the subscriber before subscription and includes the applicable taxes and fees. It is paid to the insurer on subscription by the accepted payment methods.



When does the cover start and when does it end?

For the cancellation cost guarantee, you are covered from the day you subscribe until the day your journey starts.



How can I cancel the contract?

The subscriber has the right to retract their subscription if the subscription was purchased more than 30 days before the departure date and if the cover period is longer than one month, with immediate effect as soon as the retraction is notified.

In this case, you may retract within 14 days from the subscription start date, by sending an email to: guestrelations@groupepvcp.com or a letter to Pierre et Vacances.

TRAVEL INSURANCE

Insurance product information document

Company: **EUROP ASSISTANCE SA**
Produit **Full Cover Pack**

PLC whose head office is located at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Nanterre commerce and companies register under the number 451 366 405, and approved by the French Supervision Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France), under the number 4021295.
This Collective Insurance Policy is subscribed with the Irish subsidiary EUROP ASSISTANCE SA IRISH BRANCH, whose head office is located on the 4th floor, 4-8, Eden Quay, Dublin 1, Ireland, D01 N5W8, and which is registered with the Irish Companies Registration Office under the number 907089.



* Vous vivez, nous veillons

The complete information about the product is provided in the pre-contractual and contractual documents.

What type of insurance is this?

This insurance policy covers the financial loss that you may incur due to the cancellation of the travel, the late arrival, theft, loss, delay, damage to luggage and civil responsibility and provides assistance services.



What is insured?

- ✓ **Travel cancellation:** The down payments or any sum kept by the travel organiser when the insured party is obliged to cancel their stay before departure due to: 1/ The serious illness, serious accident or death of an insured party or (spouse, civil partner, common-law spouse living under the same roof, the natural or adopted legitimate children of the Insured party, their father and mother, brothers and sisters, grandparents, parents-in-law (i.e. the parents of the Insured party's spouse), grandchildren); 2/ A professional event; 3/ Serious material damage; 4/ Any justified causes; 5/ In the event of a terrorist attack or major event at the destination. The guarantee applies within the following limits: up to €6500/pers. and €32 000/event. Excess of 10 % with min. of e50/accommodation in the event of a terrorist attack and major event at the destination.
- ✓ **Late arrival:** The days which have already been paid for and which are not used and which appear on the initial invoice due to the delay preventing the insured party from benefiting from the 1st night's stay on site.
- ✓ **Luggage and personal effects:** 1/ The theft, loss or damage to luggage, personal effects and sport or leisure equipment during their transport and during the stay; 2/ The theft by break-in to a vehicle; 3/ Theft of valuables during the stay; These guarantees are applied within the limit of €1500/pers., €750 for the theft of precious objects; 4/ Late delivery of luggage within the limit of €300/pers.
- ✓ **Broken sports, leisure and snow equipment:** compensation for accidental breakage of property (equipment and specific clothing).
- ✓ **Resort civil responsibility:** The financial consequences that the insured party may incur as the tenant of a seasonal rental due to any physical or material damage caused to others by an accident, fire or explosion which starts in the premises occupied temporarily as the Seasonal rental.
- ✓ **Private life abroad civil responsibility and Sport civil responsibility:** The financial consequences that the insured party may incur due to any consecutive physical, material or non-material damage caused to others, occurring during the insured party's travel.
- ✓ **Interruption to stay costs:** The stay costs, subscribed with the travel organiser which takes out the contract, which have already been paid for and are not used, when the insured party is obliged to cancel their stay due to: 1/ Their transport/repatriation; 2/ The hospitalisation of one of the occupants of the accommodation; 3/ The unscheduled hospitalisation or death (of the spouse, ascendant, descendant, brothers and sisters of the insured party or their spouse); 4/ A accident occurring at the home of one of the occupants of the accommodation requiring their presence imperatively; 5/ Lack of snow (none or excess); 6/ Exceptional climate event.
- ✓ **Interruption to sports or leisure activity:** the forfeit costs for sports activities which have already been paid for and which are not used due to the interruption in the activities because of: 1/ Transport/repatriation; 2/ Sports accident; 3/ Exceptional climate event (storm, hurricane, cyclone) preventing practice for over 3 days.
- ✓ **Personal assistance in the event of illness or injury:** 1/ Transport/Repatriation; 2/ Return of members of the insured party's family or 4 insured accompanying people; 3/ Accompaniment of children; 4/ Extension of stay; 5/ Immobilisation of the insured party; 6/ Early return in the event of hospitalisation of a member of the family; 7/ Replacement driver; 8/ Psychological support.
- ✓ **Medical expenses:** 1/ Complementary reimbursement for treatment received abroad (€30 00 max.) or in the home country (€1000 max.) due to an illness or injury which occurred abroad or in the home country, within the limit of €300 for dental emergencies; 2/ Advance on hospitalisation expenses due to illness or injury during the stay abroad or in the home country while the insured party remains hospitalised.
- ✓ **Assistance in the event of death:** 1/ Body transport and coffin costs in the event of the death of an insured party; 2/ Return of family members or 4 insured accompanying people in the event of the death of the insured party; 3/ Early return in the event of death of a member of the insured party's family.
- ✓ **Travel assistance:** 1/ Search and rescue expenses; 2/ Advance for bail and coverage of lawyer's fees (abroad only); 3/ Early return in the event of an accident at the insured party's home during a stay; 4/ Transmission of urgent messages (from abroad only); 5/ Despatch of medicines abroad; 6/ Assistance in the event of theft, loss or destruction of identity documents or methods of payment.
- ✓ **Assistance after travel:** 1/ Nursing care; 2/ Meal delivery; 3/ Home shopping delivery; 4/ Care of sick children at the insured party's home; 5/ Pet transport to the home of a friend or family member; 6/ Pet care; 7/ Domestic help; 8/ Hospital comfort; 9/ School assistance.
- ✓ **Vehicle assistance:** 1/ Repair or towing; 2/ Continuation of the journey and return to home or recovery of the repaired vehicle; 3/ Subsidiarity of the warranty (vehicle or motor manufacturer cover complement).
- ✓ **"SOS forgotten object" assistance:** the costs for sending an object that has been forgotten.
- ✓ **Peaceful return** (#France only) connection to a network of home help services.

The Insurer's intervention is limited to the amounts indicated in the guarantees table.



What is not insured?

- * **Concerning the cancellation cover:** The administration fees; taxes; visa fees and insurance premium; the inability to depart related to the material organisation of the trip by the organiser and/or its failure or the accommodation or safety conditions at the destination; cancellation caused by a person being hospitalised when your travel is booked or when the contract is taken out; failure to vaccinate;
- * **Concerning the late arrival and stay interruption cost cover:** Transport.
- * **Concerning the luggage and personal effects cover:** The theft of luggage and personal effects and objects left without supervision in a public place or placed in premises available to several people; omission, loss (except by a transport company), exchange; theft without break-in duly observed by the authorities; collections, samples from commercial representatives; theft, loss, omission or deterioration to cash, documents, books, passports, identity documents, transport tickets and credit cards; the theft of jewellery when it was not placed in a locked safe or was not worn; any prosthetic, appliance or any kind, professional equipment, multimedia, works of art.
- * **Concerning the broken sports or leisure and snow equipment cover:** the consequences which result from use which does not comply with the manufacturer's requirements; damage caused to the equipment during its repair, servicing or renovation; damage resulting from your clear negligence;
- * **Concerning the resort civil responsibility, private life abroad and sport cover:** The material damage which occurs to any motor-powered land vehicle or any air, river or maritime navigation vehicle; damage resulting from any professional activity; the consequences of any material or physical damage to the insured party as well as their spouse, their ascendants or descendants; any provisions taken on the insured party's initiative without agreement.
- * **Concerning the personal assistance guarantees:** The consequences of wilful acts, suicide attempts or suicide; costs which are not justified by original documents; the consequences of incidents which occur during motorised trials, races or competitions, subject by current legislation to prior approval from public authorities when the insured party takes part in them as a competitor or during circuit tests subject to prior approval from public authorities, even if the insured party uses their own vehicle; optical costs, customs costs.
- * **Concerning the vehicle assistance:** The consequences of the immobilisation of the vehicle to carry out servicing operations consecutive to scheduled interventions or a maintenance fault.
- * **Concerning all the guarantees:** Accidents resulting from the practice of the following sports: bobsleigh, rock climbing, skeleton, mountaineering, competition luge, any airborne sports, as well as accidents resulting from participation in or training for matches or competitions.



Are there exclusions to the cover?

General exclusions:

- ! Civil or foreign wars, riots, popular movements.
- ! Intentional participation by an insured party in riots or strikes, affray or acts of violence.
- ! The consequences of the disintegration of the atomic core or any radiation from an energy source which presents a radioactive character.
- ! Except where exemption is provided, an earthquake, a volcanic eruption, a tidal wave, flooding or a natural disaster except in the context of the provisions which result from the law No. 82-600 of 13th July 1982 relative to the compensation of the victims of natural disasters (for the insurance guarantees).
- ! The consequences of the use of medications, drugs, narcotics and similar products not under medical prescription and the abuse of alcohol.
- ! Any intentional action by you that may bring about the contract guarantee.

Main restrictions:

- ! A sum may remain payable by the insured party (excess) in particular for the travel cancellation guarantee, luggage and personal effects, resort civil responsibility, Private life abroad civil responsibility, sport civil responsibility and medical expenses assistance.



Where am I covered?

- ✓ This insurance policy covers the insured party in the countries mentioned in the insurance policy.



What are my obligations?

- Pay the premium,
- Send the necessary documents if making a compensation request.



When and how are the payments made?

The premium amount is communicated to the Subscriber before Subscription and includes the applicable taxes and fees. It is paid to the Insurer on Subscription by the accepted payment methods.



When does the cover start and when does it end?

For the cancellation cost guarantee, you are covered from the day you subscribe until the day your journey starts.
For the other guarantees, you are covered from the day of departure until the day you return.
In all cases, the guarantees cease automatically 30 days after the insured party's day of departure.



How can I cancel the contract?

The subscriber has the right to retract their subscription if the subscription was purchased more than 30 days before the departure date and if the cover period is longer than one month, with immediate effect as soon as the retraction is notified.
In this case, you may retract within 14 days from the subscription start date, by sending an email to: guestrelations@groupepvc.com or a letter to Pierre et Vacances.

The complete information about the product is provided in the pre-contractual and contractual documents.

What type of insurance is this?

theft, loss, delay, damage to luggage and civil responsibility and provides assistance services.



What is insured?

- ✓ **Luggage and personal effects:** 1/ The theft, loss or damage to luggage, personal effects and sport or leisure equipment during their transport and during the stay; 2/ The theft by break-in to a vehicle; 3/ Theft of valuables during the stay; These guarantees are applied within the limit of €1 500 /pers., €750 for the theft of precious objects. 4/ Late delivery of luggage within the limit of €300 /pers.
- ✓ **Broken sports, leisure and snow equipment:** compensation for accidental breakage of property (equipment and specific clothing).
- ✓ **Resort civil responsibility:** The financial consequences that the insured party may incur as the tenant of a seasonal rental due to any physical or material damage caused to others by an accident, fire or explosion which starts in the premises occupied temporarily as the seasonal rental.
- ✓ **Private life abroad civil responsibility and sport civil responsibility :** The financial consequences that the insured party may incur due to any consecutive physical, material or non-material damage caused to others, occurring during the insured party's travel.
- ✓ **Interruption to stay costs:** The stay costs, subscribed with the travel organiser which takes out the contract, which have already been paid for and are not used, when the insured party is obliged to cancel their stay due to: 1/ Their transport/repatriation; 2/ The hospitalisation of one of the occupants of the accommodation; 3/ The unscheduled hospitalisation or death (of the spouse, ascendant, descendant, brothers and sisters of the insured party or their spouse); 4/ A accident occurring at the home of one of the occupants of the accommodation requiring their presence imperatively; 5/ Lack of snow (none or excess); 6/ Exceptional climate event.
- ✓ **Interruption to sports or leisure activity:** The forfeit costs for sports activities which have already been paid for and which are not used due to the interruption in the activities because of: 1/ Transport/repatriation; 2/ Sports accident; 3/ Exceptional climate event (storm, hurricane, cyclone) preventing practice for over 3 days.
- ✓ **Assistance to people in the event of illness or injury:** 1/ Transport/Repatriation; 2/ Return of members of the insured party's family or 4 insured accompanying people; 3/ Accompaniment of children; 4/ Extension of stay; 5/ Immobilisation of the insured party; 6/ Early return in the event of hospitalisation of a member of the family; 7/ Replacement driver; 8/ Psychological support.
- ✓ **Medical expenses:** 1/ Complementary reimbursement for treatment received abroad (€30 00 max.) or in the home country (€1000 max.) due to an illness or injury which occurred abroad or in the home country, within the limit of €300 for dental emergencies; 2/ Advance on hospitalisation expenses due to illness or injury during the stay abroad or in the home country while the insured party remains hospitalised.
- ✓ **Assistance in the event of death:** 1/ Body transport and coffin costs in the event of the death of an insured party; 2/ Return of family members or 4 insured accompanying people in the event of the death of the insured party; 3/ Early return in the event of death of a member of the insured party's family.
- ✓ **Travel assistance:** 1/ Search and rescue expenses; 2/ Advance for bail and coverage of lawyer's fees (abroad only); 3/ Early return in the event of an accident at the insured party's home during a stay; 4/ Transmission of urgent messages (from abroad only); 5/ Despatch of medicines abroad; 6/ Assistance in the event of theft, loss or destruction of identity documents or methods of payment.
- ✓ **Assistance after travel:** 1/ Nursing care; 2/ Meal delivery; 3/ Home shopping delivery; 4/ Care of sick children at the insured party's home; 5/ Pet transport to the home of a friend or family member; 6/ Pet care; 7/ Domestic help; 8/ Hospital comfort; 9/ School assistance.
- ✓ **Vehicle assistance :** 1/ Repair or towing; 2/ Continuation of the journey and return to home or recovery of the repaired vehicle; 3/ Subsidiarity of the warranty (vehicle or motor manufacturer cover complement).
- ✓ **"SOS forgotten object" assistance:** The costs for sending an object that has been forgotten.
- ✓ **Peaceful return** France only: Connection to a network of home help services.

The Insurer's intervention is limited to the amounts indicated in the guarantees table.



What is not insured?

- * **Concerning the luggage and personal effects cover:** The theft of luggage and personal effects and objects left without supervision in a public place or placed in premises available to several people; omission, loss (except by a transport company), exchange; theft without break-in duly observed by the authorities; collections, samples from commercial representatives; theft, loss, omission or deterioration to cash, documents, books, passports, identity documents, transport tickets and credit cards; the theft of jewellery when it was not placed in a locked safe or was not worn; any prosthetic, appliance or any kind, professional equipment, multimedia, works of art.
- * **Concerning the broken sports or leisure and snow equipment cover:** the consequences which result from use which does not comply with the manufacturer's requirements; damage caused to the equipment during its repair, servicing or renovation; damage resulting from your clear negligence;
- * **Concerning the resort civil responsibility, private life abroad and sport cover:** the material damage which occurs to any motor-powered land vehicle or any air, river or maritime navigation vehicle; damage resulting from any professional activity; the consequences of any material or physical damage to the insured party as well as their spouse, their ascendants or descendants; any provisions taken on the insured party's initiative without agreement .
- * **Concerning the personal assistance guarantees:** The consequences of wilful acts, suicide attempts or suicide; costs which are not justified by original documents; the consequences of incidents which occur during motorised trials, races or competitions, subject by current legislation to prior approval from public authorities when the insured party takes part in them as a competitor or during circuit tests subject to prior approval from public authorities, even if the insured party uses their own vehicle; optical costs, customs costs.
- * **Concerning the vehicle assistance:** The consequences of the immobilisation of the vehicle to carry out servicing operations consecutive to scheduled interventions or a maintenance fault.
- * **Concerning all the guarantees:** Accidents resulting from the practice of the following sports: bobsleigh, rock climbing, skeleton, mountaineering, competition luge, any airborne sports, as well as accidents resulting from participation in or training for matches or competitions.



Are there exclusions to the cover?

General exclusions

- ! Civil or foreign wars, riots, popular movements.
- ! Intentional participation by an insured party in riots or strikes, affray or acts of violence.
- ! The consequences of the disintegration of the atomic core or any radiation from an energy source which presents a radioactive character.
- ! Except where exemption is provided, an earthquake, a volcanic eruption, a tidal wave, flooding or a natural disaster except in the context of the provisions which result from the law No. 82-600 of 13th July 1982 relative to the compensation of the victims of natural disasters (for the insurance guarantees).
- ! The consequences of the use of medications, drugs, narcotics and similar products not under medical prescription and the abuse of alcohol.
- ! Any intentional action by you that may bring about the contract guarantee.

Main restrictions:

- ! A sum may remain payable by the insured party (excess) in particular for the luggage and personal effects guarantee, resort civil responsibility, Private life abroad civil responsibility, sport civil responsibility and medical expenses assistance.



Where am I covered?

- ✓ This insurance policy covers the insured party in the countries mentioned in the insurance policy.



What are my obligations?

- Pay the premium,
- Send the necessary documents if making a compensation request.



When and how are the payments made?

The premium amount is communicated to the Subscriber before Subscription and includes the applicable taxes and fees. It is paid to the Insurer on Subscription by the accepted payment methods.



When does the cover start and when does it end?

For the cancellation cost guarantee, you are covered from the day you subscribe until the day your journey starts.

For the other guarantees, you are covered from the day of departure until the day you return.

In all cases, the guarantees cease automatically 30 days after the insured party's day of departure.



How can I cancel the contract?

The subscriber has the right to retract their subscription if the subscription was purchased more than 30 days before the departure date and if the cover period is longer than one month, with immediate effect as soon as the retraction is notified.

In this case, you may retract within 14 days from the subscription start date, by sending an email to: guestrelations@groupepvcp.com or a letter to Pierre et Vacances.



TRAVEL INSURANCE
Insurance and assistance general terms
and conditions

CANCELLATION PACK
contract n° IB1800349FRPA0

INTERGRAL PACK
contract n° IB1800349FRPA1

COOL STAY PACK
contract n° IB1800349FRPA3



International sanctions

The Insurer will be not to process or otherwise engage activity for or on behalf of a sanctioned individual, entity, territory, country or organization targeted by United Nations, European Union or other applicable sanctions regime (limitation, embargo, freezing of assets or control), in particular activity involving directly or indirectly countries listed as Sanctioned Countries (amongst others North Korea, Sudan, Syria, Crimea, Iraq, Afghanistan, Pakistan) (“hereinafter the Sanctions Regime).

It is agreed and understood that no action that implies a direct or indirect connection to a sanctioned individual, entity, territory, country or organization could be implemented by the Insurer. No contractual obligations can have for object or effect a violation of the Sanctions Regime rules and the Insurer will incur no liability or obligation to pay remedies or indemnities whatsoever because of this non-implementation.

PIERRE & VACANCES GENERAL TERMS AND CONDITIONS

This insurance contract concluded by PIERRE & VACANCES with EUROP ASSISTANCE SA IRISH BRANCH, in the presence of AON France, on behalf of its customers who have booked a Trip on a web site, by email, by phone or on the premises of a dealer (including the Trip Organiser)

EUROP ASSISTANCE, a French joint stock company with an equity capital of € 35,402,786, registered at the Nanterre company registration office under the number 451 366 405, a company governed by the French Insurance Code, of which the registered office is at 1 promenade de la Bonnette - 92230 GENNEVILLIERS, FRANCE

Also acting in the name and on behalf of its Irish subsidiary of which the trading name is EUROP ASSISTANCE SA IRISH BRANCH of which the main establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8 - Ireland, registered in Ireland under certificate N°907089.

In the presence of AON France, an insurance and reinsurance broker with an equity capital of 46,027,140.00 euros, registered at ORIAS n° 07 001 560 and at the PARIS company registration office under number 414 572 248, with its registered office located at 31-35, rue de la Fédération, 75015 Paris. Aon and Pierre & Vacances receive a commission that is included in the insurance premium

This insurance is not mandatory

This insurance policy is composed of these General Terms and conditions and the Subscription form. In the event of a contradiction between these documents, the Subscription form will prevail over the General terms and conditions.

DATE OF EFFECT AND DURATION OF THE SERVICES AND COVER

COVER	DATE OF EFFECT	EXPIRY OF COVER
CANCELLATION COSTS	On the day of the activation of the Insurance Policy	On the day of the departure
OTHER COVER	On the day of the departure	On the date of return from the trip

Please Note, in all cases, our cover will cease automatically 30 days after the Insured's departure date.

TABLE OF COVER AMOUNTS

CANCELLATION PACK	
INSURANCE COVER	Amounts including VAT/person
<input checked="" type="checkbox"/> TRIP CANCELLATION	As per the conditions in the cancellation cost schedule. Refund up to: 6,500 € max./person and 32,000 € max./Event
- Illness, accident or death - Professional events - Serious material damage	<i>No excess</i>
- All justified causes - Terrorist attack and major event at the destination - Due to a lack of or excess snow	<i>10% excess with a minimum of 50 €/accommodation</i>

INTEGRAL PACK	
INSURANCE COVER	Amounts including VAT/per person
<input checked="" type="checkbox"/> TRIP CANCELLATION	As per the conditions in the cancellation cost schedule. Refund up to: 6,500 € max./person and 32,000 € max./Event
- Illness, accident or death - Professional events - Serious material damage	<i>No excess</i>
- All justified causes - Terrorist attack and major event at the destination - Due to a lack of or excess snow	<i>10% excess with a minimum of 50 €/accommodation</i>
<input checked="" type="checkbox"/> LATE ARRIVAL	<i>No excess</i>
Refund of the trip nights that are missed	
<input checked="" type="checkbox"/> LUGGAGE AND PERSONAL EFFECTS	
- Theft, loss or damage of luggage, personal effects and sports or leisure equipment during transport and during the duration of the stay	1,500 € <i>Excess 30 €/insured person and Claim</i>
- Theft of valuables	750 €
- Compensation for late luggage delivery	300 €
<input checked="" type="checkbox"/> BREAKAGE OF SPORTS or LEISURE AND WINTER SPORTS EQUIPMENT	
- Refund of the hire of replacement equipment	Within the limit of 150 € per person and per Claim
- Damage to sports or leisure and winter sports equipment during its transport by a transport company and during the Stay	Within the limit of 1500 € per person and per Claim
<input checked="" type="checkbox"/> HOLIDAY ACCOMMODATION CIVIL LIABILITY	
Overall cover cap	4,500,000 €/event
- including physical injury and intangible damage consecutive to covered physical injuries	4,500,000 €/event
- including damage to property and intangible damage consecutive to covered damage to property	150,000 €/event

- including claims from neighbours and third parties	150,000 €/event
<i>Absolute excess per Claim</i>	75 €
<input checked="" type="checkbox"/> PERSONAL CIVIL LIABILITY IN A FOREIGN COUNTRY All damage included: physical injury, property and resulting intangible damage	Max 4,500,000 €/Event *Including physical injury and resulting intangible damage 4,500,000 €/Event Including damage to property and resulting intangible damage 45,000 €/ Event <i>Absolute excess per claim 75 €</i>
<input checked="" type="checkbox"/> SPORTS CIVIL LIABILITY All damage included: physical injury, property and resulting intangible damage	Max 150,000 €/Event *Including physical injury and resulting intangible damage 150,000 €/ Event Including damage to property and resulting intangible damage 45,000 €/ Event <i>Absolute excess per claim 150 €</i>
<input checked="" type="checkbox"/> INTERRUPTED STAY COSTS Refund of unused land-based services in the event of a medical repatriation, admission to hospital, death or early return	<i>Prorata temporis</i> with a maximum of 6,500 €/accommodation and 32,000 €/Event Refund of the unused return ticket within the limit of 50% of the round trip plane ticket per Insured (Maximum 6,500 € per accommodation)
<input checked="" type="checkbox"/> INTERRUPTION OF ACTIVITIES Compensation in the event of the interruption of a sports or leisure activity as a result of an illness / accident / death, lack of or excess snow or an exceptional climatic event.	Compensation <i>prorata temporis</i> of the number of unused activity days within a limit of 500 €/insured person. Compensation in the event of the loss or theft of ski passes <i>prorata temporis</i> the number of days unused within the limit of 300 € per person. The cover is extended: -to insured minors following the interruption of the adult's activity (if as a result, nobody else can carry out the activity with the children) - to an accompanying adult, following the interruption of an insured minor's activity. Activity services purchased on site are covered if they can be proved.
ASSISTANCE SERVICES	Amounts including VAT/person
<input checked="" type="checkbox"/> PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN ACCIDENT	
- Transport/Repatriation	Actual costs
- Return of insured family members or 4 insured accompanying persons	Return ticket
- Accompaniment of children	Round trip ticket or hostess
- Extended stay	Hotel 100 €/ night (max 4 nights)
- Visit of 2 family members in the event of admission to hospital (Hospitalisation > 3 days)	Hotel 100 €/ night (max 7 nights)
- Early return in the case of the admission to hospital of a family member	Return ticket
- Replacement driver	Single ticket or driver
- Psychological support in the event of major trauma following a covered illness or Accident	Maximum 2 phone conversations per Insured person
<input checked="" type="checkbox"/> MEDICAL COSTS Additional refund of medical costs and advance on hospitalisation costs:	
- In your Country of residence	1,000 €
- in a foreign country	30,000 €
- dental emergencies	300 €
<i>Excess</i>	30 €

<input checked="" type="checkbox"/> ASSISTANCE IN THE EVENT OF DEATH	
- Corpse transport	Actual costs
- Casket or urn costs	2,500 €
- Return of insured family members or 4 insured accompanying persons	Return ticket
- Early return in the event of the death of a family member	Return ticket
<input checked="" type="checkbox"/> TRAVEL ASSISTANCE	
- Sea and/or mountain search and rescue costs	1,500 €/insured person and per Claim
- Search and/or rescue costs on the skiing area (France only)	Actual costs
- Advance of criminal bail in a foreign country	15,000 €
- Coverage of legal representation fees in a foreign country	1,500 €
- Early return in the event of an incident at the Residence	Return ticket
- Forwarding of urgent messages (from foreign countries only)	
- Forwarding of medication	Forwarding costs
- Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Advance of funds of 1,500 €
<input checked="" type="checkbox"/> ASSISTANCE AFTER THE TRIP	
- Carer	20 hours max (30 €/hour)
- Meal deliveries	Meal deliveries for 15 days (30 €/day)
- Delivery of medication	Delivery costs
- Delivery of groceries	Delivery Once/week for 15 days (15 €/per delivery)
- Child minder at the Insured's Residence	Round trip ticket for a family member, or a home child minder 20 hours max (25 €/hour)
- Transport of pets to a family member, to a single address, by a professional OR - Pet carer	Transport max 230 € whatever the number of animals, inside a maximum distance of 100 Km Accommodation costs + food for 10 days max. (23 €/day), whatever the number of animals
- Home help	20 hours max (20 €/hour)
- Hospital comfort	Rental of a television set for a max. amount of 70 € for the duration of the hospitalisation
- School tutor: in the event of repatriation and hospitalisation or immobilisation at the home for a duration of at least 2 weeks of a child beneficiary	20 hours of lessons max (20 €/hour)
<input checked="" type="checkbox"/> VEHICLE ASSISTANCE	
- Repair and towing	250 € max.
- Continuation of the trip and return to the home or collection of the repaired vehicle (repairs > 4 hours)	Taxi or hire vehicle 500 € max.
<input checked="" type="checkbox"/> "SOS forgotten item" ASSISTANCE Items forgotten at the rental	Refund of shipment costs for up to 3 kg/item

COOL STAY PACK	
INSURANCE COVER	Amounts including VAT/person
<input checked="" type="checkbox"/> LUGGAGE AND PERSONAL EFFECTS	
- Theft, loss or damage of luggage, personal effects and sports or leisure equipment during transport and during the duration of the stay	1,500 € <i>Excess 30 €/insured person and Claim</i>
- Theft of valuables	750 €
- Compensation for late luggage delivery	300 €
<input checked="" type="checkbox"/> BREAKAGE OF SPORTS or LEISURE AND WINTER SPORTS EQUIPMENT	
- Refund of the hire of replacement equipment	Within the limit of 150 € per person and per Claim
- Damage to sports or leisure and winter sports equipment during its transport by a transport company and during the Stay	Within the limit of 1500 € per person and per Claim
<input checked="" type="checkbox"/> HOLIDAY ACCOMMODATION CIVIL LIABILITY	
Overall cover cap	4,500,000 €/event
- including physical injury and intangible damage consecutive to covered physical injuries	4,500,000 €/event
- including damage to property and intangible damage consecutive to covered damage to property	150,000 €/event
- including claims from neighbours and third parties	150,000 €/event
<i>Absolute excess per Claim</i>	75 €
<input checked="" type="checkbox"/> PERSONAL CIVIL LIABILITY IN A FOREIGN COUNTRY All damage included: physical injury, property and resulting intangible damage	Max 4,500,000 €/Event *Including physical injury and resulting intangible damage 4,500,000 €/ Event Including damage to property and resulting intangible damage 45,000 €/ Event <i>Absolute excess per claim 75 €</i>
<input checked="" type="checkbox"/> SPORTS CIVIL LIABILITY All damage included: physical injury, property and resulting intangible damage	Max 150,000 €/Event *Including physical injury and resulting intangible damage 150,000 €/ Event Including damage to property and resulting intangible damage 45,000 €/ Event <i>Absolute excess per claim 150 €</i>
<input checked="" type="checkbox"/> INTERRUPTED STAY COSTS Refund of unused land-based services in the event of a medical repatriation, admission to hospital, death or early return	<i>Prorata temporis</i> with a maximum of 6,500/accommodation and 32,000 €/Event Refund of the unused return ticket within the limit of 50% of the round trip plane ticket per Insured (Maximum 6,500 € per accommodation)
<input checked="" type="checkbox"/> INTERRUPTED ACTIVITY Compensation in the event of the interruption of a sports or leisure activity as a result of an illness / accident / death, lack of or excess snow or an exceptional climatic event.	Compensation <i>prorata temporis</i> of the number of unused activity days within a limit of 500 €/insured person. Compensation in the event of the loss or theft of ski passes <i>prorata temporis</i> the number of days unused within the limit of 300 € per person. The cover is extended: -to insured minors following the interruption of the adult's activity (if as a result, nobody else can carry out the activity with the children) - to an accompanying adult, following the interruption of an insured minor's activity. Activity services purchased on site are covered if they can be proved.

ASSISTANCE SERVICES	Amounts including VAT/person
<input checked="" type="checkbox"/> PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN ACCIDENT	
- Transport/Repatriation	Actual costs
- Return of insured family members or 4 insured accompanying persons	Return ticket
- Accompaniment of children	Round trip ticket or hostess
- Extended stay	Hotel 100 €/ night (max 4 nights)
- Visit of 2 family members in the event of admission to hospital (Hospitalisation > 3 days)	Hotel 100 €/ night (max 7 nights)
- Early return in the case of the admission to hospital of a family member	Return ticket
- Replacement driver	Single ticket or driver
- Psychological support in the event of major trauma following a covered illness or Accident	Maximum 2 phone conversations per Insured person
<input checked="" type="checkbox"/> MEDICAL COSTS Additional refund of medical costs and advance on hospitalisation costs:	
- In your Country of residence	1,000 €
- in a foreign country	30,000 €
- dental emergencies	300 €
<i>Excess</i>	30 €
<input checked="" type="checkbox"/> ASSISTANCE IN THE EVENT OF DEATH	
- Corpse transport	Actual costs
- Casket or urn costs	2,500 €
- Return of insured family members or 4 insured accompanying persons	Return ticket
- Early return in the event of the death of a family member	Return ticket
<input checked="" type="checkbox"/> TRAVEL ASSISTANCE	
- Sea and/or mountain search and rescue costs	1,500 €/insured person and per Claim
- Search and/or rescue costs on the skiing area (France only)	Actual costs
- Advance of criminal bail in a foreign country	15,000 €
- Coverage of legal representation fees in a foreign country	1,500 €
- Early return in the event of an incident at the Home	Return ticket
- Forwarding of urgent messages (from foreign countries only)	
- Forwarding of medication	Forwarding costs
- Assistance in the event of the theft, loss or destruction of identity documents or means of payment	Advance of funds of 1,500 €
<input checked="" type="checkbox"/> ASSISTANCE AFTER THE TRIP	
- Carer	20 hours max (30 €/hour)
- Meal deliveries	Meal deliveries for 15 days (30 €/day)
- Delivery of medication	Delivery costs
- Delivery of groceries	Delivery Once/week for 15 days (15 €/per delivery)
- Child minder at the Insured's Residence	Round trip ticket for a family member, or a home child minder 20 hours max (25 €/hour)

<p>- Transport of pets to a family member, to a single address, by a professional</p> <p>OR</p> <p>- Pet carer</p>	<p>Transport max 230 € whatever the number of animals, inside a maximum distance of 100 Km</p> <p>Accommodation costs + food for 10 days max. (23 €/day), whatever the number of animals</p>
<p>- Home help</p>	<p>20 hours max (20 €/hour)</p>
<p>- Hospital comfort</p>	<p>Rental of a television set for a max. amount of 70 € for the duration of the hospitalisation</p>
<p>- School tutor: in the event of repatriation and hospitalisation or immobilisation at the home for a duration of at least 2 weeks of a child beneficiary</p>	<p>20 hours of lessons max (20 €/hour)</p>
<p><input checked="" type="checkbox"/> VEHICLE ASSISTANCE</p>	
<p>- Repair and towing</p>	<p>250 € max.</p>
<p>- Continuation of the trip and return to the home or collection of the repaired vehicle (repairs > 4 hours)</p>	<p>Taxi or hire vehicle 500 € max.</p>
<p><input checked="" type="checkbox"/> “SOS forgotten item” ASSISTANCE</p>	
<p>Items forgotten at the rental</p>	<p>Refund of shipment costs for up to 3 kg/item</p>

SOME ADVICE

BEFORE TRAVELLING ABROAD

- ❑ Remember to get the forms adapted to the duration and type of trip you are going on and to the country you are travelling to (there is specific legislation for the European Economic Area). These different forms can be obtained from your local Health Service so that, if you fall ill or have an Accident, your medical costs will be directly covered by your Health Service.
- ❑ If you are travelling to a country that is outside the European Union and the European Economic Area (EEA), before leaving you should find out whether this country has a social security agreement with the United Kingdom. To do this, you should ask your Health Service if you are in the scope of application of the agreement and whether there are any formalities to complete (forms, etc.).
To obtain these documents, you should contact the appropriate organisations before your departure (in the United Kingdom, the Health Service).
- ❑ If you are taking a treatment, remember to take your medication with you and find out about its transport conditions depending on your means of transport and your destination.
- ❑ As we cannot be a substitute for emergency services, and especially if you are going to take part in physical or motorised activities that have an element of risk, or if you are travelling to an isolated area, we recommend that you first make sure that an emergency rescue system has been set up by the appropriate authorities in the country to answer any possible rescue requests.
- ❑ In the event of the loss or theft of your keys, it may be important to have their numbers available. Note them down as a precaution.
- ❑ Similarly, if your identity documents or means of payment are lost or stolen, it is easier to get new ones if you have thought of making photocopies and noted down your passport, identity card and payment card numbers and kept them separate.

ON SITE

If you fall ill or are injured, contact us as quickly as possible after having called the emergency services (Ambulance, fire brigade, etc.) for which we cannot be a substitute.

CAUTION

We recommend that you read these General terms and conditions carefully. They indicate each party's respective rights and duties and answer questions Insureds ask themselves.

INSURANCE AND ASSISTANCE GENERALITIES

1. PURPOSE OF THE CONTRACT

The purpose of these insurance Policy, is to define the rights and duties of EUROP ASSISTANCE and the Insured persons defined below. This contract is governed by the English law.

2. DEFINITIONS

A. DEFINITIONS COMMON TO INSURANCE AND ASSISTANCE

For the purposes of this contract, the following terms have the following meanings:

ACCIDENT (PERSONAL)

A sudden external event that results in the unintentional physical injury of a private person.

INSURANCE POLICY

this insurance contract.

INSURED / YOU / YOUR

The Policyholder and the person(s) travelling with You and for whom a premium has been specifically and namely paid in order to benefit of the covers therein provided in relation to a specific Trip

POLICYHOLDER:

The individual who purchased this insurance policy on his behalf and on the behalf of the other Insureds. .
In this contract, Insureds are also referred to by the term "you".

INSURER

EUROP ASSISTANCE, A Joint Stock company with an equity capital of € 35,402,786, a Company governed by the French Insurance Code, registered at the Nanterre company registration office under the number 451 366 405, of which the registered office is located at 1 promenade de la Bonnette, 92230 Gennevilliers also acting in the name and on behalf of its Irish subsidiary of which the trading name is EUROP ASSISTANCE SA IRISH BRANCH of which the main establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland., registered in Ireland under certificate N° 907089,
In this contract, EUROP ASSISTANCE is referred to as "we" or "us".

INJURY

Means the medically diagnosed physical lesion resulting from the action of a violent, sudden and unforeseen external cause.

SUBSCRIPTION FORM

A written confirmation or an electronic format document sent to the Insured to confirm the activation of the insurance policy.

DEPARTURE DATE

The start date for the Trip featured on the invoice to the Insured issued by the r, the Travel Organiser or the approved dealer.

END DATE

The end date for the Trip featured on the invoice to the Insured issued by the Travel Organiser or the approved dealer.

RESIDENCE

Your main and usual place of residence, declared as such on your income tax returns is considered to be your Residence. It is located in one of the European Economic Area countries.

SKIING AREA

All the pistes including the marked pistes, those defined by a municipal order and the off-piste area.

EUROPEAN ECONOMIC AREA

The European Economic Area refers to the following countries: Germany, Austria, Belgium, Bulgaria, Cyprus, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Holland, Poland, Portugal, Czech Republic, Romania, United Kingdom, Slovakia, Slovenia, Sweden, Andorra, Monaco.

CASH

Bank notes or coins that you carry with you during the Trip.

FOREIGN COUNTRY

The term Foreign country covers all countries except your country of Residence and the excluded countries.

EVENT

Any situation defined by these General terms and conditions to be a cause of a request to the Insurer to provide cover.

MAJOR EVENT AT THE DESTINATION

For the purposes of this contract, the causes may result in a Major event are:

- major climatic events that fulfil all the following conditions: climatic events such as flooding caused by a river bursting its banks, flooding from run-off water, flooding and mechanical shocks caused by the action of waves, sea flooding, mud slides and lava flows, tidal waves, earthquakes, volcanic eruptions, cyclones and abnormally intense storms that, if they occur in the United Kingdom, are the subject of a Natural Disaster order or, if they occur in a Foreign country, cause severe material damage and/or human loss of life and injury,
- major health events in the country or the destination zone listed as such by the World Health Organisation and leading to the risk of a pandemic or epidemic,
- major political events of which the intensity and duration either result in serious disruption to public order within a State, or armed conflicts between several States or within a same State between armed groups. These are the areas or countries for which the French Ministry of foreign and European affairs has issued a formal travel warning.

EXCESS

The remaining part of the costs you must pay. The Excess amounts for each cover are indicated in the Table of Coverage Amounts.

STRIKES

The collective stoppage of work by employees in order to support professional claims.

HOSPITALISATION

Any admission of an Insured to a hospital centre (hospital or clinic) proven by a hospital admission's form and prescribed by a medical doctor, consecutive to an Illness or Accident, and requiring at least one night in the establishment.

IMMOBILISATION

Physical (total or partial) incapacity to travel confirmed by a doctor following an Illness or an Accident and requiring rest at home or on location. It must be supported by a medical certificate or, depending on the Insured in question, by a detailed sick leave certificate.

ILLNESS

Any alteration of the health for causes other than physical injury.

CONSULTANT MEDICAL DOCTOR

The medical doctor appointed by the Insurer to determine the Insured's state of health

FAMILY MEMBER

Family member means, the spouse, civil partner, or partner living under the same roof, the Insured legitimate, natural and adopted children, their father and mother, brothers and sisters, grandparents, parents-in-law (i.e. the spouse's parents), and grandchildren.

COUNTRY OF ORIGIN

The country in which your Place of residence is located.

PROFESSIONAL REPLACEMENT

A person who replaces the Insured person at their workplace during the Trip.

CLAIM

A Claim is any fortuitous event that results in the coverage under this contract being triggered.

INCIDENT AT THE HOME

Fire, burglary or water damage occurring in your Place of residence during your trip and supported by the documents required in the context of the "EARLY RETURN IN THE EVENT OF AN INCIDENT AT THE PLACE OF RESIDENCE DURING A TRIP" service.

Insured

Travel Organizer: Pierre & Vacances.

THIRD PARTY

Any person other than the Insured, a Family member, a Family member to the 3rd Degree or a Travelling companion. In the context of the "Personal" Civil liability in a Foreign country and Sports Civil liability, this definition does not apply to persons for which the Insured may engage their liability through a contract relative to their professional activity.

TRIP

Insured transport and/or stay during this contract's validity period and organised, sold or supplied by the accredited organisation or intermediary, except for trips the purpose of which is an internship or a school or university curriculum..

B. SPECIFIC INSURANCE DEFINITIONS

For the purposes of this contract, the following terms have the following meanings:

SERIOUS ACCIDENT

A sudden and unforeseeable event impacting any private person that was not intended by the victim, resulting from the sudden action of an external cause and preventing any travel by their own means.

CANCELLATION

The pure and simple withdrawal of the trip you have reserved consecutive to reasons and circumstances qualifying for the "trip cancellation" cover which are listed in the "trip cancellation" section.

TERRORIST ATTACK

Any violent, criminal or illegal act committed against people and/or property in the country in which you are travelling, the purpose of which is to seriously threaten public order through intimidation and terror, and which is the subject of media coverage. This Terrorist attack must be classified as such by the French Ministry for Europe and Foreign Affairs.

ACCIDENTAL BREAKAGE

Any accidental damage, destruction or disappearance of property.

DEPARTURE

The scheduled stay start date and time.

BREAKING AND ENTERING

The forced opening, damage or destruction of an anti-theft system.

SEASONAL RENTAL

Seasonal rentals signed by the Insured with a PIERRE & VACANCES establishment must meet all the following conditions:

- the rented premises can be any type of accommodation in a building, including bed and breakfast, caravans, camping-cars, house-boats and mobile homes,
- the premises must be located in the European Economic Area,
- the premises must be furnished,
- the rented premises must not be the Insured's official residence,
- the rental must be for a period of a maximum of 30 consecutive days, non-renewable, and for leisure purposes,
- the Insured must not be the owner, bare-owner, life tenant or occupier free of charge of the rented premises.

SERIOUS ILLNESS

Illnesses diagnosed by a medical doctor, in particular: (a) when the Insured suffers a Serious illness, a medical doctor must find that the Insured is not fit to take part in the Trip; (b) for persons other than a Insured, a medical doctor must declare that admission to hospital for more than 48 consecutive hours is required.

WEAR AND TEAR

The loss in the value of an item of property due to its use or its state of repair on the day of the Claim.

OBSOLESCENCE

The loss of value of an item of property caused by age on the day of the Claim. The Obsolescence applied when calculating the compensation due is of 1% per month within the limit of 80% of the initial purchase price.

C. DEFINITIONS SPECIFIC TO THE "VEHICLE ASSISTANCE" COVER**VEHICLE ACCIDENT**

Accident means any collision, impact with a static or moving object, tipping over, exit from the highway, fire or explosion etc. resulting in the Vehicle being immobilised at the location of the accident and resulting in the mandatory roadside assistance or towing to a garage to have the required repairs carried out.

PUNCTURE

Puncture means any release of air, or flat or burst tyre (or several tyres) making it impossible to use the Vehicle in normal safety conditions and resulting in the immobilisation of the Vehicle at the location of the incident and requiring roadside assistance or towing to a garage to carry out the required repairs. In order to benefit from this service, the Vehicle must have a spare tyre in compliance with applicable regulations (or a puncture kit when applicable), a jack (except for vehicles running on LPG) and an anti-theft wrench when the tyres are fitted with anti-theft bolts.

IMMOBILISATION OF THE VEHICLE

The Immobilisation of the Vehicle begins when it arrives in the closest garage to the location of the Breakdown, the Accident, the Theft, the Attempted theft, the Puncture, the Fuel error or the Loss or theft of the Vehicle's keys. For cases of Theft of the Vehicle, the Immobilisation of the Vehicle begins when it is found and taken to the closest garage to the location it was found at. The duration of the Immobilisation of the Vehicle will be indicated by the repairer when they take charge of the Vehicle. It comes to an end when the repairs are complete.

BREAKDOWN

Breakdown means any mechanical, electric, electronic or hydraulic failure in the Vehicle resulting in the Vehicle being immobilised at the location of the Breakdown and resulting in the mandatory roadside assistance or towing to a garage to have the required repairs carried out.

This definition includes all faults that make it impossible to use the Vehicle in normal safety conditions or that could seriously worsen the reason for the breakdown (for example, oil indicator on).

ATTEMPTED THEFT

Attempted theft means any breaking and entering or act of vandalism (including the theft of parts) resulting in the Vehicle being immobilised at the location of the incident and resulting in the mandatory roadside assistance or towing to a garage to have the required repairs carried out. A declaration must be made to the relevant authorities within 48 hours of the day the Attempted theft was discovered and a copy of the declaration must be sent to us.

VEHICLE

Vehicle means a motorised private passenger vehicle, utility vehicle or vehicle of less than 3.5 tonnes or a motorcycle having a CC greater than or equal to 125 cm³, registered in a country within the European Economic Area and of which the registration number features in the Special Terms and Conditions.

The trailers and caravans towed by the Vehicle, including those with a Total Authorised Load in excess of 750kg are only considered as covered vehicles for the "Roadside assistance or Towing" cover subject to the explicit condition that the unit composed of the towing Vehicle and its trailer (or caravan) does not exceed an authorised gross vehicle weight of 3.5 tonnes.

"Pocket bikes", quads, go-carts, motorcycles not requiring registration, registered vehicles not requiring a driving licence, vehicles used for commercial passenger transport, vehicles used for deliveries (couriers, home deliveries), taxis, ambulances, hire vehicles, courtesy vehicles, driving school vehicles, training vehicles, vehicles of a capacity of less than 125 cm³ and hearses are excluded

THEFT

The Vehicle is considered stolen from the time you declared the theft to the relevant authorities within 48 hours of the day you discovered the theft and sent us a photocopy of the declaration of the theft.

3. WHAT TYPES OF TRIP ARE COVERED?

The insurance coverage and assistance services apply to rentals:

- for leisure, rentals, travel tickets (including flight only) booked with the Travel Organiser and of which the dates, destination and price, feature on the invoice issued by the Travel Organiser
- and of which the duration is not in excess of 30 consecutive days.

4. HOW DO YOU USE OUR SERVICES?

A. IF YOU NEED ASSISTANCE

In an emergency it is imperative to contact primary local emergency services for all problems under their remit.

In all cases, our intervention cannot be a substitute for the intervention of local public services, or of any organisation we would have a duty to call upon under local and/or international regulations.

In order to make it possible for us to take action: we recommend you prepare your call.

We will ask you for the following information:

- your surname(s) and first name(s),
- your exact location, the address and a phone number where you can be reached,
- your contract number.

You must imperatively:

- call us at the following phone number without delay: **+44 8000304976**
- you must obtain our prior approval before taking any initiatives or committing to any expenditure,
- you must comply with the solutions we recommend,
- you must provide us with all the elements relating to the Insurance Policy,
- supply all supporting documents for the expenditure for which you are claiming the refund.

B. YOU WISH TO MAKE A CLAIM COVERED BY THE INSURANCE COVERAGE:

Within 2 business days from the moment you become aware of the Claim for the "Luggage and personal effects" cover in the event of theft, and within 5 days in all other cases, you or a person acting on your behalf, must declare your claim online on our web site:

<https://pierreetvacances.eclaims.europ-assistance.com>

or by means of the following:

claimspierreetvacances@roleurop.com

or by letter to

**Europ Assistance GCC
P.O. Box 36364
28020 Madrid, Spain**

If you do not meet these deadlines, you will lose the benefit of your contractual cover for this Claim if we can prove that the delay caused us a prejudice.

5. WHAT SHOULD YOU DO WITH YOUR TRAVEL TICKETS?

When transport is organised and paid for under the terms of the contract, you undertake either to reserve us the right to use the transport ticket(s) you hold, or to refund us the amounts you are refunded by the organisation that issued your transport ticket(s).

THE CONTRACT COVER

TRIP CANCELLATION (ANNULATION & INTEGRAL PACK)

1. WHAT WE COVER

We will refund the costs that you incurred directly as a result of the Trip cancellation made necessary by the occurrence of a covered event, before the start of the Trip, subject to the exclusions and within the limits of the amounts featured in the Table of Coverage.

Cancellation fees, airport taxes, port taxes, the insurance premium, pre-booked services and activities not refunded by the trip organiser are not included

2. WHEN DO WE TAKE ACTION?

We provide cover exclusively for the reasons and circumstances listed below.

SERIOUS ILLNESS, SERIOUS ACCIDENT OR DEATH

(including the deterioration of anterior illnesses and the after effects of a previous accident):

- of an Insured
- of a Family member;
- of the person in charge of caring for under age persons or disabled adults of which you are the legal responsible or tutor;
- of the Professional replacement.

PROFESSIONAL EVENT

- summons of the Insured to re-take an exam in the context of their studies, at a date during the stay duration and subject to the fact that the exam failure was not known when the booking was made.
- the laying off for economic reasons of the Insured or their spouse, partner or civil partner, on condition that the summons to the related prior redundancy interview was not received before the date this Insurance Policy was activated and/or the booking of the covered stay.
- if employment or a paid internship is obtained starting before or during the Trip dates if the Insured was a registered job seeker and on condition that the mission is not one supplied by a temp agency. This cover also applies when the Insured obtains a permanent employment contract after activating this Insurance Policy when they already had a time limited employment contract with the same employer when the stay was booked.

SERIOUS PROPERTY DAMAGE

Serious property damage resulting from:

- a burglary involving Breaking and entering,
- a fire,
- water damage,
- a climatic, weather or natural event directly impacting the following real estate property:
- the Insured's main residence or holiday home,
- their farm,
- their professional premises if the Insured is a tradesman, retailer, company director or an independent professional, and requiring their presence on a date during the stay period to carry out administrative formalities related to the damage or repair of the damaged property.

Serious damage to the Insured's vehicle requiring the intervention of a professional occurring within the 48 hours prior to their Departure, if the vehicle can no longer be used to travel to the final stay location.

An accident or mechanical breakdown of the means of transport used by the Insured to the place of departure, resulting in a delay in excess of two (2) hours compared to the scheduled time of arrival resulting in the Insured missing the transport booked for the Departure, and on condition that the Insured had taken the necessary measures to arrive at the Departure location at least 30 minutes:

- before the check-in limit time for air transport,
- before the Departure time featured on their rail or sea transport ticket.

CANCELLATION FOR ANY JUSTIFIED REASON

You are covered, **with an Excess and a minimum indicated in the Table of Coverage Amounts:**

- in all cases of Cancellation that were unforeseeable on the date this Insurance Policy was activated to, that are independent of your control and justified,
- as well as in cases of Cancellation for justified reasons by one or more Insureds under this contract.

CANCELLATION DUE TO A TERRORIST ATTACK OR MAJOR EVENT AT THE DESTINATION

The cover applies, **after deduction of an Excess and a minimum indicated in the Table of Coverage Amounts**, in the event of a Terrorist attack or major event at the destination occurring within a radius of 100 kilometres of your holiday location during the 15 days before the departure date, by waiver of the "what are the limitations in the event of force majeure or other equivalent events?" paragraph in the "CONTRACT FRAMEWORK" section.

LACK OF OR EXCESS SNOW

When it occurs in resorts located above an altitude of 1500 metres, between the 3rd Saturday in December and the 2nd Saturday in April resulting in the closure of 2/3 of the ski pistes normally open at your stay location, within the five days preceding your departure.

The compensation is paid after deducting the specific Excess featured in the Table of Coverage Amounts and excesses. This excess also applies to the persons who registered for the trip at the same time as you.

3. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract featured in the "What are the general exclusions applicable to the contract?" paragraph in the "CONTRACT FRAMEWORK" section, the following are excluded:

- **cancellation caused by a person who was hospitalised when you booked your trip or activated this Insurance Policy.**
- **illness requiring medication-based psychic and/or psycho-therapeutic treatments (including for nervous breakdown) except when it has resulted in hospitalisation in excess of 4 consecutive days on the date your trip was cancelled,**
- **lack of vaccination or impossibility of being vaccinated or of undergoing a medical treatment required to travel to certain countries,**
- **epidemics, or the sudden appearance of infectious diseases, as well as illnesses caused by atmospheric pollution or contamination,**

- the failure, for any reason whatsoever, to present essential travel documents such as a passport, visa, travel tickets, vaccination certificates, except in the event of a theft of the passport or identity card on the date of departure and correctly declared to the relevant authorities,
- suicide, attempted suicide or self-harm by a Insured, a Family member or a travelling companion,
- illnesses and accidents that have already been diagnosed, relapses, deterioration or a hospitalisation between your trip purchase date and the date this contract Insurance Policy was activated.
- administration fees, taxes, visa fees and insurance premiums relative to the trip.
- the consequences resulting from the possession of firearms or explosives,
- the consequences of alcoholic cirrhosis,
- departure made impossible by the material organisation of the trip by the organiser (tour operator, airline), including for flights only and/or their failures (strike, cancellation, postponement, delays) or by the accommodation or security conditions at the destination.

4. HOW LONG DO WE HAVE TO MAKE THE CLAIM?

You must notify your Travel Organiser or intermediary, immediately and notify us within the 5 business days following the Event that triggers the cover.

In the event of late Cancellation and/or declaration, we will only pay the Cancellation fees payable on the date of the Claim event that triggered the Cancellation.

LIMITATION OF THE COVER

The compensation due under this cover cannot exceed the actual penalty amounts invoiced consecutive to the trip cancellation. Administration fees, taxes, visa fees and insurance premiums are not refundable.

5. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM

Your declaration must be accompanied by:

- In the event of Illness or an Injury, a medical certificate regularly issued by a medical doctor, that strictly prohibits from leaving the Residence and requiring medical care and the complete halt to all professional activity. The medical certificate must indicate the origin, type, seriousness and foreseeable consequences of the Illness or Injury,
- in the event of death, a certificate proving family ties,
- in all other cases, any documentary evidence requested by the Insurer.

It is imperative to enclose the medical certificate in a sealed envelope for the attention of the Consultant medical doctor we appoint.

To this effect you must release your doctor from any medical secrecy relative to this Consultant medical doctor. Subject to forfeiture, Insureds requesting cover must provide all the contractually required documents without the possibility of giving any reason for the failure to produce them, except in cases of force majeure. If you refuse without a valid reason, you risk losing your right to the cover.

You explicitly agree to our right to subordinate the provision of the cover to compliance with this condition.

You must also send us any information or documents requested to prove the reason for your Cancellation, in particular:

- your contract number,
- the stay confirmation issued by the travel agency or the Travel Organizer featuring the activation of the insurance policy,
- the original copy of the cancellation invoice drawn up by the Travel Organiser and featuring the activation of the insurance policy,
- the statements from Social Security or any other similar organisation showing the refunds of treatment costs and payment of daily compensation,
- in the case of an Accident, you must indicate the causes and circumstances and provide the names and addresses of the liable parties and, if possible, of the witnesses.

LATE ARRIVAL (INTEGRAL PACK)

1. WHAT WE COVER

We will refund *pro rata temporis* the days already paid but not used (not including transport) that feature on your initial invoice when you cannot access your holiday location by road or rail resulting in your late arrival at your stay location (after 3 am), for all unforeseeable delays on the date of arrival that are out of your control and justified. All delays that prevent the Insured from benefiting from the first night on site are considered to be a late arrival.

2. HOW MUCH IS THE COMPENSATION?

We will pay up to the **ceiling and Excess featured in the Table of Coverage Amounts;**

3. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM?

The compensation will only be paid on presentation of a document supplied by PIERRE & VACANCES proving the effective date and time of arrival of the Insured at the stay location, proof of the Events that caused the late arrival at the stay location and the original PIERRE & VACANCES invoice indicating the Insured's stay dates.

LUGGAGE AND PERSONAL EFFECTS (INTEGRAL PACK & COOL STAY PACK)

1. WHAT WE COVER

We cover, **within the limits indicated in the Table of Coverage Amounts:**

- the theft, loss or damage of luggage, personal effects and sports or leisure equipment during their transport and during the duration of the stay,
- theft by break-in from a vehicle on condition that the luggage, personal effects and sports or leisure equipment were in the vehicle's locked trunk and hidden from view. If the vehicle is parked on the public highway, the cover is only applicable between 7 am and 10 pm.
- theft of valuables during the stay only when the Insured is wearing them, is using them under their own direct supervision or has left them in an individual locker in exchange for a counter-mark, or deposited them in the hotel safe.

2. LIMITED REFUNDS FOR CERTAIN ITEMS

For valuables, pearls, jewellery and worn watches, furs, and for any device used to reproduce sounds and/or images and their accessories, hunting firearms, portable computers, the refund value cannot be in excess of the covered amount indicated in the Table of Coverage Amounts.

If you use a private car, coverage for Theft applies on condition that the luggage and personal effects are in the vehicle's locked trunk and hidden from view.

Only Theft of luggage and personal effects by break-in or the use of force or threats is covered when the theft occurs inside the vehicle.

When the vehicle is parked on the public highway, the cover is only applicable between 7 am and 10 pm.

3. LATE LUGGAGE DELIVERY

If your personal luggage checked in with the company you travelled with is not delivered at your outbound trip destination airport, and if it is delivered more than 48 hours late, you will receive the flat rate compensation **defined in the Table of Coverage Amounts**, in order to participate in the refund of the costs you incurred when purchasing items of first necessity. **This compensation cannot be combined with the main cover indicated in the Table of Coverage Amounts.**

4. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract featured in the "What are the general exclusions applicable to the contract?" paragraph in the "CONTRACT FRAMEWORK" section, the following are excluded:

- the theft of luggage, personal objects and effects left unsupervised in a public place, or stored in a room available for the shared use of several people,
- mislaid, lost (except by a transport company), exchanged luggage,
- theft not regularly witnessed and reported by an authority (police, transport company, purser, etc.),
- theft by your staff during the performance of their jobs,
- accidental damage caused by leakage of colouring or corrosive liquids or greases contained in your luggage,
- confiscation of property by the authorities (customs, police),
- damage caused by mites and/or rodents as well as cigarette burns or burns from a non-incandescent heat source,
- theft from a convertible and/or estate or other type of vehicle without a trunk; the cover still applies on condition that the luggage cover delivered with the vehicle is used,
- sales representative collections and samples,
- the theft, loss, mislaying or deterioration of Cash, documents, books, passports, identity documents, travel tickets and debit or credit cards,

- jewellery theft when it has not been placed in a locked safe or is not worn,
- the breakage of fragile items such as porcelain, glass, ivory, pottery or marble objects,
- indirect damage such as loss of value and loss of use,
- the items listed hereafter: any prostheses, any type of orthotics, trailers, bonds and shares, paintings, spectacles, contact lenses, keys of any type (except those of the Residence), documents recorded on tapes or films as well as professional equipment, mobile phones, smartphones, CDs, DVDs, any multimedia equipment (MP3, MP4, PDA, etc.), GPS, musical instruments, foodstuffs, lighters, pens, cigarettes, alcohol, works of art, fishing rods, beauty products, photographic films and items purchased during your trip,
- delay or purchases occurring in the Country of origin,
- any delay caused by the breakdown or failure of electric or computer systems, including those of the public transport provider.

5. HOW MUCH IS THE COMPENSATION?

The amount indicated in the Table of Coverage Amounts is the maximum refund for each of the claims during the covered period after deduction of the Excess.

6. HOW IS YOUR COMPENSATION CALCULATED?

You will receive compensation on the basis of the replacement value by equivalent objects of the same kind, after deduction for Wear and Tear and Obsolescence.

7. WHICH DOCUMENTS ARE REQUIRED IN THE EVENT OF A CLAIM?

Your Claim declaration must be accompanied by the following elements:

- the receipt of a complaint or declaration of theft made within 48 hours to an authority (police, transport company, purser, etc.) in the case of a theft or a loss,
- the reserve document issued to the transporter (sea, air, rail or road) when your luggage or objects were lost while in the legal custody of the transporter.
- The check-in ticket for the luggage delivered late by the transport company and the proof of the late delivery.

If you fail to provide these documents, we are entitled to demand an indemnity equal to the prejudice we have suffered. The coverage amounts cannot be considered to be the proof of the value of the property you are requesting compensation for, nor proof of the existence of this property.

You have a duty to use all means at your disposal and any documents in your possession to prove the existence and value of this property at the time of the Claim event, as well as the extent of the damage.

8. WHAT HAPPENS IF YOU RECOVER ALL OR PART OF THE STOLEN OBJECTS COVERED BY LUGGAGE COVER?

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

- If we are still to pay the compensation, you must take possession of the objects, in which case we will only cover the cost of damaged or missing items.
- If we have already paid you compensation, you have 15 days to choose:
 - either abandonment,
 - or to recover the objects by returning the compensation you have received minus the cost of damaged or missing items.

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

BREAKAGE OF SPORTS OR LEISURE EQUIPMENT INTEGRAL (PACK & COOL STAY PACK)

1. WHAT WE COVER

Within the limits of the amounts and reasons featured in the Table of Coverage Amounts and excesses, we cover the accidental Breakage of goods (equipment, specific clothing and equipment), exclusively designed for the practise of a sport and belonging to the Insured or rented.

2. HOW MUCH IS THE COMPENSATION?

The compensation is calculated based on the proof of original purchase provided by the Insured, or, failing that, based on the replacement value for objects of the same type, minus Obsolescence, and within the limit of the ceilings featured in the Table of Coverage Amounts.

In all cases, the due compensation is estimated by private agreement and can never exceed the amount of the prejudice suffered, nor take into account resulting intangible damage such as transport or telephone costs.

3. WHAT WE EXCLUDE

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

- damage resulting from an earthquake, volcanic eruption, tidal wave or other cataclysm, flooding, unless these events are declared to be a natural disaster by inter-ministerial order;
- the consequences resulting from use not compliant with the manufacturer's instructions;

- damage caused to the insured equipment during its repair, maintenance, refurbishment;
- damage resulting from defects in the insured equipment or from its normal wear and tear;
- damage resulting from your characterised negligence;
- damage resulting from scratches, tears or stains;
- theft committed by the insured persons or by members of your family (ascendants, descendants, spouse) or committed with their complicity;
- damage resulting from the loss or forgetting of the equipment;
- damage resulting from smoker accidents;
- motorised land vehicles and their accessories, caravans and trailers;
- sheaths, boxes, bags, satchels or covers containing the sports or leisure equipment;
- mobile phones;
- spectacles (lenses and frames), contact lenses, prostheses and orthotics of all types;
- computer equipment;
- off-piste skiing.

4. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM?

You must:

- In the event of total or partial destruction: have the damage witnessed in writing by a relevant authority or by the person in charge; or failing that, by a witness.
- In the event of partial or total destruction by a transport company: it is imperative to have the company's qualified staff issue a report.

In all cases, you must:

- take all measures to limit the consequences of the Claim;
- declare the claim to the Insurer by registered letter within five business days of discovering it, except in cases of Acts of God or force majeure.

If you fail to meet the declaration deadline, if we suffer a prejudice caused by your late declaration, you will lose the right to compensation.

5. WHICH DOCUMENTS ARE REQUIRED IN THE EVENT OF A CLAIM?

Your Claim declaration must be accompanied by the following elements in all cases:

- confirmation of the Trip booking,
- your bank details,
- any other supporting documents requested by the Insurer after examining the claim.

HOLIDAY ACCOMMODATION CIVIL LIABILITY (INTEGRAL PACK & COOL STAY PACK)

1. WHAT WE COVER

The financial consequences you may suffer as the tenant of a Holiday rental due to any physical injury or damage to property caused to a third party by an accident, fire or explosion occurring on the premises temporarily occupied during the Holiday rental, **within the limits of the maximum amounts indicated in the Table of Coverage Amounts after the Excess has been deducted.**

The coverage applies under the following conditions:

- when you have caused damage to a Third party for which you are civilly liable through a claim,
- and when the damaging event occurred between the initial date of effect of the cover and its termination or expiry date, whatever the dates of the other elements composing the Claim.

2. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract featured in the "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?" paragraph in the "CONTRACT FRAMEWORK" section, the following are excluded:

- damage that you have caused intentionally as a physical person or as a legal or de facto director of a company if you are a legal entity,
- damage resulting from the use of motor vehicles, or all aircraft, sea or river craft, or from the practise of air sports,
- damage occurring to any motorised land vehicle or to any air, river or sea craft,
- damage resulting from any professional activity,
- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- the consequences resulting from the possession of firearms or explosives,
- suicide, attempted suicide or self-harm by a Insured, a Family member or a travelling companion,
- the consequences of any property claim or injury claim suffered by you, your spouse, your ascendants or descendants,
- intangible damage except when they are the consequences of covered property damage or physical injuries, in which case the cover is as shown within the limit indicated in the Table of Coverage Amounts,
- all measures taken at your own initiative without our prior agreement,

- empty premises,
- premises for professional use (offices).

3. TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

No acknowledgement of liability or transaction accepted by you without our agreement can be held against us. However, the acceptance of the existence of facts is not considered to be an acknowledgement of liability, neither is the fact of having provided a victim urgent assistance when the assistance is an act that any person has the right to perform.

4. LEGAL ACTION

If legal action is taken against you, we will provide your defence and will direct the proceedings for the facts and damage within the scope of the cover provided by this contract.

However, you can associate yourself to our proceedings if you can prove a specific interest that is not covered by this contract. The fact of providing your defence as a protective measure cannot be construed as a recognition of the cover and does not in any way imply that we accept to pay the damages that are not covered by this contract.

In this case, we nevertheless reserve the right to take proceedings against you to recover all the amounts we may have paid or put aside on your behalf.

5. PROCEEDINGS

In the matter of types of proceedings:

- before civil, commercial or administrative jurisdictions, we are free to exercise it in the context of the coverage provided by this contract,
- before criminal jurisdictions, proceedings can only be initiated with your permission,
- if the dispute only concerns civil interests, your refusal to give permission for the envisaged proceedings gives us the right to claim compensation from you equivalent to our resulting prejudice.

You cannot oppose our bringing proceedings against a liable Third party if they are covered by another insurance contract.

6. UNOPPOSABLE FORFEITURE

Even if you fail in your duties after a Claim, we have a duty to compensate the persons you are liable to.

In this case, we nevertheless reserve the right to take proceedings against you to recover all the amounts we may have paid or put aside on your behalf.

7. COURT COSTS

We pay court costs, fees and other settlement costs.

However, if the ruling against you is for an amount that is higher than the cover amount, each one of us will pay these costs proportionally to their respective share in the ruling.

8. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM

Insureds must declare the claim within 5 business days of discovering it, except in cases of acts of God or force majeure.

PRIVATE CIVIL LIABILITY IN A FOREIGN COUNTRY (INTEGRAL PACK & COOL STAY PACK)

1. WHAT WE COVER

The financial consequences the Insured may incur as a result of any physical injury, damage to property or resulting intangible damage caused to a third party and occurring during the Insured's trip, within the limits and Excesses indicated in the Table of Coverage Amounts.

The coverage applies under the following conditions:

- when you have caused damage to a Third party for which you are civilly liable through a claim,
- and when the damaging event occurred between the initial date of effect of the cover and its termination or expiry date, whatever the dates of the other elements composing the Claim.

2. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract, the following are excluded:

- damage that you have caused intentionally as a physical person or as a legal or de facto director of a company if you are a legal entity,
- damage resulting from the use of motor vehicles, sailing or motor boats, or from the practise of air sports,
- damage to property caused by any motorised land vehicle (motorcycles, boats, hire vehicles or other),
- damage resulting from any professional activity,

- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- the consequences resulting from the possession of firearms or explosives,
- the suicide, attempted suicide or self-harm by a Insured, a Family member or a travelling companion,
- the consequences of any property claim or injury claim suffered by the Insured, their spouse, ascendants or descendants,
- intangible damage except when it is the consequence of covered property damage or physical injuries, in which case the cover is as shown within the combined limit of damage to property and physical injury,
- any measures taken at the initiative of the Insured without the company's prior permission.

3. TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

No acknowledgement of liability or transaction accepted by you without our agreement can be held against us. However, the acceptance of the existence of facts is not considered to be an acknowledgement of liability, neither is the fact of having provided a victim urgent assistance when the assistance is an act that any person has the right to perform.

4. LEGAL ACTION

If legal action is taken against you, we will provide your defence and will direct the proceedings for the facts and damage within the scope of the cover provided by this contract.

However, you can associate yourself to our proceedings if you can prove a specific interest that is not covered by this contract. The fact of providing your defence as a protective measure cannot be construed as a recognition of the cover and does not in any way imply that we accept to pay the damages that are not covered by this contract.

In this case, we nevertheless reserve the right to take proceedings against you to recover all the amounts we may have paid or put aside on your behalf.

5. PROCEEDINGS

In the matter of types of proceedings:

- before civil, commercial or administrative jurisdictions, we are free to exercise it in the context of the coverage provided by this contract,
- before criminal jurisdictions, proceedings can only be initiated with your permission,
- if the dispute only concerns civil interests, your refusal to give permission for the envisaged proceedings gives us the right to claim compensation from you equivalent to our resulting prejudice.

You cannot oppose our bringing proceedings against a liable Third party if they are covered by another insurance contract.

6. UNOPPOSABLE FORFEITURE

Even if you fail in your duties after a Claim, we have a duty to compensate the persons you are liable to.

In this case, we nevertheless reserve the right to take proceedings against you to recover all the amounts we may have paid or put aside on your behalf.

7. COURT COSTS

We pay court costs, fees and other settlement costs.

However, if the ruling against you is for an amount that is higher than the cover amount, each one of us will pay these costs proportionally to their respective share in the ruling.

8. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM

Insureds must declare the claim within 5 business days of discovering it, except in cases of acts of God or force majeure.

SPORTS CIVIL LIABILITY (INTEGRAL PACK & COOL STAY PACK)

1. WHAT WE COVER

The financial consequences the Insured may incur as a result of any physical injury, damage to property or resulting intangible damage caused to a third party and occurring during sports or leisure activities on the Insured's trip, within the limits of the amounts and Excesses indicated in the Table of Coverage Amounts.

2. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract, the following are excluded:

- damage that you have caused intentionally as a physical person or as a legal or de facto director of a company if you are a legal entity,

- damage resulting from the use of motor vehicles, sailing or motor boats, or from the practise of air sports,
- damage to property caused by any motorised land vehicle (motorcycles, boats, hire vehicles or other),
- damage resulting from any professional activity,
- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- the consequences resulting from the possession of firearms or explosives,
- the suicide, attempted suicide or self-harm by a Insured, a Family member or a travelling companion,
- the consequences of any property claim or injury claim suffered by the Insured, their spouse, ascendants or descendants,
- intangible damage except when they are the consequences of covered property damage or physical injuries, in which case the cover is as shown within the combined limit of damage to property and physical injury,
- any measures taken at the initiative of the Insured without the company's prior permission.

3. TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

No acknowledgement of liability or transaction accepted by you without our agreement can be held against us. However, the acceptance of the existence of facts is not considered to be an acknowledgement of liability, neither is the fact of having provided a victim urgent assistance when the assistance is an act that any person has the right to perform.

4. LEGAL ACTION

If legal action is taken against you, we will provide your defence and will direct the proceedings for the facts and damage within the scope of the cover provided by this contract.

However, you can associate yourself to our proceedings if you can prove a specific interest that is not covered by this contract.

The fact of providing your defence as a protective measure cannot be construed as a recognition of the cover and does not in any way imply that we accept to pay the damages that are not covered by this contract.

In this case, we nevertheless reserve the right to take proceedings against you to recover all the amounts we may have paid or put aside on your behalf.

5. PROCEEDINGS

In the matter of types of proceedings:

- before civil, commercial or administrative jurisdictions, we are free to exercise it in the context of the coverage provided by this contract,
- before criminal jurisdictions, proceedings can only be initiated with your permission,
- if the dispute only concerns civil interests, your refusal to give permission for the envisaged proceedings gives us the right to claim compensation from you equivalent to our resulting prejudice.

You cannot oppose our bringing proceedings against a liable Third party if they are covered by another insurance contract.

6. UNOPPOSABLE FORFEITURE

Even if you fail in your duties after a Claim, we have a duty to compensate the persons you are liable to.

In this case, we nevertheless reserve the right to take proceedings against you to recover all the amounts we may have paid or put aside on your behalf.

7. COURT COSTS

We pay court costs, fees and other settlement costs.

However, if the ruling against you is for an amount that is higher than the cover amount, each one of us will pay these costs proportionally to their respective share in the ruling.

8. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM

Insureds must declare the claim within 5 business days of discovering it, except in cases of acts of God or force majeure.

INTERRUPTED TRIP COSTS (INTEGRAL PACK & COOL STAY PACK)

1. WHAT WE COVER

We will refund *prorata temporis*, up to the amounts indicated in the Table of Coverage Amounts, the stay costs subscribed to from the Travel Organiser, that have already been paid but not used (**not including transport**), starting on the day the Event leading to your early return or your Hospitalisation occurred, in the following cases:

- following your transport/medical repatriation organised by us under the terms and conditions defined in the "TRANSPORT/REPATRIATION" paragraph,
- following the admission to hospital of one of the occupants of the accommodation,
- if a close relative of one of the occupants of the accommodation (spouse, ascendant, descendant, their own or their spouse's brother or sister) is admitted to hospital (**Unplanned Hospitalisation**) or dies and, as a result, they decide to shorten their stay.
- if a Claim (break-in, fire, water damage) occurs at the Residence of one of the accommodation's occupants that imperatively requires their presence, and as a result, they decide to interrupt their stay.
- In the case of lack of or excess snow: The lack of or excess snow must occur in resorts located above an altitude of 1500 metres, between the 3rd Saturday in December and the 2nd Saturday in April resulting in the closure of 2/3 of the ski pistes normally open at your stay location during your stay.
- If an exceptional climatic event (cyclone, tornado, flooding) forces you to shorten your stay.

2. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract, the following are excluded:

- illnesses and accidents that have already been diagnosed, relapses, deterioration or a hospitalisation between your trip purchase date and the date this Insurance Policy was activated.
- epidemics, or the sudden appearance of infectious diseases, as well as illnesses caused by atmospheric pollution or contamination,
- suicide, attempted suicide or self-harm by a Insured, a Family member or a travelling companion,
- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- the consequences resulting from the possession of firearms or explosives, the consequences of alcoholic cirrhosis.

3. HOW MUCH IS THE COMPENSATION?

The compensation is proportional to the number of unused days in the stay. The compensation is paid within the **limits indicated in the Table of coverage per rental**, without exceeding the maximum per Event. To determine the compensation, the administration fees, visa fees, insurance fees, tips and refunds or compensation granted by the Travel Organizer will be deducted.

4. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM?

Insureds must declare the claim within 5 business days of discovering it, except in cases of acts of God or force majeure.

INTERRUPTION OF SPORTS OR LEISURE ACTIVITIES (INTEGRAL PACK & COOL STAY PACK)

1. DEFINITION OF SPORTS AND LEISURE ACTIVITIES

Any practise of a sport or leisure activity as an amateur during a trip of which the type and duration are indicated in the "WHAT SORT OF TRIPS ARE COVERED?" section.

The following are not considered to be sports or leisure activities:

- all contests, competitions or courses, whether amateur or professional, organised by a sports federation, except for charity events.
- any training for one or more sports events or competitions.

2. WHAT WE COVER

We refund you *prorata temporis*, up to the amounts indicated in the Table of Coverage Amounts, the cost of sports or leisure activity passes that have already been paid but not used (**not including transport**), when you must interrupt the practise of those activities for one of the following reasons:

- transport/repatriation as defined in these General terms and Conditions,
- a sporting accident which, according to a medical doctor, prohibits the practise of the activity, and on presentation of a detailed medical certificate,
- the occurrence of one of the following exceptional climatic events: storm, hurricane, cyclone that prevents you from practising the planned activity during the stay on condition that the interruption of the activity exceeds 3 consecutive days.

- The lack of or excess snow when it occurs in resorts located above an altitude of 1500 metres, between the 3rd Saturday in December and the 2nd Saturday in April and results in the closure of over 2/3 of the ski pistes normally open at your stay location during your stay, for at least 2 consecutive days occurring during your covered stay.

The cover is extended

- to Insured minors following the interruption of the Insured adult's activity if, as a result, no other person can carry out the planned activity with the children;
- to an Insured adult following the interruption under the above conditions of a minor's activity Insured under their responsibility, if, as a result, no one can take care of the child during the activity.

The cover is also applicable to the loss or theft of the ski pass within the limits and subject to the excess indicated in the table of coverage amounts.

3. WHAT WE EXCLUDE

In addition to the general exclusions applicable to the contract, the following are excluded:

- **illnesses and accidents that have already been diagnosed, relapses, deterioration or a hospitalisation between your trip purchase date and the date this Insurance Policy was activated.**
- **epidemics, or the sudden appearance of infectious diseases, as well as illnesses caused by atmospheric pollution or contamination,**
- **suicide, attempted suicide or self-harm by a Insured, a Family member or a travelling companion,**
- **the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,**
- **the consequences resulting from the possession of firearms or explosives,**
- **the consequences of alcoholic cirrhosis.**

4. HOW MUCH IS THE COMPENSATION?

The compensation is:

- proportional to the number of days of sports or leisure activity passes that were not used,
- due from the day after the complete halt in covered activities,
- calculated based on the total price per person for the activities, supported by the original invoices, and **up to the amount indicated in the Table of Coverage Amounts.**

The calculation of the compensation does not include administrative fees, visa and insurance costs, gratuities, as well as refunds or compensation awarded by the organisation from which you purchased your activities.

The compensation is proportional to the number of days of sports or leisure and winter sports activity passes that were not used.

It is due from the day after the complete halt in covered activities.

It is calculated based on the total price per person for the sports or leisure and winter sports activity, up to the maximum indicated in the Table of Coverage Amounts.

The compensation conditions are the following:

- For ski passes:

The Insurer will refund the ski pass within the limits indicated in the Table of Coverage Amounts, *pro rata temporis*.

- For ski lessons:

Within the limits indicated in the Table of Coverage Amount, the Insurer will refund the covered and unused ski lessons starting from the day one of the events in article 2 occur. "What we cover".

The administrative fees, tips and insurance premium will be deducted from the compensation.

- For ski equipment hire:

The Insurer will refund the equipment hire within the limits indicated in the Table of Coverage Amounts, *pro rata temporis*.

Administration fees, tips, the insurance premium as well as the refunds given by the accredited Organisation or Intermediary the Insured purchased their Sport or leisure and winter sports pass from will be deducted from the compensation.

5. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM?

Insureds must declare the claim within 5 business days of discovering it, except in cases of acts of God or force majeure.

6. WHICH DOCUMENTS ARE REQUIRED IN THE EVENT OF A CLAIM?

The Insurer will inform the Insured of the information required to make their Claim declaration and it will be the Insured's responsibility to provide the Insurer with all the documents and information needed to prove their request and assess the amount of the compensation, in particular:

- The invoice for the covered Trip
- The invoice for the Sports or leisure or winter sports activity pass (including for winter sports: lessons, passes and ski equipment hire),

- bank details,
- the local medical finding of the incapacity to continue the Sports or leisure and winter sports activity
- any other supporting documents requested by the Insurer after examining the claim.

ASSISTANCE ((INTEGRAL PACK & COOL STAY PACK))

ASSISTANCE SERVICES: WHAT WE COVER

PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN INJURY DURING THE TRIP

1. TRANSPORT/REPATRIATION

If you fall ill or are injured during your trip, our medical doctors will contact the local doctor who treated you for the Illness or the Accident.

The information collected from the local doctor and eventually the usual general practitioner, after a decision by our doctors based only on medical requirements, allows us to trigger and organise:

- either your return to your Residence,
- or your transport, where applicable under medical supervision, to a suitable hospital establishment close to your Residence, by a light ambulance vehicle, by ambulance, by train (seat in 1st class, 1st class sleeper, or sleeper train), by airline or by medical air transport.

Similarly, exclusively based on medical requirements and on decision by our doctors, We can, in some cases, initiate and organise initial transport to a local healthcare centre before considering a return to an establishment near your Residence.

Only your medical condition and compliance with applicable health regulations are considered when deciding on transport, the choice of means of transport, and the choice of the eventual location for hospitalisation.

IMPORTANT

In this context, it is explicitly agreed that the final decision will be made by our doctors in last resort, in order to avoid any conflict of medical authority.

Furthermore, if you refuse to accept the decision considered by our doctors to be the best, you release us from liability, in particular if you return by your own means or if your medical condition worsens.

2. RETURN OF THE INSURED', FAMILY MEMBERS OR ACCOMPANYING INSUREDS

When we repatriate you, and depending on our Medical Service's opinion, we organise the transport of your insured Family members or of four Insureds who were travelling with you to accompany you on your return, if possible.

This transport will be:

- either with you,
- or separate.

We will cover the transport of these Insureds by train in 1st class, or by plane in economy class.

3. ACCOMPANIMENT OF CHILDREN

When a travelling Insured who has suffered an injury or illness is unable to take care of their children who are under 15 years old who are travelling with them, after being advised by local doctors and/or its own doctors, Europ Assistance will organise and pay for the round trip (from the Home address) in 1st class train or economy class plane of a person chosen by the Insured or the Insured's family to accompany the children on their trip to return to their Residence.

Europ Assistance can also mandate a hostess to take the children back to their Residence.

The accommodation, meal and refreshment costs for the person chosen by the Insured or the Insured's family to take the children back home are paid for by the Insured. The tickets for the said children are also paid for by the Insured.

4. EXTENDED TRIP

Following an Illness or an Injury during your trip, you are forced to extend your stay on site beyond the initially scheduled return date in the following cases:

- **In case of Hospitalisation:**

If you are admitted to hospital and, in the light of the information communicated by the local doctors, our doctors consider that this Hospitalisation is necessary beyond your initial return date, we will pay for accommodation costs (room and breakfast) for two accompanying Insureds, **up to the amount indicated in the Table of Coverage Amounts**, so that they can stay with you.

- **In the event of immobilisation:**

If you are immobilised and, in the light of the information communicated by the local doctors, our doctors consider that this Immobilisation is necessary beyond your initial return date, we will pay for accommodation costs (room and breakfast) for yourself and/or an accompanying Insured, **up to the amount indicated in the Table of Coverage Amounts**.

In both cases, our cover ceases on the day our medical doctors, after examining the information sent by the local medical doctors, consider that you are able to continue your interrupted trip or return to your Residence.

5. EARLY RETURN IN THE CASE OF THE ADMISSION TO HOSPITAL OF A FAMILY MEMBER

During your trip you are informed of the serious and unscheduled admission of a Family member for more than three days to hospital during your trip and in your country of Residence:

In order for you to be able to travel to the bedside of the person in hospital, we will organise and pay for your return ticket by train in 1st class or on an economy class flight.

If you fail to send us documentary proof (admission documents from the hospital, proof of family relationship) within 30 days, we reserve the right to invoice you for the full covered costs.

6. REPLACEMENT DRIVER

If you fall ill or are injured during your Trip. If your state of health prevents you from driving your vehicle, and if none of the passengers can replace you, we will make available:

- either a driver to take the vehicle back to your Residence using the most direct route

We will cover the driver's travel expenses and salary,

- or a 1st class train ticket or economy class plane ticket either for you to recover your vehicle at a later date, or for a person of your choice to bring the vehicle back.

Driving costs (fuel, possible tolls, ferries, hotel and restaurant costs for possible passengers) remain at your expense.

The drivers operate under regulations applicable to their profession. This cover applies if your vehicle is properly insured and in perfect working order, compliant with the national and international Highway codes and has met mandatory MOT standards. Failing this, we reserve the right not to send a driver and in replacement we will provide you with a 1st class train ticket or an economy class plane ticket so that you can go and collect the vehicle.

MEDICAL COSTS

1. REFUNDS

To benefit from these refunds you must be covered by national health primary cover (social security) or be covered by any other healthcare organisation and, on your return to your country of Residence or on site in the foreign country, carry out all the formalities required to recover these costs from the relevant organisations and send us the documentary proof mentioned below.

Before travelling to a Foreign country, we advise you to obtain the forms suitable for the trip type and duration, as well as for the country you are travelling to (for the European Economic Area and Switzerland, apply for a European Health Insurance Card). These different forms can be obtained from your local Health Service so that, if you fall ill or have an Accident, your medical costs will be directly covered by that organisation.

Types of healthcare costs entitling to additional refunds:

The additional refund covers the costs defined below, on condition that they cover healthcare received in a Foreign country or your Country of residence consecutive to an Illness or an Injury that occurred in a Foreign country or your country of Residence:

- medical fees,
- the cost of medication prescribed by a doctor or surgeon,
- ambulance or taxi costs ordered by a medical doctor for local travel in a Foreign country,
- hospital costs if our medical doctors consider you cannot be transported after they have collected information from the local medical doctor. The additional refund of these hospital costs ceases on the day we are able to transport you, even if you decide to remain.
- dental emergency **within the limits of the amount indicated in the Table of coverage Amounts.**

Refund amount and procedure:

We will refund you the cost of medical costs incurred in a Foreign country or your Country of residence and remaining at your expense once the Social security, mandatory private health insurance and/or any other provident society have made their refunds **within the limits of the amounts in the Table of Coverage Amounts.**

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

You (or your beneficiaries) undertake to carry out all the necessary formalities to recover these costs from the organisations in question on your return to your country of Residence, and to send us the following documents:

- original social security statements and/or health insurance statements proving the refunds obtained,
- photocopies of the medical care invoices supporting the expenses.

Failing this, we cannot proceed with the refund.

If Social security and/or the organisations you pay contributions to do not cover the paid medical costs, we will refund you **up to the maximum amount indicated in the Table of coverage** , for the duration of the contract, on condition that you first supply

the original medical invoices and a certificate from Social Security, healthcare insurance or any other health insurance organisation stating that the costs are not covered.

2. ADVANCE ON HOSPITALISATION COSTS

You fall ill or are injured during your Trip in a Foreign country or your Country of residence. As long as you are in hospital, we can advance your hospitalisation costs **up to the amounts indicated in the Table of Coverage Amounts**

This advance will be paid subject to meeting all the following conditions:

- for care prescribed in agreement with our doctors,
- as long as our medical doctors consider you cannot be transported based on information from the local medical doctor.

No advances are given from the day we are able to transport you, even if you decide to remain.

In all cases, you undertake to refund us this advance payment at the latest 30 days after receiving our invoice. If you fail to pay by this date, the Insured undertakes to refund us this advance within a maximum of 30 days from our request, and it will be free to recover the amount from you, if it so wishes.

To be refunded yourself, you must follow the necessary procedure to recover your medical costs from the relevant organisations.

This duty applies even if you have undertaken the refund proceedings listed above.

ASSISTANCE IN THE EVENT OF DEATH

1. CORPSE TRANSPORT AND CASKET COSTS FOR A DECEASED INSURED

If the Insured dies during their trip, we will organise and cover the cost of the transport of the Insured's corpse to the funeral location in their country of Residence.

We will also cover all the costs required for preparation treatments and other specific transport costs only, all other costs being excluded.

Furthermore, we will participate in the casket or urn costs that the family will purchase from the funeral contractor of their choice, **up to the amount indicated in the Table of coverage Amounts**, when the original invoice is provided to us.

The other costs (in particular the ceremony, local transport, burial) remain payable by the family.

2. RETURN OF THE FAMILY MEMBERS OR OF 4 ACCOMPANYING INSURED IN THE EVENT OF THE DEATH OF AN INSURED

When applicable, we organise and pay for the return of the insured person or insured Family members who were travelling with the deceased, so that they can attend the funeral, if the initially scheduled means of transport for their return to the country of Residence cannot be used, by train in 1st class or by plane in economy class as well as taxi fares on departure and arrival.

3. EARLY RETURN IN THE CASE OF THE DEATH OF A FAMILY MEMBER

During your stay, you are informed of the death of a Family member that **occurred** in your Country of residence during **your** stay. **In order for you to be able to attend the deceased's funeral in your Country of residence, we will organise** and pay for your return by train in 1st class or by plane in economy class to your Country of residence.

If you fail to send us documentary proof (death certificate, proof of family relationship) within 30 days, we reserve the right to invoice you for the full covered costs.

This service is provided when the funeral date is before the initially scheduled return date from your trip.

TRAVEL ASSISTANCE

1. SEA AND MOUNTAIN SEARCH AND/OR RESCUE COSTS INCLUDING IN A SKIING AREA (France only)

We will pay for sea and/or mountain search and rescue costs (including in a skiing area) **up to the amount indicated in the Table of Coverage Amounts**.

Only the costs invoiced by a company legally approved for these activities can be refunded and the coverage does not include service costs invoiced by local authorities.

When these operations are carried out by professionals under contract with Europ Assistance, the Insured will not need to advance any money. Otherwise, the refund will be made on supply of the original paid invoice from the accredited organisation or authority.

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

2. ADVANCE OF CRIMINAL BAIL AND PAYMENT OF LAWYER FEES (FOREIGN COUNTRY ONLY)

If you are the subject of proceedings while travelling in a Foreign country for a traffic accident, excluding any other causes: we will advance criminal bail **up to the amount indicated in the Table of Coverage Amounts.**

You undertake to refund this advance within 30 days of receiving our invoice, or as soon as the criminal bail has been returned to you by the authorities if this occurs earlier.

Furthermore, We will cover the cost of lawyer's fees that you have paid in that country, **up to the amount indicated in the Table of coverage**, on condition that the proceedings being taken against you in that country are not subject to criminal sanctions.

This service does not cover the legal consequences in your Country of residence following a traffic accident in a Foreign country.

3. EARLY RETURN IN THE EVENT OF AN INCIDENT AT YOUR RESIDENCE DURING A TRIP

During your trip you are informed of an incident at your Residence and that your presence on site is essential to carry out administrative formalities: we will organise and pay for your return trip by train in 1st class or plane in economy class from the location of your stay to your Residence.

4. FORWARDING OF URGENT MESSAGES (EXCEPT IN FRANCE)

If, during your trip, you cannot contact a person in your Country of residence, we will forward the message you have given us by telephone at the date and time of your choice.

NOTE:

This service does not authorise the use of collect calls. Furthermore, we cannot be held liable for the content of your messages, which remains subject to English criminal and administrative law. Failure to comply with this legislation may lead to our refusal to forward the message.

5. DISPATCH OF MEDICATION TO A FOREIGN COUNTRY

You are in a Foreign country and the medication that is essential to the continuation of your treatment, the interruption of which constitutes a risk to your health according to our medical doctors, has been lost or stolen. We will look for equivalent medication locally and, if we are successful we will organise a visit to a local medical doctor who can prescribe it for you. The medical costs and cost of medication remain at your expense.

If no equivalent medication is available on site, we will organise the shipment of the medication prescribed by your doctor, from the United Kingdom only, on condition that your doctor sends our doctors a copy of the prescription they gave you and that the medication is available in dispensing chemists.

We will pay for the shipping costs and will invoice you the customs duties and the purchase cost of the medication which you undertake to refund us on receipt of the invoice.

These consignments are subject to the general terms and conditions of the transport companies we use. In all cases, they are subject to the regulations and conditions imposed by the United Kingdom and the national legislation of each country covering the import and export of medication.

We decline all liability for the loss and theft of the medication and for regulatory restrictions that may delay or make it impossible to transport the medication, as well as for the resulting consequences. In all cases, the sending of blood and blood derived products, products reserved for hospital use, or products requiring special storage conditions, especially refrigeration, and more generally products that are not available from dispensing chemists in the United Kingdom are excluded. Furthermore, the halt in the production of the medication, the withdrawal from sale and the unavailability in the United Kingdom are cases of force majeure that may delay the performance of the service or make it impossible.

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

During your trip, you lose your identity documents or they are stolen. Every day, 24h hours per day, by calling our Information Department, we will inform you of the formalities to complete (complaint, identity document renewal, etc.).

This information covers documentary information as defined by article 66-1 of the amended French 31/12/71 Act. It can never be considered to be a legal consultation. Depending on the cases, we will direct you to organisations or professionals who are likely to be able to answer you. We cannot, under any circumstances, be held liable for the interpretation or use you may make of the information provided.

In the event of the loss or theft of your means of payment, credit or debit cards, cheque books, and subject to a certificate of loss or theft issued by the local authorities, we will advance you funds **up to the amount indicated in the Table of Coverage Amounts** so that you can pay your first necessities, subject to the following prior conditions:

- either the payment of the corresponding amount by a Third party by debit or credit card,
- or the payment of the corresponding amount by your bank.

You will sign a receipt when the funds are given to you.

ASSISTANCE AFTER THE TRIP

If you are the victim of an Illness or an Injury during your trip which results in your repatriation and immobilisation, we will make additional services available to you subject to you requesting them within fifteen days of your return to your Residence.

This cover is only available if all the following conditions are met:

- you have been the subject of transport/repatriation in the context of the services described in the "TRANSPORT/REPATRIATION" section,
- and on your return, following this transport/repatriation, you are either admitted to hospital or immobilised at your Residence. The Hospitalisation or Immobilisation must be consecutive to the transport/repatriation.

Prior to the implementation of this cover, you undertake to supply us all the supporting documents for your claim, on request by us:

- Hospital admission document,
- medical certificate proving Immobilisation in your Residence.

Failure to send the supporting documents will entitle us to refuse to apply the cover.

1. CARER

We will pay for your care by a qualified carer at home if you are immobilised for a duration in excess of 2 days **up to the amount indicated in the Table of Coverage Amounts**.

2. MEAL DELIVERIES

If you are unable to leave your residence, within the limits of local availability, we will pay for the delivery of your meals in the form of 5 to 7 "lunch + dinner" packs for a maximum of 15 days **and up to the amount indicated in the Table of Coverage Amounts**.

3. DELIVERY OF MEDICATION

If you are immobilised at your Residence following an Illness or Accident. When a doctor comes and prescribes you prescription medication, if none of your friends and family can make the trip, and if the medication is needed immediately, we will collect it from a pharmacy near your Residence (or an all night pharmacy) and will deliver it to you.

We will pay for the cost of the service. The cost of the medication remains at your expense. The medication must have been prescribed a maximum of 24 hours before the assistance is requested.

4. DELIVERY OF GROCERIES

If you are unable to collect your groceries, we will pay for their delivery up to one delivery per week for 15 days, **up to the amount indicated in the Table of Coverage Amounts**. The cost of the groceries remains at your expense.

5. SICK CHILD MINDER AT THE INSURED'S HOME

Europ Assistance will pay for one of the following services:

- Either the round trip of a family member named by you, resident in your Country of residence, to travel to the child's bedside.
- Or the care of the child at your residence for a maximum of 20 hours and **up to the amount indicated in the Table of Coverage Amounts**.

6. TRANSPORT OF PETS TO A FAMILY MEMBER

Europ Assistance will pay for the transport of the animal to a family member by a professional, **up to the amount indicated in the Table of Coverage Amounts**, and within a maximum distance of 100 km from your Residence.

This service cannot be combined with the "pet caring" service.

7. PET CARING

For a maximum of 10 days, we will pay for the accommodation and food costs in the establishment caring for your animal **up to the amount indicated in the Table of Coverage Amounts**. This service is subject to compliance with the hosting and accommodation conditions defined by the pet care establishments (vaccinations up to date, possible deposit, etc.).

This service cannot be combined with the "transport of pets to a family member" service.

8. HOME HELP

If you are unable to carry out normal household tasks, we will pay for a suitable home help for you or your family. The payment of the home help will be covered up to 20 hours maximum (at least 2 consecutive hours) spread over 4 weeks and **up to the amount indicated in the Table of Coverage Amounts.**

9. HOSPITAL COMFORT

If you are unexpectedly admitted to hospital following an illness or injury that occurred during your stay, we will pay for the cost of a television rental **up to the amount indicated in the Table of Coverage Amount on submission** of the original invoice.

10. SCHOOL TUTOR

In the event of the repatriation, Hospitalisation and/or immobilisation at the Residence of an insured child for at least two weeks, on presentation of the supporting documentation, we will refund the lessons given to the child for up to 20 hours maximum.

WHAT WE EXCLUDE

We can never be a substitute for local emergency services.

In addition to the general exclusions to the contract contained in the "What are the general exclusions applicable to the contract?" paragraph in the "CONTRACT FRAMEWORK" section, the following are excluded:

- the consequences of the exposure to infectious biological agents released intentionally or accidentally, to chemical agents of the combat gas type, to incapacitating agents, to neurotoxic agents or agents with residual neurotoxic effects,
- the consequences of your deliberate actions or the consequences of fraudulent acts, attempted suicides or suicides,
- pre-existing illnesses and/or injuries that have been diagnosed and/or treated by continuous hospitalisation, day hospitalisation or outpatient hospitalisation during the 6 months prior to the request, whether the event is the appearance or the deterioration of the said condition,
- costs incurred without our agreement, or not explicitly defined by these contractual general terms and conditions,
- the forwarding of medication that is no longer produced,
- expenses not proven by original documents,
- claims occurring in countries that are excluded from the cover or outside the contract's validity period, and especially beyond the duration of the planned trip to a Foreign country,
- the consequences of incidents occurring during motor sport events, races or competitions (or their heats), subject to prior authorisation from public authorities under applicable regulations if you participate as a competitor, or during trials on circuits subject to prior approval by public authorities, even if you are using your own vehicle,
- trips undertaken in order to obtain a diagnosis and/or medical treatment, or plastic surgery, their consequences and the resulting costs,
- the organisation and payment of the transport defined in the "TRANSPORT REPATRIATION" section for benign disorders that can be treated on site and that do not prevent you from continuing your trip,
- request for assistance relating to medically assisted procreation or abortions, their consequences and the resulting costs,
- requests relative to surrogate procreation or childbearing, its consequences and the resulting costs,
- medical devices and prostheses (dental, hearing, medical),
- THE FOLLOWING DENTAL CARE:
 - THE COST OF ANY SURGICAL OR PRESERVATIVE DENTAL CARE;
 - ALL TREATMENTS OR EXAMINATIONS FOR THE PURPOSE OF A DIAGNOSIS THAT WAS SCHEDULED OR KNOWN OF IN ADVANCE.
 - TREATMENTS THAT COULD, IN THE OPINION OF OUR CONSULTANT MEDICAL DOCTOR, BE REASONABLY POSTPONED UNTIL YOUR RETURN TO YOUR COUNTRY OF ORIGIN;
 - ALL DENTAL TREATMENT OR DIAGNOSIS OF WHICH THE SOLE PURPOSE IS NOT IMMEDIATE PAIN OR DISCOMFORT RELIEF OR THE RELIEF OF DIFFICULTIES IN EATING;
 - THE NORMAL WEAR OF TEETH OR DENTAL PROSTHESES;
 - ANY DAMAGE TO DENTAL PROSTHESES;
 - DENTAL TREATMENT INVOLVING THE SUPPLY OF DENTAL PROSTHESES OR THE USE OF PRECIOUS METALS.
- spa treatments, their consequences and their resulting costs,
- medical costs incurred in your country of Residence,
- scheduled admissions to hospital, their consequences and their resulting costs,
- all treatments or examinations for the purpose of a diagnosis that were scheduled or known of in advance,
- treatments that could, in the opinion of our consultant medical doctor, be reasonably postponed until your return to your
Country of origin,

- optician costs (spectacles and contact lenses for example),
- vaccines and vaccination costs,
- medical check-ups, their consequences and the associated costs,
- plastic surgery or aesthetic treatments as well as their possible consequences and the resulting costs,
- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- stays in a rest home, their consequences and their resulting costs,
- re-education, kinesitherapy, chiropraxis, their consequences and resulting costs,
- medical or para-medical services and the purchase of products of which the therapeutic nature is not recognised by French legislation, and the associated costs,
- health assessments for the purpose of preventive screening, regular treatments or analyses, their consequences and the resulting costs,
- desert search and rescue costs,
- the organisation of search and rescue operations for persons, in particular in the mountains, at sea or in deserts,
- excess luggage costs for air transport and the cost of transporting luggage when it cannot be transported with you,
- trip cancellation costs,
- restaurant costs,
- customs duties,
- the consequences resulting from the possession of firearms or explosives.

VEHICLE ASSISTANCE

1. ROADSIDE ASSISTANCE OR TOWING

If your Vehicle is immobilised during travel to your departure or on your return from your holiday rental location following a Breakdown, an Accident a Theft or an Attempted theft declared to the authorities, We will organise, depending on local availability and applicable legislation, roadside assistance on site or towing to the nearest approved garage or the closest dealership **up to the amount indicated in the Table of Coverage Amounts.**

The cost of this roadside assistance or towing will be paid within the total limit of the cost incurred excluding spare parts and labour costs and/or costs of repairing the Vehicle and/or parking it.

This intervention cannot be carried out outside road infrastructure (non-tarmacked roads).

Furthermore, the service cannot be provided on motorways or dual carriageways due to the legislation covering traffic on these types of road. In those cases, we will refund the roadside assistance or towing costs on presentation of the original invoice.

2. CONTINUATION OF THE TRIP AND RETURN TO THE HOME OR COLLECTION OF THE REPAIRED VEHICLE

Following a breakdown, an accident, a theft or an attempted theft declared to the relevant authorities during your stay, and if the vehicle repairs are in excess of 4 hours, Europ Assistance will organise and pay for either your transport to your final destination and your return to your Residence, or the collection of your vehicle **up to the amount indicated in the Table of Coverage Amounts**

We will pay for your transport by taxi or by category A or B rental vehicle for a maximum of 48 hours. Fuel and toll costs remain at your expense. The supply of a rental vehicle is subject to local availabilities and the conditions imposed by rental companies, in particular regarding the age of the driver and the possession of a driving licence.

The vehicle hire includes the payment of the additional insurance relative to the vehicle hire: "driver and passenger insurance" (referred to as P.A. I), the "partial purchase of the excess following material damage to the rented vehicle" (referred to as C.D. W) and the "Partial purchase of the excess for theft of the rented vehicle" (referred to as T.W or T.P. or T.P.C.). However, part of these excesses cannot be purchased in the case of an accident involving, or the theft of the rented vehicle, and remain at the expense of the beneficiary.

3. SUBSIDIARITY OF THE COVER

The cover applies, **up to the amounts indicated in the Table of Coverage Amounts**, as a complement to the cover provided by your car insurance or that of your car manufacturer, or if those contracts do not include a "Vehicle assistance" cover.

WHAT WE EXCLUDE

Interventions will be carried out subject to, local availabilities, in particular in terms of vehicle hire.

The services that are not requested at the exact time they are needed or in agreement with us, will not be refundable at a later date or entitle to compensation, except for towing on motorways or assimilated highways. In all cases, you must provide the original invoices as proof.

Under no circumstances can the costs you should have or planned to pay (fuel, energy recharge, tolls, restaurants, taxi, hotel in the event of a planned stay at the location the vehicle is immobilised at, cost of spare parts, etc.) be paid by us.

In addition to the general exclusions, the following are excluded:

- the consequences of the immobilisation of the Vehicle for servicing operations,
- immobilisations resulting from scheduled work (servicing operations, inspections, maintenance) or resulting from maintenance faults,
- repeated breakdowns caused by the failure to repair the Vehicle (defective battery for example) after our first intervention,
- maintenance, inspection, servicing, accessory fitting, wear part replacement operations and immobilisations following work scheduled by the Vehicle maintenance programme and their consequences,
- the repair of the Vehicle and related costs,
- the theft of luggage, equipment and miscellaneous items in the Vehicle without breaking and entering including the vehicle accessories (car radio for example).
- expenses not proven by original documents,
- costs incurred without our agreement, or not explicitly defined by this contract,
- keeping costs (in France) and Vehicle parking costs,
- fuel and toll costs,
- energy recharge costs,
- excess costs for vehicle hires,
- customs duties,
- restaurant costs,
- the consequences of incidents occurring during motor sport events, races or competitions (or their heats), subject to prior authorisation from public authorities under applicable regulations if you participate as a competitor, or during trials on circuits subject to prior approval by public authorities, even if you are using your own vehicle,
- manufacturer recall campaigns,
- claims occurring in countries that are excluded from this contract or outside the contract's validity period, and especially beyond the duration of the planned trip to a Foreign country,
- immobilisation due to the absence or poor quality of lubricants or other fluids required for the Vehicle's operation, except for Lack of fuel or Fuel errors,
- unplanned triggering of alarms,
- Vehicle loads and towbars,
- all requests resulting from impounding for any other reason than parking offences,
- all requests resulting from an inexcusable or intentional fault, dangerous driving, in particular driving under the influence of alcohol/narcotics, high speed offences. If the intentional nature is proven during or after our intervention, we may request the refund of the incurred costs,
- all requests resulting from a refusal to submit to checks intended to detect or prove this condition,
- all request resulting from a hit and run or a rebellion against a police officer,
- any requests resulting from driving without a licence or the refusal to hand over the licence following a licence withdrawal order.

SOS "LOST ITEM"

1. DEFINITION SPECIFIC TO THIS COVER

Forgotten item: an object, document, identity document or item of clothing, within the limit of a weight of 3kg, belonging to the Insured and forgotten in the Insured's rental accommodation.

2. SUBJECT OF THE COVER

We will refund, **within the limits of the ceilings indicated in the Table of Coverage Amounts** and for one item per accommodation, the cost of shipping a forgotten item.

3. WHAT WE COVER

When the Insured has forgotten a personal item in the rented accommodation, we will refund the costs of its shipment (excluding insurance) in an express parcel from the place it was forgotten to the place the Insured is staying, so that they can recover the forgotten item.

The Insurer cannot be held liable:

- For delays caused by the transport companies used to deliver the forgotten item;
- For the breakage, loss, damage of the forgotten item during transport;
- For the consequences resulting from the type of forgotten item;
- If national or international customs prevent such shipping.

4. WHAT WE EXCLUDE

In addition to the exclusions common to all cover, the following items are excluded from the cover:

- objects or effects of which the transport is a commercial operation and those intended for sale.
- hazardous materials, all categories of weapon and the corresponding ammunition,
- motorised machines, car accessories, gardening equipment, tools, items containing liquids, furniture, household appliances or computer equipment and accessories, hi-fi equipment and musical instruments.
- perishable goods and live animals
- beverages, whether alcoholic or not, drugs or narcotics or any other illegal substances
- all non-compliant items or items that do not meet applicable regulations in the visited country or countries.

5. WHAT ARE YOUR DUTIES IN THE EVENT OF A CLAIM

The Insured must:

- organise shipment to their home themselves
- take all measures to secure the item;
- declare the claim to the Insurer within thirty business days of shipment, except in cases of acts of God or force majeure. After this deadline, all rights to refunds are lost
- Provide the original invoice for the costs issued by the transport company used to deliver the forgotten item

GENERAL EXCLUSIONS

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

- Losses and damages intentionally by an Insured, a Family Members or Travel Companion.
- Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion.
- Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes
- The practice of sports competition or motorised competitions
- The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
- Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
- The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature

1. CONCLUSION OF THE CONTRACT

Policy may be entered into either electronically (through an internet website or e-mail), or orally in the case of distance sales via telephone, or in writing in case of purchase at the premises of a distributor.

Policy coverage is subject to the payment of the premium by the Policyholder.

2. DURATION

Duration of the Policy

Subject to the payment of the premium by the Policyholder, the Policy Start Date is:

(a) in case of sale at the premises of a distributor (including the Travel Organizer): the date on which the Policyholder enters into the Policy;

(b) in case of sale by telephone: the date on which the Policyholder enters into the Policy, over the phone;

(c) in case of sale by website or email: the date on which the Policyholder [receives] confirmation by email that the Policy has been entered into.

The Policy ends at the date mentioned in the Insurance certificate or by default the day of the end of the cover as explained below. This Policy is not tacitly renewable.

Duration of the covers

If You purchased a Cancellation cover, You are covered from the start date of the Policy until the Travel starts.

If You have purchased an Assistance, Luggage, Curtailment, Curtailment of Winter Sports Activities, Missed Departure, Medical Assistance, Non Medical Assistance or Delayed Departure cover, You are covered from the Departure date until the End Date.

If You have purchased a Personal Liability Abroad (without Winter Sport) or Winter Sport Civil Liability cover, You are covered for an harmful event that occurred during the Travel.

If You have purchased a Money and Travel Documents or a Personal Accident cover, You are covered for an event occurred during the Travel.

3. Withdrawal right

The Policyholder is entitled to withdraw from the Policy if the covered period is at least a month by notifying the Insurer within 14 days of the Policy Start Date.

In this case, you can withdraw within a period of 14 days from the start date of the Membership by sending an email to relation.client@groupepvcp.com

We will refund full amounts paid within a maximum of thirty (30) calendar days from the receipt of Your request provided that no claim for compensation has been made or claim report requested or is in the process of being reported, and that no incident likely to give rise to such claim occurred.

4. PREMIUM

The premium is disclosed to the Policyholder prior to the Policy be entered and [is set out in the Insurance Certificate?] it includes taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.

5. SETTLEMENT OF CLAIM

The amount of loss for which We may be liable shall be payable within 30 days after suitable proof of loss is received , or a settlement agreement on the claim has been agreed by us.

The payment of any indemnity owed to the Insured shall be made in the same currency used by the Policyholder to pay the premium.

6. MISREPRESENTATION OR NON-DISCLOSURE

False or incorrect statements or reticence by the Insured party may totally or partially prejudice the right to be covered for the claim, including as a consequence of the avoidance of the Policy, to the extent provided by the applicable law.

7. INCREASE OR REDUCTION OF THE RISK

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by the Policy, where and to the extent required to do so under the applicable law.

8. SALVAGE OBLIGATION

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a covered event.

9. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any third parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by us in performance of this Policy.

You will reasonably cooperate with us for the exercise of Our subrogation rights.

10. Other Insurance

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in portion to his respective share of risk.

11. Applicable law and jurisdiction

The Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of England and Wales.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the courts of the part of the United Kingdom in which the Policyholder resides at the Policy Start Date.

12. CLAIMS NOTIFICATION

If you wish to submit a claim to us, You can go to our easy to use website:

<https://pierreetvacances.eclaims.europ-assistance.com/>

This is the quickest way to contact us.

claimspierreetvacances@roleurop.com

You can also write us at the following address:

Europ Assistance Service Indemnisations GCC

P.O. Box 36364 - 28020 Madrid – SPAIN

13. Complaints procedure

We strive to offer you the highest level of service. However, in case of dissatisfaction you must first send Your complaint by mail to the following address:

INTERNATIONAL COMPLAINTS

P. O. BOX 36009

28020 Madrid, Spain

complaints@roleurop.com

We will acknowledge receipt of Your complaint within 10 days unless we can directly provide an answer. We commit to provide a final answer within 2 months.

If you are not satisfied with the way Your complaint was handled, you can send a written notification to:

The Compliance Officer (compliance officer)

Europ Assistance S.A. Irish Branch

4th Floor, 4-8 Eden Quay,

Dublin 1, Ireland, N5W8 D01

E-mail: complaints_eaib_fr@roleurop.com

If no solution has been found, you can then contact the Ombudsman:

La Médiation de l'Assurance

TSA 50110

75441 Paris Cedex 09

<http://www.mediation-assurance.org/>

You may also be able to refer Your complaint to the UK financial services ombudsman if you are not happy with our response to Your complaint or if we have not given you our final decision within 8 weeks. The address of the UK Ombudsman is

The Financial Ombudsman Service,

Exchange Tower London E14 9SR

In case of direct marketing the English language will be used

13. ASSIGNMENT

You may not assign the Policy without Our prior written consent.

14. DATA PROTECTION

The purpose of this privacy notice is to explain how, and for what purposes, we use your Personal Data. Please read this privacy notice carefully.

1. Which legal entity will use your Personal Data

The Data Controller is Europ Assistance S.A Irish branch., whose primary place of business is located on the 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 1, Promenade de la Bonnette, 92230 Genevilliers, France, a société anonyme registered in the Nanterre Commercial and Companies Registry under number 450 366 405.

If you have any questions concerning the Processing of your Personal Data or if you want to exercise a right in respect to your Personal Data, please contact the DPO at the following contact details:

Europ Assistance SA
4/8 Eden Quay
D01N5W8
Dublin
Ireland

EAGlobalDPO@europ-assistance.com

2. How we use your Personal Data

The Insurer will use your Personal Data for:

- insurance underwriting and risk management;
- policy underwriting and administration;
- claims handling;
- data sharing for fraud prevention purposes

The Insurer is entitled to process your Personal Data on contractual requirement basis.

3. Which Personal Data we use

Only Personal Data strictly necessary for the above mentioned purposes will be processed. In particular, the Insurer will process:

- Name, address and identification documents
- Information related to pending criminal procedures
- Bank details

4. With whom we share your Personal Data

We may share such Personal Data with other Europ Assistance companies or with the companies of the Generali Group entities, external organizations such as our auditors, reinsurers or co-insurers, claims handlers, agents, distributors that from time to time will need to provide the service covered by your insurance policy and all other entities that carry out any technical, organizational and operational activity supporting the insurance. Such organizations or entities may ask you a separate consent to process your Personal Data for their own purposes.

5. Why the provision of your Personal Data is required

The provision of your Personal Data is based on your consent and it is necessary in order for us to offer and manage the policy, manage your claim, in the context of reinsurance or co-insurance, to make control or satisfaction checks, to control leakages and frauds, to comply with legal obligations and, more in general, to carry out our insurance activity. If you do not provide Your Personal Data, it will not be possible for us to provide the services under the Policy.

6. Where we transfer your Personal Data

We may transfer such Personal Data to countries, territories, or organizations that are located outside the European Economic Area (EEA) and are not recognized as ensuring an adequate level of protection by the European Commission such as, USA. In such case, the transfer of Your personal data to non-EU entities will take place in compliance with appropriate and suitable safeguards in accordance with the applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of your Personal Data outside EEA by contacting the DPO.

7. Your rights in respect to your personal Data

You can exercise the following rights in respect to your Personal Data:

- Access – you may request access to your Personal Data;
- Rectify – you may ask the Company to correct Personal Data that is inaccurate or incomplete;
- Erase – you may ask the Company to erase Personal Data where one of the following grounds applies:
 - a. Where the Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
 - b. You withdraw consent on which the processing is based and where there is no other legal ground for the processing;
 - c. You object to automated decision-making and there are no overriding legitimate grounds for the processing, or you object to the processing for direct marketing;
 - d. The Personal Data have been unlawfully processed;
 - e. The Personal Data have to be erased for compliance with legal obligation in Union or Member State law to which the Company is subject;
 - f. The Personal Data have been collected in relation to the offer of information society services.
- Restrict – you may ask the Company to restrict how it processes your Personal Data where one of the following applies:
 - a. You contest the accuracy of your Personal Data, for a period enabling the Company to verify the accuracy of your Personal Data; The processing is unlawful and you oppose the erasure of the Personal Data and request the restriction of their use instead;
 - b. The Company no longer needs the Personal Data for the purposes of the processing, but they are required by you for the establishment, exercise or defense of legal claims;
 - c. You have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the Company override those of you.
- Portability – you may ask the Company to transfer the Personal Data you have provided us to another organization or / and ask to receive your Personal Data in a structured, commonly used and machine-readable format.

Your rights, including the right to object, can be exercised by contacting the data protection officer of the Insurer under: EAGlobalDPO@europ-assistance.com

The request of exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

8. How you can lodge a complaint

You have the right to complain to a supervisory authority; the contact information for that supervisory authority is provided below:

Information Commissioner's Office, Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Or contact us via :[https:// ico.org.uk](https://ico.org.uk)

9. How long we retain your Personal Data

We will retain your Personal Data for as long as is necessary for the purposes set out above, or for as long as is required by law.]



PIERRE & VACANCES

Société Anonyme au capital de 98 017 230 €
Siège social : L'Artois – Espace Pont de Flandre – 11, rue de Cambrai – 75947 Paris cedex 19
RCS PARIS sous le N° 316 580 869 – SIRET 316 580 869 00386 – APE



EUROP ASSISTANCE SA

Entreprise régie par le Code des Assurances – Société Anonyme au capital de 35 402 786 €
Immatriculée au Registre du Commerce et des Sociétés de Nanterre sous le numéro 451 366 405,
dont le siège social est sis 1, promenade de la Bonnette – 92230 Gennevilliers, agissant
également
à travers sa succursale irlandaise, dont le nom commercial est EUROP ASSISTANCE SA IRISH
BRANCH
et dont le principal établissement est situé au 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8,
Ireland,
enregistrée en Irlande sous le certificat N° 907089

PV FRANCE – Notice UK – Client Services – 27/09/2018