TRAVEL INSURANCE
‘TRANQUILLITÉ’ POLICY
No. 6474

MONT BLANC EXPERIENCE



General provisions applicable to all policies taken out on or after 1st July 2025

ASSISTANCE AND REPATRIATION SERVICE

YOU NEED ASSISTANCE DURING YOUR TRIP
(In the event of repatriation or curtailment of your trip, etc.)

Please contact IMMEDIATELY
MUTUAIDE ASSISTANCE

Mutuaide

Assistance Helpline
7 days a week – 24 hours a day

From within France: 01 41 77 45 76
From abroad: +33 1 41 77 45 76

Please note: NO ASSISTANCE WILL BE PROVIDED WITHOUT A PRIOR CALL
126 rue de la Piazza – CS 20010 93196
Noisy-le-Grand CEDEX

INSURANCE CLAIMS DEPARTMENT

DO YOU NEED TO MAKE AN INSURANCE CLAIM?
(In the event of cancellation, lost luggage, missed departure, inability to travel, transport delays, business interruption, third-party liability, etc.)

Please report your claim via the dedicated website:
mbe.xplorassur.com

XPLORASSUR
Bien plus que vous assister

CONTENTS

1 THE COVERAGE TABLE 3

2 DESCRIPTION OF WARRANTIES 6
2.1 'ALL JUSTIFIABLE CAUSES' CANCELLATION 6
2.2 MISSED DEPARTURE 8
2.3 UNABLE TO START 8
2.4 TRANSPORT DELAY 9
2.5 LUGGAGE 9
2.6 REPATRIATION ASSISTANCE 11
2.7 INTERRUPTION OF STAY AND ACTIVITIES 17
2.8 COMPENSATION TRIP 18
2.9 'PRIVATE LIFE' CIVIL LIABILITY 19
2.10 EXCESS WAIVER 21

3 PROVISIONS COMMON TO ALL COVERAGES 23
3.1 EXCLUSIONS 23
3.2 LEGAL CLAUSES 23
3.3 DEFINITIONS 28

ENJOY READING

1 THE COVERAGE TABLE

Insurance cover	Maximum amounts (including VAT)	Deductibles
TRAVEL CANCELLATION		
Cancellation due to ***serious illness*** (including illness diagnosed within the 10 days prior to departure in the event of ***an epidemic*** or ***pandemic***), ***serious*** or death	Subject to the terms of the cancellation fee scale Maximum €125,000 per incident	€50 per person
Cancellation in the event of failure to be vaccinated against Covid-19		€50 per person
Cancellation due to refusal of boarding following a health check on arrival at the departure airport		€50 per person
Cancellation for any valid reason		10% of the cancellation fee (maximum €150 per person)
MISSED DEPARTURE		
One-way ticket to enable you to reach your destination	Actual costs	-
UNABLE TO TRAVEL		
Cost of return journey to your home	€100 per person, subject to proof of expenditure	-
Postponement fees (outbound journey)	€500 per person, subject to proof of expenditure	-
TRANSPORT DELAY		
Flight delay	Fixed compensation per person of: €250 for flights of less than 1,500 km, €400 for intra-EU flights of more than 1,500 km or flights of between 1,500 and 3,500 km outside the EU, €600 for other flights of more than 3,500 km outside the EU.	Trigger threshold: 3 hours' delay on arrival at the destination (on the flight originally booked)
Train or ferry delay	Fixed amount: €130 per person	Trigger threshold: delay of more than 4 hours
LUGGAGE		
Theft, loss, destruction	Maximum €1,800 per person, subject to proof of loss OR Fixed amount: €500 per person without proof	€30 per person
Valuables	50 per cent of the sum insured	€30 per person
Purchase of essential items	€500 per person	Intervention threshold: delay exceeding 24 hours
Theft or loss whilst being transported by a ***transport company of*** sports sports equipment	Maximum €1,800 per person	€30 per person
Advice and postage costs in the event of loss or theft of documents, personal effects, and means of payment	Actual costs	-
Cost of replacing documents in the event of loss or theft of ***official documents*** (such as identity cards, passports, etc.)	Maximum €100 per person	-
Equipment hire in the event of a delay to at the destination	Maximum €500 per person	-
Passengers with reduced mobility	Additional limit of €1,800 for a wheelchair, subject to proof of eligibility	-

Words in italics and bold are defined in Chapter 3.3, p. 28

REPATRIATION ASSISTANCE		
Assistance in the event of illness or injury		
Telemedicine consultation before departure (in the event of ***an epidemic*** or ***pandemic***)	1 call	-
Repatriation or medical transport, including in the event of ***an epidemic*** or ***pandemic***	Actual costs	-
Accompaniment during repatriation or transport	Travel ticket*	-
Support in the event of ***hospitalisation***	Travel ticket* + hotel costs: €150 per day per person (maximum 10 days)	-
Extension of hotel stay	Travel ticket* + hotel costs: €150 per day per person (maximum 10 days)	-
Hotel costs	€150 per day per person (maximum 10 days)	-
No refund in the event of an epidemic or pandemic	Maximum €1,000 per person Maximum €50,000 per group + hotel costs: €150 per night per person (maximum 14 nights)	-
Hotel costs in the event of ***quarantine***	€150 per night per person (maximum 14 nights)	-
Coverage of a local mobile phone tariff in the event of ***quarantine***	Up to €80	-
Medical expenses (including in the event of illness linked to an ***epidemic*** or ***pandemic***), advance payment of ***hospitalisation*** costs, and hyperbaric chamber costs (outside the ***of*** residence)	€200,000 per person	€46 per claim
In the event of ***hospitalisation***, cover for telephone costs incurred whilst speaking to the assistance centre	Actual costs, up to €200 per claim	-
Emergency dental treatment	€300 per person	-
Assistance in the event of death		-
Repatriation of the body	Actual costs	-
Funeral expenses necessary for transport	€3,000 per claim	-
Transport of the deceased	Travel ticket* + hotel costs: €150 per day per person (maximum 10 nights)	-
Identification of the body and completion of death formalities where ***the member*** is travelling alone or as a couple	Return travel ticket for a family member or close relative + hotel costs: €150 per day and per person (maximum 4 nights)	-
Travel assistance		-
Return transport for children under 18	Travel ticket*	-
Sending a doctor to the scene	Travel ticket*	-
Early return	Travel ticket*	-
Replacement driver for trips within ***Europe*** (personal vehicle only)	Driver's salary or return ticket	-
Postage for medicines	Postage costs	-
Message delivery	Actual costs	-
Minors remaining at ***home***	Actual costs	-
Return journey for beneficiaries	Travel ticket*	-
Cash advance	Maximum €1,500 per person	-
Legal assistance abroad:		-
– payment of fees	€1,500 per person	-
– advance payment of bail	€15,000 per person	-

Words in italics and bold are defined in Chapter 3.3, p. 28

Search and rescue costs	Maximum €10,000 per person	-
Medical information and advice services	Actual costs	-
Coverage of transport costs to the embassy in the event of the loss of identity documents	Maximum €200	-
Psychological support in the event of severe trauma following 'an ***illness*** or ***an accident***' covered	Maximum 2 telephone consultations per insured person and per insurance period	-
Psychological support following a quarantine ***quarantine***	6 telephone consultations per incident	-
Emergency kit in the event of ***an epidemic*** or ***pandemic***	€100 per person €350 per family	-
Additional support for individuals	Maximum €900 per person	-
Care for the sick	Up to 20 hours	-
Medication delivery	Delivery charges	-
Meal and grocery delivery	15 days	-
Delivery of household groceries following repatriation due to an illness linked to an ***epidemic*** or ***pandemic***	Maximum 15 days and one delivery per week	-
Home help	Maximum 20 hours	-
Domestic help following repatriation due to an ***illness*** linked to an ***epidemic*** or ***pandemic***	15 hours spread over 4 weeks	-
Childcare	Maximum 20 hours	-
Childcare at your ***home*** or provision of a return ticket for your children	1st-class train ticket or economy-class aeroplane ticket	-
Educational support	15 hours per week, up to a maximum of one month	-
Pet sitting	Maximum 10 days	-
Accommodation following ***damage*** to the ***home***	€150 per day (maximum 5 days)	-
Psychological support following repatriation due to an ***illness*** linked to an ***epidemic*** or a ***pandemic***	6 telephone consultations per incident	-
INTERRUPTION OF STAY AND ACTIVITIES		
Interruption of stay	Reimbursement for unused ground services Maximum €12,000 per person €40,000 per incident	-
Interruption of activities	On a pro rata basis Maximum €100 per day per person	-
Compensatory travel following ***hospitalisation*** or repatriation	Credit note for the cost of the original journey Maximum €12,000 per person €40,000 per incident	3 days before the return date
PRIVATE CIVIL LIABILITY Cover limits per claim and for the duration of the trip		
All consequential bodily injury, property damage and financial loss	€4,500,000	€150 per claim **(except for personal injury, for which the excess is: NIL)**
– Of which property damage	€1,000,000	
– Of which consequential loss resulting from	€300,000	
EXCESS WAIVER	€1,500	-

* by first-class train or economy class scheduled flight

The other cover details listed above apply for the duration of the trip as specified on the invoice issued by the travel agency, up to a maximum of 120 days from the date of departure.

ENROLMENT DEADLINE

To avoid exclusions relating to the period in which the triggering event occurs, the Cancellation cover must be taken out no later than 2 working days after booking the trip.

Words in italics and bold are defined in Chapter 3.3, p. 28

2 DESCRIPTION OF COVER

2.1 'ALL JUSTIFIABLE CAUSES' CANCELLATION

Effective date	Expiry of cover
Cancellation: the day this policy is taken out	Cancellation: the day of departure – the meeting point for the (on the outward journey)

WHAT DO WE COVER?

We will reimburse you for any deposits or sums retained by ***the travel agency***, with or without the deduction of an ***excess***, in accordance with the table of cover amounts and invoiced in accordance with ***the travel agency's*** specific terms and conditions of sale***.***

Excluding the insurance premium, where you are obliged to cancel your trip before departure (on the outward journey).

IN WHAT CIRCUMSTANCES DO WE INTERVENE?

A / CANCELLATION ON MEDICAL GROUNDS

We provide cover for the reasons and circumstances listed below, to the exclusion of all others: SERIOUS ILLNESS, SERIOUS ACCIDENT OR DEATH

Including relapse, the worsening of a chronic or pre-existing ***condition*** (including illness resulting from ***an epidemic*** or ***pandemic*** declared within 10 days prior to departure), as well as the consequences or after-effects of an ***accident*** that occurred prior to taking out this policy, provided that ***the policyholder's*** state of health has stabilised by the date the insurance is purchased:

- yours or that of any ***member of your family*** (including cohabiting partners and those in a civil partnership), as specified in the 'Definitions' section,
- your professional substitute, provided that their name is stated when taking out this policy, on the (paper or electronic),
- the legal guardian,
- a person who usually lives in your household,
- the person responsible, whilst you are travelling, for:
  - the care of your minor children, provided that their name is stated when taking out this policy, on the application form (paper or electronic),
  - the care of a person with a disability, provided that they live in the same household as you, that you are their legal guardian and that their name is stated in the application for this policy, on the application form (paper or electronic)

In all cases, we will only provide cover if the ***illness*** or ***accident*** strictly prevents you from leaving your ***home***, requires medical treatment and prevents you from carrying out any professional or other activity, as well as from taking part in the activities planned and sold by the agency.

CANCELLATION DUE TO DENIAL OF BOARDING

Denied boarding following a health check on arrival at the departure airport (Proof issued by the airline that denied you boarding, or by the health authorities, must be provided to us; in the absence of such proof, no compensation will be payable).

LACK OF COVID-19 VACCINATION

Where, at the time of taking out this policy, the destination country did not require vaccination against Covid-19 for entry into its territory, but where, at the time of your departure, it does require it:

- and you are no longer within the required timeframe to receive the vaccination necessary to travel,
- or you are unable to receive this vaccination due to a medical contraindication to vaccination COMPLICATIONS ARISING FROM PREGNANCY
- Which result in the complete cessation of all professional or other activities, and provided that, at the time of departure, you be more than 6 months pregnant.

Or

- if the very nature of the trip is incompatible with pregnancy, provided that you were not aware of your condition at the time of booking the trip.

It is your responsibility to establish that the circumstances giving rise to entitlement to our benefits are genuine; we therefore reserve the right to refuse your claim, on the advice of our doctors, if the information provided does not prove that the facts are genuine.

B / CANCELLATION FOR ANY JUSTIFIABLE REASON

Cover is also provided in all other cases of cancellation if your departure is prevented by a fortuitous event that can be justified. By 'unforeseeable event', we mean any circumstance that is unintentional on your part or on the part of a ***member of your family***, and which is not excluded under this policy; it must have been unforeseeable on the date of taking out the policy and must result from the sudden action of an external cause.

WHAT IS THE COVERAGE LIMIT?

We will cover the cost of cancellation fees incurred on the date of the event that may trigger the cover, in accordance with the Organiser's General Terms and Conditions of Sale, subject to the maximum limit and ***excess*** specified in the Table of Cover Amounts.

The cover provided under this article applies to you and to any insured persons travelling with you:

- relatives, with no limit on the number
- non-relatives, limited to 9 people

If you wish to travel alone, any additional costs will be taken into account, although our reimbursement may not exceed the amount due in the event of cancellation on the date of the event.

Words in italics and bold are defined in Chapter 3.3, p. 28

WHAT WE EXCLUDE

The Cancellation cover does not cover the inability to travel due to border closures, logistical issues, or accommodation or safety conditions at the destination.

In addition to the exclusions listed under the heading 'WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERAGES', we cannot provide cover if the cancellation results from:

- any circumstance that merely affects the enjoyment of your trip,
- simply because the destination of your trip is not recommended by the French Ministry of Foreign Affairs,
- the inability to travel due to administrative restrictions on the movement of persons imposed by the authorities the competent authorities of the country of departure, transit or destination,
- any event for which the tour operator may be liable under Act No. 2009-888 of 22 July 2009 (Tourism Code),
- any failure of any kind, including financial, on the part of your tour operator or the carrier, rendering it impossible the fulfilment of their contractual obligations,
- any non-medical event occurring between the date of booking your trip and the date of taking out this policy,
- ***illness*** or ***accident*** which has been initially diagnosed, or which has resulted in a relapse, worsening of the condition or hospitalisation between the date of purchase of the trip and the date of taking out this policy,
- pregnancy complications beyond the sixth month.

WITHIN WHAT TIME FRAME MUST YOU REPORT THE CLAIM?

Two steps:

1/ As soon as the first symptoms of the ***illness*** appear or as soon as you become aware of the event giving rise to the cover, you must notify your travel agency IMMEDIATELY.

If you subsequently cancel the trip with your travel agency, we will only reimburse you for cancellation fees from the first signs of the illness or accident giving rise to the cancellation, in accordance with the cancellation scale set out in the travel agency's terms and conditions of sale.

2/ Furthermore, you must report the ***claim*** to the claims handler XPLORASSUR within five working days of the event giving rise to the cover.

HOW TO REPORT A CLAIM?

You must submit your claim via the online claims portal, the address for which can be found on the cover page of the policy booklet.

You must send Xplorassur the documents and medical information required to process your claim, together with the medical questionnaire to be completed by your doctor, in a confidential envelope addressed to Xplorassur's medical adviser.
If you do not have these documents or details, you will need to ask your GP to provide them and send them in a confidential envelope for the attention of Xplorassur's medical adviser.

You must also provide any information or documents requested to substantiate the reason for your cancellation, including:

- all photocopies of prescriptions for medicines, tests or examinations, as well as any documents proving that they were dispensed or carried out, in particular medical claim forms including, for prescribed medicines, copies of the corresponding labels,
- statements from Social Security or any other similar body relating to the reimbursement of treatment costs and the payment of daily allowances,
- the paid invoice for the cancellation fees that you are required to pay to the travel agency or which the latter retains,
- your insurance policy number,
- in the event of an accident, you must specify the causes and circumstances and provide us with the names and addresses of those responsible and, where applicable, any witnesses,
- in the event of denied boarding: proof issued by the transport company that denied you boarding, or by the health authorities; (in the absence of such proof, no compensation will be payable),
- and any other necessary documents.

Furthermore, it is expressly agreed that you accept in advance the principle of an examination by our medical adviser. Consequently, if you object to this without a legitimate reason, you will forfeit your entitlement to cover.

2.2 MISSED DEPARTURE

Effective date	Expiry of cover
Missed start date: the date of taking out this policy	Missed departure: the day of departure – the group's meeting point (on the outward journey)

If an unforeseeable event beyond your control, for which you can provide justification, occurs whilst travelling from your ***home*** to the meeting point specified by ***the travel agency***, and you are unable to be present at the appointed time to board your means of transport, we will reimburse the cost of the ticket (provided it is non-refundable) to enable you to reach your destination.

This cover applies provided that you have allowed at least a 2-hour buffer to reach the meeting point. Under no circumstances will the amount exceed that which would result from the cancellation of the trip.

Words in italics and bold are defined in Chapter 3.3, p. 28

2.3 DEPARTURE IMPOSSIBLE

Commencement	Expiry of cover
Impossible departure: on the day at the agreed meeting point by the carrier originally scheduled	Impossible departure: on the day of the actual return

WHAT DO WE COVER?

The purpose of this cover is to guarantee reimbursement, upon presentation of supporting documents, of the costs actually incurred and which cannot be recovered in the event of a change to or cancellation of ***the Insured Person's*** holiday by the holiday organiser and/or the transport company following a natural disaster, a public disturbance, a riot, an attack, an act of terrorism, a public health emergency and, more generally, any exceptional and unavoidable circumstances that are external, irresistible and beyond the control of the travellers, the holiday organiser and/or the transport company and/or the local authorities.

THE AMOUNT OF COVER

In the event of cancellation of your holiday by the travel agency and/or the airline, we will reimburse you, upon presentation of supporting documents, for the cost of return transport to your home, up to the amount specified in the Table of Cover, provided you are at your holiday destination when the cancellation is announced.
Transport costs are defined as the sums you have paid to use one of the following modes of transport: taxi, bus, RER, metro or train.

If the travel agency reschedules the trip to a new date, we will reimburse you for the rescheduling costs, with compensation up to the amount specified in the Table of Cover. These rescheduling costs are paid up to a limit of once per person per year, as compensation following the rescheduling of the original trip.

This cover applies only to trips rescheduled to a later date within one year of the trip's cancellation date and accepted by you.

No compensation will be paid in the event of cancellation without rescheduling.

WHAT WE EXCLUDE

- the absence of any unforeseen event,
- a nuclear incident, civil or foreign war, or a strike,
- failure on the part of the travel agency or the airline,
- an act of negligence on your part,
- cancellation or postponement due to an insufficient number of participants on the trip.

WITHIN WHAT TIME FRAME MUST YOU REPORT THE CLAIM?

You must notify us within five working days of the event giving rise to the claim, quoting your policy number.

HOW DO YOU REPORT A CLAIM?

You must submit your claim via the claims website, the address of which can be found on the cover page of the policy booklet.

You will need to send Xplorassur all the documents required to compile the claim file in order to prove the validity and amount of the claim.

In the event of cancellation

- invoices for the cost of return travel home.

In the event of postponement

- the original booking confirmation for the trip,
- proof of cancellation and postponement,
- the signed postponement agreement.

Words in italics and bold are defined in Chapter 3.3, p. 28

2.4 TRANSPORT DELAY

Effective date	Expiry of cover
Transport delay: the scheduled day of departure – place of as specified by the organiser	Transport delay: the scheduled day of return from the trip (the point where the group disperses)

WHAT IS THE NATURE OF THE COVER?

The cover provides for the reimbursement of a lump sum up to the limits set out below, if you have experienced a transport delay of more than 3 hours (by plane) or 4 hours (by train or boat) compared with the originally scheduled arrival time.

IN WHICH CASES DO WE PROVIDE COVER?

Table of delays and compensation amounts

Delays on an outbound journey

Delay of more than 3 hours (air travel)	Maximum €600 per person
Delay of more than 4 hours (ferry or train)	Maximum €130 per person

Delay on a return journey

Delay of more than 3 hours (flight)	Maximum €600 per person
Delay of more than 4 hours (ferry or train)	Maximum €130 per person

Compensation may be combined if the delay occurs on the outward journey, the return journey or at any point during the trip.

WHAT ARE THE CONDITIONS FOR CLAIMING UNDER THIS COVER?

Cover is provided provided that you have completed the journey covered by the policy. The delays covered are as follows:

— a flight delay of more than 3 hours compared with the originally scheduled arrival time on any scheduled flight for which timetables have been published, or on charter flights for which the timetables are indicated on the flight ticket or provided by the travel organiser;

— a train or ferry delay of more than 4 hours compared with the arrival time originally scheduled on the ticket.

HOW DO I MAKE A CLAIM?

You must submit your claim via the claims website, the address of which can be found on the cover page of the policy booklet.

You must make your ***claim*** as soon as you return from your trip and no later than one month afterwards.

- The boarding pass stub
- A certificate of delay issued and stamped by the transport company or its representative. This certificate must state the scheduled arrival time at the destination, the actual arrival time, and must be in your name if you are unable to provide your boarding pass stub or proof of your presence on board.
- Any other supporting documents that may be requested.

If, for any reason, you are unable to complete this procedure, the time used to calculate the compensation will be that specified by ***the travel agency*** or the airline that operated the flight.

IMPORTANT:

If you fail to comply with the obligations set out above, it will be impossible to establish that the transport delay actually occurred and you will therefore not be entitled to compensation.

Furthermore, if you knowingly make a false statement or use fraudulent means or inaccurate documents, you will forfeit any right to compensation.

WHAT WE EXCLUDE

In addition to the exclusions set out under the heading 'WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERAGE', we cannot provide cover in the following circumstances:

- wilful misconduct or fraud on your part,
- a state of civil war or foreign war in the country of departure, transfer or arrival of the insured flight.

It is your responsibility to prove that the transport delay resulted from one of the events listed above, except in the case of foreign war, where, in accordance with the provisions of the French Insurance Code, it is your responsibility to prove that the transport delay resulted from an event other than an act of foreign war.

Words in italics and bold are defined in Chapter 3.3, p. 28

2.5 LUGGAGE

Commencement of cover	Expiry of cover
Luggage: the scheduled day of departure – meeting point of the organiser	Luggage: on the scheduled day of return from the trip (at the group dispersal)

WHAT DO WE COVER?

We cover, up to the amount specified in the table of cover limits, your ***luggage***, items and personal effects, whether taken with you or purchased during your trip, whilst away from your main or secondary residence, in the event of:

- theft,
- total or partial destruction,
- loss whilst in transit with a ***transport company.***
- Theft, loss or destruction of a wheelchair.

PURCHASES OF ESSENTIAL ITEMS

If your personal luggage is not handed over to you at the destination airport (on the outward journey) or if it is returned to you more than 24 hours late, we will reimburse you, upon presentation of supporting documents, for the cost of essential items and/or the hire of equipment necessary for your travel activities, up to the amount specified in the table of cover limits. **However, you may not combine this compensation with other compensation under the 'LUGGAGE' cover.**

COSTS OF REPLACING OFFICIAL DOCUMENTS

We will cover the costs of replacing passports, identity cards and driving licences stolen during your trip, up to the amount specified in the cover table, provided that you have reported the theft immediately to the nearest police authorities and made a statement, for which you have received a receipt, at the nearest French Embassy or Consulate.

WHAT ARE THE LIMITS OF OUR COVER?

For ***valuables,*** pearls, jewellery and watches worn on the person, furs, as well as any audio and/or video recording devices and their accessories, hunting rifles and laptops, the reimbursement value may under no circumstances exceed 50 per cent of the amount specified in the table of cover limits.

Furthermore, the items listed above are only covered against theft that is clearly established and duly reported as such to a competent authority (police, transport company, flight attendant, etc.).

- **Theft of jewellery is covered ONLY when it is placed in a safe or when it is being worn by you.**
- **The theft of any sound and/or image reproduction equipment and its accessories is covered ONLY in the event of a break-in.**

If you are travelling in a private car, the risks of theft are covered provided that your ***luggage*** and personal effects are kept in the locked boot of the vehicle and out of sight. ONLY THEFT BY FORCED ENTRY IS COVERED.
If the vehicle is parked on a public road, cover is only provided between 7.00 am and 10.00 pm.

WHAT WE EXCLUDE

In addition to the exclusions listed under the heading 'WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERAGES', we cannot provide cover in the following circumstances:

- the theft of ***luggage***, ***personal*** effects and ***personal belongings*** left unattended in a public place or stored in premises made available for shared use by several people,
- the theft of any sound and/or image recording equipment and its accessories when such items have not been placed in a locked safe, whilst not being carried on one's person; this effectively means that such equipment is not covered when entrusted to any transport company whatsoever (air, sea, rail, road, etc.),
- misplacement, loss (except by a ***transport company***), mix-ups,
- theft without forced entry, duly recorded and reported by an authority (police, transport company, flight attendant, etc.),
- accidental damage caused by the spillage of liquids, greasy substances, dyes or corrosive substances contained in your luggage,
- confiscation of property by the authorities (customs, police),
- damage caused by moths and/or rodents, as well as by cigarette burns or a non-incandescent heat source,
- theft from a convertible, estate car or other vehicle without a boot,
- collections and sales representatives' samples,
- the theft, loss, misplacement or damage to cash, documents, books, travel tickets and credit cards,
- the misplacement, loss or damage to ***official documents***: passports, identity cards or residence permits, vehicle registration documents and driving licences,
- the theft of jewellery when it has not been placed in a locked safety deposit box whilst not being worn; this effectively means that jewellery is not covered when entrusted to any transport company (air, sea, rail, road, etc.),
- breakage of fragile items such as porcelain, glass, ivory, pottery and marble,
- indirect damage such as depreciation and loss of use,
- the items listed below: any prostheses, apparatus of any kind, trailers, securities, paintings, spectacles, contact lenses, keys of any kind, documents recorded on tape or film, as well as professional equipment, laptops, mobile phones, musical instruments, foodstuffs, lighters, pens, cigarettes, alcoholic drinks, works of art, cosmetics, memory cards and photographic film.

WHAT IS THE MAXIMUM AMOUNT WE WILL PAY?

The amount shown in the table of cover limits represents the maximum reimbursement for all ***claims*** arising during the period of cover. An ***excess*** per person is specified in the table of cover limits.

Words in italics and bold are defined in Chapter 3.3, p. 28

HOW IS YOUR COMPENSATION CALCULATED?

In the event of total or partial destruction, or loss whilst in transit with a ***transport company***, you will be compensated upon presentation of supporting documents and on the basis of the replacement value of equivalent items of the same nature, less depreciation.
During the first year from the date of purchase, the amount reimbursed will be equal to the purchase value of the ***luggage*** or valuable item. In the following year, the reimbursement amount will be calculated at up to 75 per cent of the purchase price. In subsequent years, the value will be reduced by a further 10 per cent.

In the event of theft, you will be compensated upon presentation of supporting documents and on the basis of the replacement value of equivalent items of the same nature.
If you are unable to provide any proof of purchase, a lump sum of €500 per person will be paid.
Under no circumstances shall the proportional capital rule provided for in Article L.121-5 of ***the French Insurance Code***
.
Our reimbursement will be made after deducting any reimbursement received from the transport company and the ***excess***.

HOW DO I MAKE A CLAIM?

You must submit your claim via the claims website, the address of which can be found on the cover page of the policy booklet.

The claim must be received by XPLORASSUR within 5 working days, except in cases of unforeseeable circumstances or force majeure; if this deadline is not met and we suffer a loss as a result, you will forfeit all entitlement to compensation.

Your ***claim*** must be accompanied by the following documents:

- a receipt confirming the filing of a complaint in the event of theft or a report of theft made to a competent authority (police, transport company , flight attendant, etc.) in the event of theft during your stay or loss by a ***transport company***,
- a report of loss or destruction from the carrier (sea, air, rail, road) where ***luggage*** or items have been misplaced, damaged or stolen whilst in the carrier's legal custody.

Failure to produce these documents may result in the forfeiture of your entitlement to compensation.

The sums insured cannot be regarded as proof of the value of the property for which you are claiming compensation, nor as proof of the existence of such property.

You are required to provide evidence, by any means at your disposal and using any documents in your possession, of the existence and value of these goods at the time of the incident, as well as the extent of the damage.

If you knowingly use inaccurate documents as evidence, resort to fraudulent means, or make inaccurate or misleading statements, you will forfeit all rights to compensation, without prejudice to any legal proceedings we may then be entitled to bring against you.

WHAT HAPPENS IF YOU RECOVER ALL OR PART OF YOUR LUGGAGE, ITEMS OR PERSONAL BELONGINGS?

You must notify the XPLORASSUR claims handler immediately as soon as you become aware of this:

- if we have not yet paid you the compensation, you must take back possession of the said luggage, items or personal effects; in which case we are only liable for payment in respect of any damage or loss;
- if we have already compensated you, you may choose within 15 days:
  - either to relinquish the said luggage, items or personal effects in our favour,
  - or to reclaim the said luggage, items or personal effects by returning the compensation you have received, less, where applicable, the portion of that compensation corresponding to any damage or loss.

If you have not made a choice within 15 days, we will assume that you have opted to relinquish them.

Words in italics and bold are defined in Chapter 3.3, p. 28

2.6 REPATRIATION ASSISTANCE

Commencement	Expiry of cover
Repatriation assistance: the scheduled day of departure – the organiser's designated meeting point	Repatriation assistance: on the scheduled day of return from the trip (the point where the group disperses)

If you find yourself in any of the situations described below, we will arrange, through MUTUAIDE ASSISTANCE - 126 rue de la Piazza - CS20010 - 93196 Noisy-le-Grand Cedex, in accordance with the general and specific provisions of this contract, the services described, simply by making a telephone call (collect calls accepted from abroad) or by sending a telex, fax, telegram or email.

In all cases, the decision to provide assistance and the choice of appropriate means rest exclusively with the MUTUAIDE ASSISTANCE doctor, following consultation with the attending doctor on site and, where appropriate, the ***member's*** family. Only ***the member's*** medical interests and compliance with current health regulations are taken into account when deciding on transport, the choice of transport method and the possible place ***of hospitalisation***. Under no circumstances does ***the Assistance Provider*** act in place of local emergency services.

WHAT DO WE COVER?

A/ ASSISTANCE IN THE EVENT OF ILLNESS OR INJURY

PRE-DEPARTURE TELECONSULTATION

For any enquiries or information to help you organise and ensure the smooth running of your trip, you can contact us 24 hours a day, 7 days a week before your trip.

The information covers the following areas:

Health information: Health, hygiene, vaccinations, precautions to take, main hospitals, advice for women, jet lag, travelling with pets.

We are also available to provide any information you may need should your trip take place during an epidemic or pandemic. If necessary, we will put you in touch with one of our doctors.

Information is provided by telephone and is not subject to written confirmation or the sending of documents.

Advice and information services are provided between 8.00 am and 7.00 pm and within the time normally required to deal with your enquiry.

However, whatever the time of your call, we will take your enquiry and note down your details so that we can call you back to provide the answers you require.

REPATRIATION OR MEDICAL TRANSPORT

If you fall ***ill*** (including during an ***epidemic*** or ***pandemic***) or are injured whilst on a covered trip, ***we will organise*** and ***cover the cost*** of your repatriation, as well as that of your bicycle if applicable, to your ***home*** or to a hospital near your home.

Only medical requirements are taken into account when determining the date of repatriation, the choice of transport or the place ***of hospitalisation***.

The decision to repatriate is taken by our medical adviser, following consultation with the doctor providing occasional treatment and, where applicable, your GP.

When you are repatriated, and on the advice of our medical adviser, ***we will organise*** and ***cover*** the cost of transport for a companion to travel with you.

Any refusal of the solution proposed by our medical team will result in the cancellation of the personal assistance cover.

ACCOMPANIMENT DURING REPATRIATION OR MEDICAL TRANSPORT

You are medically repatriated, or you die whilst on a covered trip.

We will organise and ***cover the cost*** of transport to ***their home***, by first-class train or economy-class scheduled flight, for eligible ***family members*** or an insured person accompanying you at the time of the incident, if they are unable to return by the means originally planned.

ASSISTANCE IN THE EVENT OF HOSPITALISATION

You are hospitalised locally, following a decision by our medical team, prior to your medical repatriation, for a period exceeding 7 days. ***We will organise*** and ***cover*** the cost of return travel by first-class train or economy-class scheduled flight for a ***family member*** residing in the same country as you, as well as their accommodation costs (room and breakfast), so that they may come to be at your bedside.

Our cover for their accommodation is limited to the amount specified in the Table of Benefits. Meal costs and other expenses remain, in all cases, the responsibility of that person.

This cover cannot be combined with the 'ASSISTANCE WITH REPATRIATION OR MEDICAL TRANSPORT' cover.

EXTENDED HOTEL STAY

If your state of health does not warrant ***hospitalisation*** or medical transport and you are unable to return on the date originally planned, ***we will cover*** your additional hotel accommodation costs, as well as those of ***any family members*** who are policyholders or of any person covered under this policy who is accompanying you, up to the amount specified in the table of cover limits.

This cover also applies in the event of a descent from MAM, on the recommendation of our medical adviser.

As soon as your state of health permits, ***we will organise*** and ***cover*** your additional transport costs and, where applicable, those ***of your family members*** who are policyholders, or of a policyholder who has remained with you, if the transport tickets booked for your return and theirs cannot be used as a result of this event.

Furthermore, if, during your trip, you lose or have stolen the identity documents essential for your return to your country of origin or which prevent you from continuing your stay, ***we will cover*** your additional hotel accommodation costs, as well as those ***of your family members*** covered under this policy or of a person covered under this policy who is accompanying you, up to the amount specified in the table of cover limits.

HOTEL COSTS

We will reimburse a person travelling with you for their hotel costs, up to the limit specified in the table of cover amounts, in the following circumstances:

- you are hospitalised in a town other than the one specified on your registration form,
- you die and one of your accompanying persons wishes to remain with the body whilst the necessary administrative procedures are carried out.

Words in italics and bold are defined in Chapter 3.3, p. 28

INABILITY TO RETURN in the event of an epidemic or pandemic

Your flight has been cancelled as a result of travel restrictions imposed by the local government or airlines in the event of ***an epidemic*** or ***pandemic***.
If you are obliged to extend your stay, ***we will organise*** and ***cover*** the cost of hotel accommodation (bed and breakfast) for you, as well as for ***members of your family*** who are policyholders or a travelling companion who is a policyholder, up to the amount specified in the Table of Cover.
We will arrange and ***cover the*** cost ***of*** your repatriation to ***your home***, up to the limit specified in the Table of Cover.

HOTEL COSTS FOLLOWING QUARANTINE

If you are obliged to extend your stay as a result of being placed in ***quarantine***, ***we will arrange*** and ***cover*** the cost of hotel accommodation (bed and breakfast) for you, as well as for ***members of your family*** who are policyholders or a travelling companion who is a policyholder, up to the amount specified in the table of cover limits.

COVER FOR A LOCAL TELEPHONE PACKAGE (OUTSIDE YOUR COUNTRY OF RESIDENCE)

In the event of quarantine whilst on a covered trip outside your country of residence.
We will cover the activation costs of a local telephone package, up to the limit specified in the table of cover amounts.

MEDICAL EXPENSES (OUTSIDE YOUR COUNTRY OF RESIDENCE)

Where ***medical expenses*** (including those arising from an ***epidemic*** or ***pandemic***) have been incurred with our prior consent, we will reimburse you for the portion of these expenses not covered by any insurance organisations with which you are affiliated.
We will only make a payment once the aforementioned insurance organisations have made their reimbursements, less an ***excess*** the amount of which is set out in the table of cover, and subject to the provision of the original reimbursement documents issued by your insurance organisation.
This reimbursement covers the costs set out below, provided they relate to treatment you have received outside your country of residence following an ***illness*** or ***accident*** that occurred outside your country of residence.

In this case, we will reimburse the costs incurred up to the maximum amount specified in the Table of Cover. In the event that the insurance provider to which you pay premiums does not cover the ***medical costs*** incurred, we will reimburse the costs incurred up to the limit specified in the Table of Cover, subject to your provision of the original ***medical*** invoices and a certificate of non-coverage issued by the insurance provider. This benefit ceases on the day we are able to arrange your repatriation.

Types of costs eligible for reimbursement (subject to prior approval):

- medical fees,
- costs of medicines prescribed by a doctor or surgeon,
- costs of an ambulance prescribed by a doctor for transport to the nearest hospital, and this only in the event of a refusal by the insurance organisations,
- ***hospitalisation*** costs, provided that you are deemed unfit for transport following a decision by the Assistance's doctors, taken after obtaining information from the local doctor (***hospitalisation*** costs incurred from the day on which we are able to arrange your repatriation are not covered),
- emergency dental costs (capped at the amount shown in the table of cover amounts, with no ***excess*** applied),
- the cost of a PCR test, if the result is positive.

EXTENSION OF COVER: ADVANCE PAYMENT OF HOSPITALISATION COSTS (OUTSIDE THE COUNTRY OF RESIDENCE)

We may, subject to the cover limits set out above, advance the ***hospitalisation*** costs you incur outside your country of residence, provided that all of the following conditions are met:

- ✓ the MUTUAIDE ASSISTANCE doctors must determine, after obtaining information from the local doctor, that it is impossible to repatriate you immediately to your country of residence.
- ✓ the treatment for which the advance payment applies must be prescribed in agreement with MUTUAIDE ASSISTANCE's doctors.
- ✓ you or any person authorised by you must formally undertake, by signing a specific document provided by MUTUAIDE ASSISTANCE when this benefit is activated, to:
  - to take the necessary steps to claim reimbursement of the costs from the insurance organisations within 15 days of the date on which MUTUAIDE ASSISTANCE sends the documents required for these procedures,
  - to reimburse MUTUAIDE ASSISTANCE for any sums received in this regard from the insurance providers within one week of receiving such sums.

We shall only be liable for costs not covered by the insurance providers, up to the limit of the cover provided for the ***'medical expenses'*** service. You must provide us with the certificate of non-cover issued by these insurance providers within one week of receiving it.
In order to safeguard our future rights, we reserve the right to ask you or your beneficiaries for a letter of undertaking committing you to take the necessary steps with the social security bodies and to reimburse us for the sums received.
If you fail to take the necessary steps to claim reimbursement from the insurance organisations within the specified time limit, or if you fail to submit to MUTUAIDE ASSISTANCE, within the specified time limit, the certificate of non-reimbursement issued by these insurance organisations, you will under no circumstances be entitled to the ***'medical expenses'*** benefit and will be required to reimburse MUTUAIDE ASSISTANCE in full for the ***hospitalisation*** costs advanced by it; MUTUAIDE ASSISTANCE will, where necessary, initiate any appropriate recovery proceedings, the cost of which will be borne by you.

COVERAGE OF TELEPHONE CHARGES WITH THE ASSISTANCE HELPLINE

In the event of hospitalisation or ***quarantine***, ***we will cover*** your telephone costs incurred whilst contacting the assistance centre, upon presentation of your bill and within the limits set out in the table of cover amounts.

B/ASSISTANCE IN THE EVENT OF DEATH

REPATRIATION OF THE BODY

If you die whilst on a covered trip, ***we will organise*** the repatriation of your remains to the place of burial in your country of residence.
In this context, ***we will cover***:

- the costs of transporting the body,
- the costs associated with the preservation of the body as required by applicable legislation,

Words in italics and bold are defined in Chapter 3.3, p. 28

- costs directly incurred in connection with the transport of the body (handling, specific transport arrangements, packaging) up to the amount specified in the table of cover,
- the repatriation of the deceased's personal effects.

DEATH FORMALITIES

If the presence on site of a ***family member*** or close relative of the deceased is essential to identify the body and complete the formalities for repatriation or cremation, ***we will organise*** and ***cover the cost*** of a return ticket by first-class train or economy-class scheduled flight, as well as accommodation costs (bed and breakfast) incurred on behalf of that person, up to the amount specified in the table of cover. All other costs remain the responsibility of the deceased's family.

C/ TRAVEL ASSISTANCE

RETURN OF CHILDREN UNDER 18

If you are ***ill*** or injured and no one is able to look after your children under the age of 18, ***we will organise*** and ***cover*** the cost of a return journey for a person of your choice or one of our hostesses to bring them back to your ***home*** or that ***of*** a ***family member***.

EARLY RETURN

If you have to cut your trip short in any of the circumstances listed below, ***we will cover*** your additional travel costs as well as, where applicable, the return of your bicycle, and those ***of your family members*** covered by this policy or any person covered under this policy who is travelling with you, if the travel tickets booked for your return and theirs cannot be used as a result of this event. We will provide cover in the event of:

- serious illness, a serious accident resulting in ***hospitalisation*** or the death of a ***member of your family***, your professional substitute, the person responsible for the care of your minor children or a disabled person living in your household, your legal guardian, or a person who usually lives in your household,
- ***quarantine*** following an ***epidemic*** or ***pandemic*** of a ***family member***, your professional stand-in, the person responsible for the care of your minor children or a disabled person living in your household, your legal guardian, or a person who usually lives in your household,
- serious property damage requiring your immediate presence and affecting both your home and your business premises following a burglary, fire or water damage.

SENDING MEDICINES ABROAD

Whilst on a covered trip outside your country of residence, you are left without medication essential to your health, following loss or theft. ***We will arrange*** for these medicines to be sourced and delivered, should these medicines or their equivalents recommended by MUTUAIDE ASSISTANCE's doctors prove unavailable locally (subject to you providing us with your GP's contact details).

We will arrange for the medicines to be dispatched by the fastest means possible, subject to local and French legal restrictions.

You are responsible for paying any customs duties and the cost of the medicines.

MESSAGE FORWARDING

If you are unable to contact someone in your country of residence, we will pass on the message on your behalf. Messages passed on must not be of a serious or sensitive nature. The messages remain the responsibility of their authors, who must be identifiable, and are binding only on them.

We act solely as an intermediary in their transmission.

CASH ADVANCE ABROAD

During a covered trip outside your country of residence, your means of payment or official documents (passports, national identity cards, etc.) have been lost or stolen. Simply by calling our service, we will advise you on the steps to take (filing a police report, renewing documents, etc.).The information provided is of a documentary nature and is subject to Article 66.1 of the amended Act of 31 December 1971. It does not constitute legal advice.Subject to the provision of a certificate of theft or loss issued by the local authorities, we may grant you an advance of funds up to the amount specified in the Table of Cover, in return for a promissory note issued to MUTUAIDE ASSISTANCE. This advance must be repaid to MUTUAIDE ASSISTANCE within 30 days of the funds being made available.

In the event of non-payment, we reserve the right to take any appropriate legal action to recover the debt.

NEED FOR LEGAL ASSISTANCE ABROAD

a) Payment of fees

We will cover, up to the amount specified in the table of cover limits, the fees of the legal representatives you engage, should you be prosecuted for an unintentional breach of the law of the foreign country in which you are located.

b) Advance payment of bail

If, in the event of unintentional breaches of the law of the country in which you are staying, you are required by the authorities to pay a criminal bail, we will advance the amount up to the limit specified in the table of cover limits.

This advance must be repaid within one month of the date on which we send you the request for repayment.

If the criminal bail is refunded by the authorities of that country before this deadline, it must be repaid to us immediately.

SEARCH AND RESCUE COSTS

We will cover, up to the amount specified in the table of cover limits, the costs of search and rescue operations at sea, in the mountains or in remote areas, following an incident that puts your life at risk.

Only costs invoiced by a company duly authorised to carry out these activities may be reimbursed.

Under no circumstances can we act in place of local emergency rescue services.

COVERAGE OF TRANSPORT COSTS TO THE EMBASSY IN THE EVENT OF LOST DOCUMENTS

We will cover the cost of transport to the Embassy, up to the amount specified in the Table of Cover Limits.

REPLACEMENT DRIVER FOR STAYS IN EUROPE

If you fall ***ill*** or are injured whilst on a covered journey in one of the countries listed below and are no longer able to drive your vehicle: if none of the passengers is able to take your place, we will provide a driver to return the vehicle to your place of residence via the most direct route.

We will cover the driver's travel expenses and wages.

The driver is required to comply with labour legislation and, in particular – under current French regulations – must take a 45-minute break after 4 hours 30

Words in italics and bold are defined in Chapter 3.3, p. 28

minutes of driving, with the total daily driving time not exceeding 9 hours.
If your vehicle is over 8 years old and/or has travelled more than 150,000 km, or if its condition and/or load does not comply with the standards set out in the French Highway Code, you must inform us of this.
We therefore reserve the right not to provide a driver.
In this case, as an alternative to providing a driver, we will arrange and cover the cost of a first-class train ticket or an economy-class flight ticket to collect the vehicle.
This service applies only in the following countries: ***France*** (including Monaco and Andorra, excluding the French overseas departments and regions (DOM-ROM), the French overseas collectivities (COM) and sui generis territories), Spain, Portugal, Greece, Italy, Switzerland, Liechtenstein, Austria, Germany, Belgium, the Netherlands, Luxembourg, the United Kingdom, Ireland, Denmark, Norway, Sweden, Finland and Iceland.
You are responsible for the costs of fuel, tolls, hotels and meals for any passengers.

PSYCHOLOGICAL SUPPORT
In the event of significant trauma following a covered incident, we can, at your request, put you in contact by telephone with a psychologist, subject to the limits set out in the Table of Cover. These consultations are entirely confidential.
This counselling service should not be confused with psychotherapy provided by a private practitioner. Under no circumstances, due to the caller's physical absence, can this service be considered a substitute for psychotherapy.

ON-SITE PSYCHOLOGICAL SUPPORT FOLLOWING QUARANTINE
In the event of significant trauma following quarantine due to an ***epidemic*** or ***pandemic***, we can, at your request, put you in contact by telephone with a psychologist for the duration of the quarantine, subject to the limits set out in the Table of Benefits. These consultations are entirely confidential.
This counselling service should not be confused with psychotherapy provided in a private practice. Under no circumstances, due to the caller's physical absence, can this service be considered a substitute for psychotherapy.

EMERGENCY KIT
Should you find yourself without sufficient usable personal belongings due to being placed in ***quarantine*** or ***hospitalised*** as a result of an ***epidemic*** or ***pandemic***, ***we will cover the cost*** of essential items, subject to the presentation of supporting documents, up to the amount specified in the Table of Benefits.

D/ADDITIONAL ASSISTANCE FOR INDIVIDUALS

If, whilst travelling, you fall ***ill*** or have an ***accident*** resulting in your emergency ***hospitalisation*** for more than 48 hours and your repatriation, we will provide you with additional services and benefits, provided that you submit a claim to us within 15 days of your return home.
These services are available only in ***France*** and operate from Monday to Saturday (excluding public holidays) from 8.00 am to 7.00 pm, provided you contact us no later than 7.00 pm the day before.

The services we offer are as follows:
HOME NURSE
In the event of ***illness***, upon your return to your ***home***, we will arrange and ***cover the cost*** of sending a carer to your bedside, up to the limit set out in the table of cover amounts and ***excesses***. The carer does not replace a healthcare professional, such as a nurse or doctor, in providing care.

MEDICATION DELIVERY
If you are issued with a prescription requiring the purchase of essential medicines and you are unable to go out:
- upon receipt of the prescription you send us, we will take the necessary steps to source, purchase and deliver these medicines to your home, subject to their availability in pharmacies;
- we will pay for the medicines in advance, and you will reimburse us at the time they are delivered to you.
  We cover the cost of the delivery service.

MEAL DELIVERY AND GROCERY SHOPPING
When you are unable to leave your home:
- ***we organise*** and ***cover***, subject to local availability, the delivery costs for your shopping for the duration specified in the table of cover amounts and ***excesses***, up to one delivery per week;
- ***we will organise*** and ***cover***, subject to local availability, the cost of meal deliveries, up to a maximum of 4 deliveries per claim.

DELIVERY OF GROCERIES FOLLOWING REPATRIATION due to an illness linked to an epidemic or pandemic
If, following your repatriation by us due to an illness linked to an ***epidemic*** or ***pandemic***, you are unable to leave your home, ***we will organise*** and ***cover***, subject to local availability, the cost of delivering your groceries up to the limit set out in the Table of Cover.

HOUSEHOLD HELP
If you are unable to carry out your usual household tasks yourself, we will find, arrange and ***cover the costs of*** a home help, for the duration specified in the Table of Cover Amounts and ***Excess***, spread over 4 weeks.

HOUSEHOLD HELP following repatriation due to an illness linked to an epidemic or pandemic
If, following your repatriation by us due to an illness linked to an ***epidemic*** or ***pandemic***, you are unable to carry out your usual household tasks yourself, we will find, arrange and ***cover the costs of*** a domestic helper, subject to the limit specified in the Table of Cover.

CHILDCARE
If you have children under the age of 16 living with you:
- ***we will*** either ***organise*** and ***cover the cost*** of childcare at your home between 7.00 am and 7.00 pm, subject to local availability, up to the duration specified in the Table of Cover Amounts and ***Excess***.

The person responsible for looking after your children may, if no relative is available, take them to school or nursery and collect them again;
- or we will provide one of your relatives living in mainland France with a return ticket (by train or plane) so that they can travel to your home to look after them,
- or we will provide your children with a return ticket (by train or plane) to travel to the home of a relative living in mainland France. They will be accompanied by a hostess appointed by our services.

Words in italics and bold are defined in Chapter 3.3, p. 28

EDUCATIONAL SUPPORT FOR CHILDREN UNDER 10

If, following an accident or ***illness***, your child under the age of 10 is unable to leave the house for a period of more than 15 consecutive days, resulting in an absence from school of the same duration, ***we will organise*** and ***cover the cost***, subject to local availability, of private tuition with a tutor, up to a maximum of 15 hours per week, for a maximum period of one month.
Our cover applies from the first month of absence and throughout the current school year for primary and secondary school pupils (lower and upper secondary).

PET CARE

If you are unable to look after your pets, we will organise and cover, subject to local availability, the costs of looking after your pets for the period specified in the table of cover amounts.

MAIN RESIDENCE ASSISTANCE

If, whilst you are travelling abroad, your ***home*** is flooded, suffers a fire or is burgled, and the damage is such that precautionary measures are required, ***we will cover*** your accommodation costs, subject to the limits set out in the table of cover amounts, if, as a result of the damage, your home is uninhabitable. This benefit is payable only in mainland France.

PSYCHOLOGICAL SUPPORT following repatriation due to an illness linked to an epidemic or pandemic

In the event of significant trauma following your quarantine due to an ***epidemic*** or ***pandemic***, we can, upon your request, put you in contact by telephone with a psychologist upon your return ***home***, subject to the limit specified in the Table of Cover. These consultations are entirely confidential.

This counselling service should not be confused with psychotherapy provided in private practice. Under no circumstances, due to the caller's physical absence, can this service be considered a substitute for psychotherapy.

WHAT WE EXCLUDE

In addition to the exclusions set out in the section 'WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERAGE', we do not cover:

- convalescence and conditions (***illness, accident***) currently under treatment that have not yet stabilised by the start date of the trip,
- pre-existing ***conditions*** that have been diagnosed and/or treated and which have resulted in hospitalisation within the four months preceding the request for assistance,
- journeys undertaken for the purpose of diagnosis and/or treatment,
- pregnancy, except in the event of unforeseeable complications, and in all cases from the 32nd week of pregnancy onwards,
- conditions resulting from the consumption of alcohol, or the use of drugs, narcotics and similar substances not prescribed by a doctor,
- the consequences of suicide attempts.

For cover of ***medical***, surgical, pharmaceutical or hospitalisation ***costs*** abroad:

- costs arising from an accident or illness medically diagnosed prior to
- cover came into effect, unless there is a proven and unforeseeable complication,
- costs incurred in the treatment of a pathological, physiological or physical condition medically diagnosed prior to the cover takes effect, unless there is a proven and unforeseeable complication,
- the costs of internal, optical, dental, hearing, functional, cosmetic or other prostheses; costs incurred in mainland France and the overseas departments, whether or not resulting from an accident or illness occurring in ***France*** or abroad;
- the costs of spa treatments and stays in nursing homes, the costs of rehabilitation,
- costs incurred without our prior consent,
- the consequences of wilful failure to comply with the regulations of the countries visited, or of engaging in activities prohibited by the local authorities,
- any deliberate self-mutilation by ***the policyholder***,
- minor ailments or injuries that can be treated locally and/or that do not prevent ***the policyholder*** from continuing their journey,
- events relating to medical treatment or surgical procedures that are not of an unforeseen, fortuitous or accidental nature,
- the consequences of situations involving a risk of infection in the context of an epidemic which are subject to quarantine or specific preventive or monitoring measures by international health authorities and/or local health authorities in the country where you are staying and/or national health authorities in your country of origin (unless otherwise stipulated in the cover),
- stays in care homes and the associated costs,
- rehabilitation, physiotherapy, chiropractic treatment and the associated costs,
- Planned hospital admissions.

HOW DO I MAKE A CLAIM?

For any assistance requests, you must contact MUTUAIDE ASSISTANCE, 24 hours a day, 7 days a week:

By telephone

You will find the telephone number on the cover page of the booklet.

By fax

From France: 01 45 16 63 92 or 01 45 16 63 94

From abroad: +33 (0)1 45 16 63 92 or +33 (0)1 45 16 63 94

Preceded by the local code for international calls

By email voyage@mutuaide.fr

And obtain prior authorisation from MUTUAIDE ASSISTANCE before incurring any expenses, including *medical costs*.

For any claim for reimbursement, you must:

Send your claim for reimbursement: you must send the supporting documents relating to your claim to MUTUAIDE ASSISTANCE – Claims Management 'Assistance' – 126 rue de la Piazza – CS20010 – 93196 Noisy-le-Grand Cedex

Where MUTUAIDE ASSISTANCE has arranged your transport or repatriation, you must return the original transport tickets to MUTUAIDE ASSISTANCE, as these become our property.

Words in italics and bold are defined in Chapter 3.3, p. 28

2.7 INTERRUPTION OF STAY AND ACTIVITIES

Effective date	Expiry of cover
Interruption of stay and activities: the scheduled day of departure – the organiser's designated meeting point	Interruption of stay and activities: the scheduled day of return (the point at which the group disperses)

WHAT DO WE COVER?

INTERRUPTION OF STAY

Following your medical repatriation organised by MUTUAIDE ASSISTANCE or any other assistance provider and/or ***hospitalisation*** whilst abroad (including as a result of an epidemic or pandemic) and/or quarantine (including as a result of an ***epidemic*** or ***pandemic***), we will reimburse you, as well as ***any family members*** who are policyholders or persons listed on the same policy under this contract and accompanying you, for the costs of accommodation already paid for but not used, from the night following the event leading to the medical repatriation, ***hospitalisation*** at the destination or quarantine.

Any services partially used will be reimbursed on a pro rata basis.

The travel agency must provide a breakdown of the services not used, broken down by each day of the trip not taken. If it is not possible to provide a breakdown of the services not used, our refund will be calculated on a pro rata basis from the night following the event leading to medical repatriation, ***hospitalisation*** at the destination or quarantine.

Similarly, if a ***member of your family*** who is not taking part in the trip suffers from a ***serious illness***, a ***serious physical accident*** or death, and as a result you are obliged to cut short your stay and we arrange for your repatriation, we will reimburse you, as well as any ***family members*** who are policyholders or persons listed on the same policy accompanying you under this contract, on a pro rata basis, for the costs of your stay that have already been paid for but not used (excluding transport) from the night following the date of your early return.

We will also provide cover in the event of theft, serious damage caused by fire, explosion, water damage or natural disasters to your business or private premises, where your presence is absolutely essential to take the necessary protective measures; we will reimburse you, as well as any ***family members*** covered under this policy or persons listed on the same policy who are travelling with you, on a pro rata basis, the accommodation costs already paid for but not used (excluding transport) from the night following the date of early return.

Finally, in the event ***of hospitalisation*** or ***quarantine*** during your stay, which definitively prevents you from continuing your journey, we will reimburse you, as well as ***any family members*** who are policyholders or persons named on the same policy under this contract who are travelling with you, for accommodation costs already paid for but not used (excluding transport), on a pro rata basis from the night following the event leading to ***the hospitalisation***.

INTERRUPTION OF ACTIVITIES

Where you, an insured ***family member*** travelling with you, or persons named on the same policy under this contract travelling with you, are ***ill*** and are no longer able to perform a temporary service for a medical reason that does not require your repatriation or ***hospitalisation*** but is incompatible with your state of health, and following a medical decision, we will provide cover up to the limit set out in the table of cover amounts, provided that this service has been invoiced by the tour operator.

WHAT WE EXCLUDE

In addition to the exclusions set out under the heading 'WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERAGE', we cannot provide cover in the following circumstances:

- cosmetic treatment, a health retreat, voluntary termination of pregnancy, in vitro fertilisation and its consequences,
- a psychological, mental or depressive illness not requiring ***hospitalisation*** for at least three days,
- ***epidemics*** (unless otherwise specified in the cover).

HOW DO I MAKE A CLAIM?

You must submit your claim via the claims website, the address of which can be found on the cover page of the policy booklet.

In all cases, you will be required to provide detailed invoices from ***the travel agency*** showing both land-based services and transport services.

Medical information may be requested by our medical adviser for the purposes of assessing the claim.

Unless the medical information required for the investigation is provided to our medical adviser, the claim cannot be settled.

2.8 COMPENSATION TRIP

(Cannot be combined with compensation for the interruption of the holiday and activities – Art. 2-7)

Commencement	Expiry of cover
Compensatory trip: the scheduled day of departure (the organiser's meeting point)	Compensatory trip: the scheduled return date of the trip (the point where the group disperses)

WHAT DO WE COVER?

We cover the same events as set out in Article 2-7, 'INTERRUPTION OF STAY AND ACTIVITIES'. You are entitled to a replacement trip of a value equal to the original package price or transport fare, subject to the limits set out in the table of cover amounts. This amount is paid in the form of a credit note to ***the travel agency***.

This cover cannot be combined with compensation for the costs of interruption of your holiday and activities.
This amount must be used within FIFTEEN MONTHS of the event that led to your repatriation and is only valid at the agency where you originally booked your trip.

Words in italics and bold are defined in Chapter 3.3, p. 28

2.9 'PRIVATE LIFE' CIVIL LIABILITY

WHAT DO WE COVER?

This policy covers:

- damage you cause to third parties whilst travelling:
  - Personal liability cover.

TERRITORIAL SCOPE

The cover provided under this policy applies worldwide* for the duration of your stay, subject to the limits permitted by the legislation of the country concerned.

Please note that the applicable regulations are those of the country in which the damage occurred.

***Worldwide, with the exception of: Areas in countries formally advised against by the Foreign Office and countries that have recently suffered natural disasters.**

LIMITS OF COVER

As set out in the Table of Cover. Limits of cover per claim and for the duration of the trip.

WHAT WE EXCLUDE

Regardless of the cover selected, we never insure:

- damage resulting from an activity other than that stated in the policy (travel);
- the consequences of the insured person's fault, if it is intentional or fraudulent (however, this exclusion does not apply to damage caused to third parties by persons for whom the insured is civilly liable);
- the consequences of acts of war;
- the consequences of handling weapons of war which are held illegally;
- the consequences of earthquakes, volcanic eruptions, tidal waves, hurricanes, cyclones, landslides or ground subsidence;
- the consequences of the insured person's participation in attacks, riots, popular uprisings, acts of terrorism, sabotage, vandalism, malicious acts or brawls (except in cases of self-defence);
- liability arising from claims relating to incidents directly or indirectly caused by or linked to asbestos or to any other material containing asbestos in any quantity whatsoever;
- intangible losses not resulting from bodily injury or property damage, whether or not covered;
- damage or the aggravation of damage caused by the direct or indirect effects of radioactivity resulting from a nuclear explosion or any other source of ionising radiation, unless such damage results from attacks or acts of terrorism (Act of 23 January 2006);
- damage sustained by motorised land vehicles subject to compulsory insurance, sailing boats, motorboats and other motorised craft, aircraft including microlights and paramotors, and model aircraft, which are owned, used or in the care of the insured;
- the payment of fines;
- the consequences of the insured person's participation in a bet;
- the transport of explosives;
- the storage, transport and use of fireworks subject to regulatory restrictions;
- the consequences of any claims arising from a professional activity.

In addition to these general exclusions, there are specific exclusions set out under each of the cover provisions.

DEFINITIONS

Insured Person – Any person named in the policy.

We – The insurer with whom you have taken out your policy.

Policyholder – The signatory to the policy who thereby undertakes to pay the premiums.

You – The insured person.

Accident / Accidental – Any sudden, unforeseen event external to the victim or the damaged property and constituting the cause of the damage.

Pets – Animals belonging to a species that usually lives with humans, excluding those used for agricultural purposes.

Environmental damage –

- the emission, dispersion, discharge or deposition of any solid, liquid or gaseous substance released into the atmosphere, soil or water;
- the production of odours, noise, vibrations, temperature fluctuations, waves, radiation or emissions exceeding what is reasonably expected under normal neighbourly relations.

Third party – Any person, whether a natural or legal person, other than the insured or the policyholder.

Beneficiary – A person entitled to benefits paid not in their own right, but by virtue of their relationship with the insured person.

Common law scale – A reference scale used to determine the degree of functional disability suffered by the insured person, regardless of any occupational considerations. It is published by the journal "Le Concours Médical" under the title "Indicative scale for assessing degrees of incapacity under common law".

Spouse – The lawful spouse, cohabiting partner or partner in a PACS (Civil Solidarity Pact).

Consolidation – The date from which the effects of the accident suffered by the insured person have stabilised.

Personal injury – Any physical harm (injuries, death) suffered by a person.

Non-material damage – Any loss resulting from the deprivation of the enjoyment of a right, the interruption of a service provided by a person or property, or the loss of a benefit.

Property damage – Any damage to or loss of property, as well as any damage suffered by a pet.

State of alcohol intoxication – The blood alcohol level at which the offences set out in Articles L 234-1 and R 234-1 of the Highway Code, or in equivalent provisions of legislation in other countries, are deemed to have been committed.

Excess – The portion of the loss for which you remain liable when a claim is settled.

Hospitalisation – A stay in a public or private hospital.

Permanent disability – Permanent, partial or total loss of a person's functional capacity, expressed as a percentage and determined by a medical assessment.

Working days – Days of the week excluding Saturdays, Sundays and public holidays.

Information leaflet – A document provided to you before your contract is concluded to enable you to assess the cover you have chosen.

Words in italics and bold are defined in Chapter 3.3, p. 28

Limitation period – The period after which no claim is admissible.
Relative – Spouse, cohabiting partner, brother, sister, ascendants or descendants
Claim – All harmful consequences of an event giving rise to the application of one of the cover provisions set out in the contract. Claims arising from the same event constitute a single claim.
A liability claim is defined as any damage or series of damages caused to third parties, for which the insured is liable, resulting from a harmful event and giving rise to one or more claims. The harmful event is that which constitutes the root cause of the damage. A series of harmful events having the same technical cause is treated as a single harmful event.
Third party – Any person other than the insured.

COVER

We cover the financial consequences of civil liability that the insured may incur during the journey covered by this contract as a result of damage:

- personal injury,
- property damage,
- non-material loss directly resulting from covered bodily injury or property damage, caused to

third parties and arising from an accident,

Specific exclusions:

In addition to the general exclusions in your policy, we do not cover:

- the financial consequences of the insured person's liability arising from:
  - any professional activity, elected office, trade union role, or role as a director of an association;
  - any role as the de jure or de facto organiser of festive, sporting or cultural events;
  - the practice of hunting, air sports, or any sport on a professional basis, including during trials;
  - the practice of a sport, where the insured person's liability is covered by an insurance policy linked to a licence issued by an official federation;
  - the organisation of, and participation in, any trials, contests, races or competitions, as well as any preparatory events requiring prior authorisation or subject to a compulsory insurance requirement;
  - the breach of dams and dykes;
  - the manufacture, storage or handling of explosives;
  - damage resulting from environmental harm;
- damage caused by:
  - any motorised land vehicle subject to compulsory insurance;
  - buildings of which the insured is the owner, tenant or occupier in any capacity;
  - any aircraft;
  - any sailing vessel (with the exception of windsurfing boards and craft propelled exclusively by human power) or any motorised craft;
- damage suffered by:
  - buildings of which the insured is the owner, tenant or occupier in any capacity;
  - property, objects or animals owned,
    custody or use.

Duration of cover

Cover is triggered by the event giving rise to the loss; it covers the insured against the financial consequences of claims, provided that the event giving rise to the loss occurs between the initial commencement of cover (the day of departure) and its expiry date (the last day of the trip), regardless of the date of the other constituent elements of the claim.

OUR RESPONSE IN THE EVENT OF A CLAIM

A/ Formalities and deadlines to be observed

- In the event of any claim, the formalities to be completed and documents to be sent to us are as follows: You must:
  - do your utmost to minimise the consequences of the claim;
  - inform us of:
    - the nature of the claim,
    - the circumstances in which it occurred,
    - the known or presumed causes or consequences,
    - the nature and approximate cost of the damage,
    - the names of the persons involved, as well as the names of their insurers and any witnesses;

- to forward to us, within 48 hours of receipt, any notices, letters, summonses, writs or subpoenas, extrajudicial documents or procedural documents addressed to you or served on you in connection with the claim

- Time limits for reporting the claim or submitting documents (except in cases of unforeseeable circumstances or force majeure):
  - Third-party liability claim:
    as soon as you become aware of it and no later than 5 working days;

- **FAILURE TO MEET THE NOTIFICATION DEADLINE**
  If the deadline for reporting the claim is not met and provided we can establish that this has caused us loss, you will forfeit the benefit of the cover under your policy for the claim in question, unless it is a case of unforeseeable circumstances or force majeure.

- **FAILURE TO COMPLY WITH THE FORMALITIES AND DEADLINE FOR SUBMITTING DOCUMENTS**
  If you fail to complete the necessary formalities or meet the deadlines for submitting documents, we may claim damages from you commensurate with the loss we suffer as a result.

Words in italics and bold are defined in Chapter 3.3, p. 28

➢ **FALSE DECLARATIONS**
In the event of false statements made knowingly regarding the nature, causes, circumstances or consequences of a claim, you will forfeit the benefits of your policy cover in respect of that claim.

B/ Compensation
Cover is provided up to the limits set out in the table of cover limits and excesses.
We shall, on your behalf, pay the compensation due to the third party.

Rules for applying cover limits

➢ Determination of the sums insured
Cover is provided per claim up to the sums and subject to the excesses set out in the table of cover limits and excesses.
Legal costs, settlement costs and other costs associated with the settlement shall not be deducted from the sum insured. However, in the event of a judgment exceeding this amount, they shall be borne by the insurer and the insured in proportion to their respective shares of the judgment.

➢ Provisions relating to cover limits set per claim
In all cases where cover is provided up to a fixed amount per claim, it applies to all claims relating to a loss or series of losses resulting from a single event giving rise to a loss or a series of events giving rise to a loss having the same technical cause.
The amount applied is that applicable on the date of the damaging event (or the first damaging event in the case of a series of damaging events having the same technical cause).
It is then automatically reduced by any compensation paid or due until it is exhausted.

C/ Application of excesses
With regard to the Third-Party Liability excess provided for in the contract, you remain liable for:
➢ any damage where the amount does not exceed the excess;
➢ the amount of the excess, where the amount of the damage exceeds the excess.

D/ Timeframe for payment of compensation
Once we have agreed on the compensation, it will be paid within the following timeframes: Third-party liability:
➢ within 10 days of the agreement

HOW THE POLICY WORKS
The insurance contract is subject to specific regulations that apply to both insurers and policyholders. The main provisions of these regulations are set out in the ***Insurance Code.***

Commencement	Expiry of cover
From the day of departure (as specified in the personal terms and conditions)	Last day of the trip (as specified in the personal terms and conditions)

2.10 EXCESS WAIVER

WHAT DO WE COVER?
Following a collision for which ***the policyholder*** is deemed liable, resulting in material damage to the hired vehicle, or in the event of the vehicle being stolen, the company will reimburse, up to the limit specified in the table of cover, all or part of the ***excess*** stipulated in the hire agreement and payable by ***the policyholder***, corresponding to the costs of repairing or restoring the hired vehicle to working order.

Provided that the ***policyholder*** has taken out this insurance and has paid the corresponding premium, the cover takes effect as soon as the car hire company hands over the keys to the vehicle to ***the policyholder*** and expires under the same conditions when the keys to the hired vehicle are returned to the car hire company.

WHAT WE EXCLUDE
In addition to the general exclusions set out in Section 3 of these General Terms and Conditions, the following are not covered:
- events not specified in the section 'Nature of the cover' and in the section 'Extension: towing costs' are excluded,
- wear and tear on the vehicle,
- damage caused by a manufacturing defect,
- expenses other than the costs of repairing or replacing the vehicle (with the exception of towing costs invoiced by the hire company to ***the policyholder***),
- accidents caused by a blood alcohol level exceeding the maximum permitted under current French legislation or whilst the influence of illicit substances,
- damage caused by the confiscation, removal or requisition of the vehicle by the police,
- damage, if ***the member*** has wilfully failed to comply with the rules of conduct and safety (including, in particular, the 15-metre safety distance between snowmobiles) relating to snowmobile touring, or if they are caught in the act of damaging the hired vehicle,
- breakage of equipment supplied with the vehicle (helmets, clothing, etc.).

WHAT ARE THE LIMITS OF THE COVER?
Compensation is payable up to the amount specified in the cover table, and in addition to the cover provided under the hire company's contract, without in any circumstances exceeding the amount of the excess payable by ***the member***.

Words in italics and bold are defined in Chapter 3.3, p. 28

WHAT SHOULD YOU DO IN THE EVENT OF A CLAIM?

You must submit your claim via the online claims portal, the address for which can be found on the cover page of the policy booklet.

In the event of an accident:

- Booking confirmation from the car hire company,
- Accident report detailing the circumstances, causes and consequences, as well as the names and addresses of those responsible.

In the event of theft:

- Booking form from the hire company,
- Receipt confirming the filing of a complaint or report with a competent authority (police, gendarmerie, etc.).

3 PROVISIONS COMMON TO ALL COVERAGE

3.1 EXCLUSIONS

WHAT ARE THE GENERAL EXCLUSIONS THAT APPLY TO ALL OUR COVERAGES?

We cannot provide cover where your claims for cover or benefits arise from damage resulting from:

- ***epidemics*** (unless otherwise specified in the cover), ***natural disasters*** and ***pollution***. However, except in cases of force majeure, the insurer guarantees assistance and repatriation in the event of epidemics or pandemics, provided that the policyholder does not wilfully breach the ban on entry to the country or countries concerned. ***Medical expenses*** will be covered until the policyholders are repatriated to their home, up to the limits specified in the policy.

THIS EXCLUSION DOES NOT APPLY TO THE 'UNABLE TO DEPART' COVER

- services which were not requested during the trip or which were not organised by us, or in agreement with us, do not entitle the policyholder, retrospectively, to a refund or compensation,
- costs of meals and accommodation, except those specified in the terms of cover,
- damage caused intentionally by ***the policyholder*** and damage resulting from their involvement in a crime, an offence or a brawl, except in cases of self-defence,
- the amount of any fines and their consequences,
- the use of narcotics or drugs not prescribed by a doctor,
- being under the influence of alcohol,
- customs duties,
- participation as a competitor in a competitive sport or rally eligible for national or international ranking, organised by a sports federation for which a licence is issued, as well as training for such competitions,
- the professional practice of any sport,
- participation in endurance or speed competitions or events, and in preparatory trials for these, aboard any land, water or air vehicle,
- the consequences of failing to comply with recognised safety rules relating to the practice of any recreational sporting activity,
- costs incurred after returning from the trip or after the cover has expired,
- deliberate failure to comply with the regulations of the country visited or the pursuit of activities not authorised by the local authorities,
- official prohibitions, seizures or coercive measures by law enforcement agencies,
- ***the member***'s use of aircraft,
- the use of military equipment, explosives and firearms,
- damage resulting from wilful misconduct or fraud on the part of ***the policyholder*** in accordance with Article L.113-1 of ***the Insurance Code***,
- suicide and attempted suicide,
- civil or foreign war, riots, strikes, popular uprisings, acts of terrorism, hostage-taking,
- the disintegration of the atomic nucleus or any radiation emanating from a radioactive energy source.

MUTUAIDE ASSISTANCE shall under no circumstances be held liable for any failure or delay in the performance of its obligations resulting from force majeure, or from events such as civil or foreign war, riots or popular uprisings, lock-outs, strikes, attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other natural disasters, nuclear fission, the explosion of devices and radioactive effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous event or force majeure, as well as their consequences.

3.2 AL AND LEGAL CLAUSES

The term 'all causes' relates exclusively to the Cancellation cover.

Like any insurance contract, this one involves reciprocal rights and obligations. It is governed by the ***French Insurance Code***

. These rights and obligations are set out in the following pages.

This contract is a group indemnity insurance policy taken out by the tour operator with Mutuaide, and membership is optional.

WAIVER ANNEX TO ARTICLE A. 112-1

Information document regarding the exercise of the right of withdrawal provided for in Article L. 112-10 of ***the Insurance Code***.

You are advised to check that you are not already covered by a policy covering any of the risks insured under this new policy. If this is the case, you have the right to withdraw from this policy within thirty (calendar) days of its conclusion, free of charge and without penalty, provided that all the following conditions are met:

- you have taken out this contract for non-business purposes,
- this policy is taken out in addition to the purchase of a good or service sold by a supplier,
- you can prove that you are already covered for one of the risks covered by this new contract,
- the contract you wish to withdraw from has not been fully performed,
- you have not made any claims under this contract.

In this situation, you may exercise your right to cancel this policy by letter or any other durable medium addressed to the insurer of the new policy, accompanied by a document proving that you are already covered for one of the risks covered by the new policy. The insurer is obliged to refund the premium paid to you within thirty days of your cancellation.

Words in italics and bold are defined in Chapter 3.3, p. 28

If you wish to cancel your policy but do not meet all the above conditions, please check the cancellation terms set out in your policy.

Further information:
The cancellation letter – a template for which is provided below for the purpose of exercising this right – must be sent by post or any other durable medium to Xplorassur – 74–78, rue Anatole-France, 92300 LEVALLOIS PERRET:
'I, the undersigned, Mr_____residing at_____hereby cancel my policy No._ , taken out with Mutuaide in accordance with Article L 112-10 of ***the Insurance Code***. I confirm that, as at the date of dispatch of this letter, I am not aware of any claim that would trigger cover under the policy."

Consequences of cancellation:
Exercising the right of cancellation within the time limit set out in the box above results in the termination of the policy with effect from the date of receipt of the letter or any other durable medium. Once you become aware of a claim falling under the policy's cover, you may no longer exercise this right of cancellation.
In the event of withdrawal, you are only liable for payment of the portion of the premium or contribution corresponding to the period during which the risk was in force, this period being calculated up to the date of termination.
However, the full premium or contribution remains payable to the insurance company if you exercise your right of withdrawal whilst a claim falling within the scope of the policy's cover – of which you were unaware – has occurred during the withdrawal period.

WHAT IS THE GEOGRAPHICAL COVERAGE OF THE POLICY?

The cover and/or benefits taken out under this policy apply worldwide.

WHAT IS THE DURATION OF THE COVER?

The period of validity of the cover corresponds to the duration of the services sold by the travel agency.
Under no circumstances may the duration of the cover exceed 120 days from the date of departure.
The 'CANCELLATION, MISSED DEPARTURE and IMPOSSIBLE DEPARTURE' cover takes effect on the date this policy is taken out and expires on the day of departure (outbound).
The other cover types take effect on the scheduled departure date and expire on the scheduled return date.

HOW IS YOUR COMPENSATION CALCULATED?

If the compensation cannot be determined by mutual agreement, it shall be assessed by means of an amicable expert assessment, subject to our respective rights.
Each of us shall appoint our own expert. If these experts cannot reach agreement, they shall call upon a third expert, and all three shall act jointly and by majority vote.
Should either of us fail to appoint an expert, or should the two experts fail to agree on the choice of a third, the appointment shall be made by the President of the Tribunal de Grande Instance in ***France***, ruling in summary proceedings. Each of the contracting parties shall bear the costs and fees of their own expert and, where applicable, half of those of the third expert.

HOW LONG WILL IT TAKE FOR YOU TO BE COMPENSATED?

Payment will be made within fifteen days of the agreement being reached between us or of notification of the enforceable court decision.

DECLARATION OF YOUR OTHER INSURANCE POLICIES

If any cover provided under your policy is (or becomes) insured in whole or in part by another insurer, you must inform us immediately and specify the sums insured.
In the event of a claim, you may claim compensation for your losses from ***the insurer*** of your choice, as these insurance policies will pay out within the limits of their cover.

Please note: If several insurance policies covering the same risk are taken out fraudulently or with fraudulent intent, the contracts may be declared null and void and damages may be claimed (Article L 121-3 of ***the Insurance Code***, first paragraph).

WHAT PENALTIES APPLY IF YOU INTENTIONALLY MAKE A FALSE DECLARATION AT THE TIME OF THE CLAIM?

Any fraud, concealment of facts or deliberate misrepresentation on your part regarding the circumstances or consequences of a claim will result in the loss of any entitlement to benefits or compensation in respect of that claim.

HOW ARE CLAIMS PROCESSED?

If you encounter any difficulties, please contact your usual point of contact first:

XPLORASSUR
74–78, rue Anatole-France
92300 LEVALLOIS PERRET

1/A complaint is a verbal or written expression of dissatisfaction with a service provider. A request for a service, information or advice does not constitute a complaint. For any complaints regarding your assistance cover, please contact MUTUAIDE by calling +33 1 45 16 43 21.

If your verbal complaint is not resolved to your satisfaction, please write to us, either by email to:qualite.assistance@mutuaide.fr or by post to:

MUTUAIDE
CUSTOMER QUALITY SERVICE
126 rue de la Piazza - CS20010 - 93196 Noisy-le-Grand Cedex

In the event of a written complaint, we will acknowledge receipt of it within a maximum of 10 working days from the date of dispatch. We must provide you with a written response no later than two months from the date on which the complaint was sent. If you are not satisfied with this response, or if no response has been provided by the end of these two months, you have the right to refer the matter to the Insurance Ombudsman via the website www.mediation-assurance.org or by post (La Médiation de l'Assurance - TSA 50110 - 75441 PARIS CEDEX 09), without prejudice to your right to take legal action.

Words in italics and bold are defined in Chapter 3.3, p. 28

2/A complaint is a verbal or written expression of dissatisfaction with a professional.
A request for a service, information or advice does not constitute a complaint. For any complaint regarding your insurance cover listed below, you may contact XPLORASSUR either by email at:reclamation@xplorassur.com , or by post to XPLORASSUR, Claims Department, 74–78 Rue Anatole-France, 92300 Levallois-Perret:

- Cancellation
- Missed departure
- Inability to travel
- Transport delay
- Luggage
- Costs of curtailing a holiday
- Costs of interruption to activities
- Compensation trip
- Excess waiver

In the event of a written claim, we will acknowledge receipt of it within a maximum of 10 working days from the date it was sent.

We must provide you with a written response no later than two months from the date on which this complaint was submitted.

If you are not satisfied with this response, or if you have not received a response by the end of these two months, you have the right to refer the matter to the Insurance Ombudsman via the website www.mediation-assurance.org or by post
(La Médiation de l'Assurance – TSA 50110 – 75441 PARIS CEDEX 09), without prejudice to the right to take legal action.

3/A complaint is the verbal or written expression of dissatisfaction with a professional. A request for a service, information or advice does not constitute a complaint. For any complaint regarding your Overseas Personal Liability cover, please contact:

GROUPAMA RHÔNE-ALPES AUVERGNE
50, rue de Saint-Cyr 69251
LYON cedex 09

LA CAISSE RÉGIONALE D'ASSURANCES MUTUELLES AGRICOLES DE RHÔNE-ALPES AUVERGNE, GROUPAMA RHÔNE-ALPES AUVERGNE, a company governed by the Insurance Code, with its registered office at 50, rue de Saint-Cyr – 69251 LYON cedex 09, registered with the Lyon Trade and Companies Register under number 779 838 366

In the event of a written claim, the Insurer will acknowledge receipt of it within a maximum of 10 working days from the date it was sent. The Insurer must provide you with a written response no later than two months from the date the claim was sent.

If you are not satisfied with this response, or if you have not received a response by the end of these two months, you have the right to refer the matter to the Insurance Ombudsman via the website www.mediation-assurance.org or by post.
(The Insurance Ombudsman – TSA 50110 – 75441 PARIS CEDEX09), without prejudice to the right to take legal action.

AUTHORITY RESPONSIBLE FOR THE SUPERVISION OF INSURANCE COMPANIES

The Prudential Supervision and Resolution Authority (ACPR) 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09

PROTECTION OF PERSONAL DATA

The policyholder acknowledges that they have been informed that ***the Insurer*** processes their personal data in accordance with the regulations on the protection of personal data in force and that, furthermore: answers to the questions asked are mandatory and that, in the event of false statements or omissions, the consequences for the policyholder may include the nullity of the policy (Article L 113-8 of ***the Insurance Code***) or a reduction in compensation (Article L 113-9 of ***the Insurance Code***),

- The processing of personal data is necessary for the conclusion and performance of the policy and its cover, for the management commercial and contractual relationships, or to comply with applicable legal, regulatory or administrative provisions.
- The data collected and processed is retained for the period necessary for the performance of the contract or the fulfilment of the legal obligation. This data is then archived in accordance with the time limits set out in the provisions relating to limitation periods.
- The recipients of the data concerning the policyholder are, within the limits of their remit, the ***Insurer's*** departments responsible for the conclusion, management and performance of the insurance contract and the cover provided, as well as its delegates, agents, partners, subcontractors and reinsurers in the course of carrying out their duties.

It may also be passed on, where appropriate, to professional bodies and to any persons involved in the contract, such as solicitors, experts, court officers and ministerial officers, curators, guardians and investigators.
Information concerning the Policyholder may also be disclosed to the Policyholder, as well as to any persons authorised as Authorised Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and regulatory authorities, and all public bodies authorised to receive such information, as well as to bodies responsible for oversight, such as statutory auditors, auditors and internal audit departments).

- As a financial institution, ***the Insurer*** is subject to legal obligations arising primarily from the Monetary and Financial Code regarding the fight against money laundering and the financing of terrorism and, as such, carries out contract monitoring which may result in the filing of a suspicious activity report or the freezing of assets.

Data and documents relating to the policyholder are retained for a period of five (5) years from the termination of the policy or the cessation of the relationship.

- Their personal data may also be used as part of a data processing operation to combat insurance fraud which may, where appropriate, lead to the policyholder being placed on a list of persons posing a risk of fraud.

Such inclusion may result in a delay in the assessment of their claim, or even a reduction in or refusal of a right, benefit, contract or service offered.
In this context, personal data concerning the customer (or concerning the parties to or persons with an interest in the contract) may be processed by any authorised persons working within the Insurer's Group entities as part of the fight against fraud. This data may also be disclosed to authorised staff of organisations directly affected by fraud (including other insurance organisations or intermediaries; judicial authorities, mediators, arbitrators, court officers and ministerial officers; third-party organisations authorised by law; and, where applicable, victims of fraud or their representatives).

Words in italics and bold are defined in Chapter 3.3, p. 28

In the event of a fraud alert, the data is retained for a maximum of six (6) months to assess the alert and is then deleted, unless the alert proves to be valid. In the event of a valid alert, the data is retained for up to five (5) years from the closure of the fraud case, or until the conclusion of legal proceedings and the expiry of the applicable limitation periods.
For individuals included on a list of suspected fraudsters, data relating to them is deleted after a period of five years from the date of inclusion on that list.

- In its capacity as an Insurer, it is entitled to process data relating to offences, convictions and security measures, either at the time the policy is taken out, during its term, or in the context of dispute resolution.
- Personal data may also be used by ***the Insurer*** in connection with data processing operations it carries out for the purposes of research and development to improve the quality or relevance of its future insurance and/or assistance products and service offerings.
- Personal data relating to him may be accessed by certain of the ***Insurer's*** employees or service providers based in countries outside the European Union.
- ***The Insured Person*** has the right, upon providing proof of their identity, to access, rectify, erase and object to the processing of their data. They also have the right to request that the use of their data be restricted when it is no longer necessary, or to receive the data they have provided in a structured format where such data is necessary for the contract or where they have consented to the use of such data.

They have the right to set out instructions regarding the handling of their personal data after their death. These instructions, whether general or specific, relate to the retention, erasure and disclosure of their data following their death.
These rights may be exercised by contacting the Insurer's Data Protection Officer:

- by email: atdrpo@mutuaide.fr or
- by post: by writing to the following address: Data Protection Officer – MUTUAIDE ASSISTANCE – 126 rue de la Piazza - CS20010 - 93196 Noisy-le-Grand Cedex
-

If, after making a request to the Data Protection Officer, the data subject has not received a satisfactory response, they may refer the matter to the CNIL (Commission Nationale de l'Informatique et des Libertés).

SUBROGATION

In accordance with the provisions of Article L121-12 of ***the Insurance Code***, the insurer is subrogated, up to the amount of the compensation paid by it, to the rights and claims of the policyholder against third parties liable for the loss.

In the event that subrogation can no longer take place in favour of the insurer due to the policyholder's actions, the insurer shall then be released from its obligations towards the policyholder to the extent that subrogation could have been exercised.

CONSUMERS' RIGHT TO OPT OUT OF TELEMARKETING

If you do not wish to receive commercial telemarketing calls, you can register free of charge on a 'do not call' register.
However, telemarketing to offer you new deals remains permitted by any business with which you have at least one current contract.
These provisions apply to all consumers, that is to say, to any natural person acting for purposes outside the scope of their commercial, industrial, craft or professional activity.

LIMITATION PERIOD FOR CLAIMS ARISING FROM THE INSURANCE CONTRACT

Pursuant to Article L 114-1 of the Insurance Code, any claim arising from this contract is time-barred two years from the event giving rise to it. This period is extended to ten years for death cover, with policyholders' claims being time-barred no later than thirty years from that event.
However, this period shall not commence:

- in the event of concealment, omission, or a false or inaccurate declaration regarding the risk involved, from the date on which the Insurer became aware of it,
- in the event of a claim, only from the date on which the parties concerned became aware of it, provided they can prove that they were unaware of it until then.

Where ***the policyholder's*** claim against the Insurer arises from a claim by a third party, this limitation period shall run only from the date on which that third party brought legal proceedings against ***the policyholder*** or was compensated by the latter.
This limitation period may be interrupted, in accordance with Article L 114-2 of ***the Insurance Code***, by one of the following ordinary grounds for interruption:

- acknowledgement by the debtor of the right of the person against whom the claim was time-barred (Article 2240 of the Civil Code),
- a legal claim, even in summary proceedings, until the proceedings are concluded.

The same applies where the proceedings are brought before a court lacking jurisdiction or where the document instituting the proceedings is set aside on the grounds of a procedural defect (Articles 2241 and 2242 of the Civil Code).
The interruption is deemed to have never taken place if the claimant withdraws their claim or allows the proceedings to lapse, or if their claim is definitively dismissed (Article 2243 of the Civil Code); a protective measure taken pursuant to the Code of Civil Enforcement Procedures or an enforcement order (Article 2244 of the Civil Code).

It should be noted that:
A claim brought against one of the jointly and severally liable debtors by way of legal proceedings or a measure of enforcement, or the debtor's acknowledgement of the right of the person against whom the limitation period was running, interrupts the limitation period against all the others, even against their heirs.
Conversely, a claim made against one of the heirs of a jointly and severally liable debtor, or an acknowledgement by that heir, does not interrupt the limitation period in respect of the other co-heirs, even in the case of a mortgage debt, if the obligation is divisible. Such a demand or acknowledgement interrupts the limitation period, in respect of the other co-debtors, only in respect of the share for which that heir is liable. To interrupt the limitation period in respect of the entire debt, as regards the other co-debtors, the claim must be made against all the heirs of the deceased debtor or all such heirs must acknowledge the debt (Article 2245 of the Civil Code).
A demand made to the principal debtor or an acknowledgement by the principal debtor interrupts the limitation period against the guarantor (Article 2246 of the Civil Code).
The limitation period may also be interrupted by:

- the appointment of an expert following a claim,
- the sending of a registered letter with acknowledgement of receipt (sent by the Insurer to the Policyholder regarding the claim for payment of the premium, and sent by the Policyholder to the Insurer in respect of the settlement of the claim).

Words in italics and bold are defined in Chapter 3.3, p. 28

COMPETENT COURTS – APPLICABLE LAW

Pre-contractual and contractual relations are governed by French law and, in particular, the ***Insurance Code***. Any legal proceedings relating to this contract shall fall within the exclusive jurisdiction of the French courts. However, if you are resident in the Principality of Monaco, the onegasque courts shall have jurisdiction in the event of a dispute between you and us.

SANCTIONS IN THE EVENT OF A FALSE DECLARATION

Any intentional misrepresentation, omission or inaccurate statement regarding the risk or new circumstances which results in either an increase in the risks or the creation of new risks shall give rise to the application of the penalties set out below, as provided for in the Insurance Code.

If the misrepresentation is intentional, your contract may be declared void (Article L 113-8 of the Insurance Code). In this case, we shall retain the premiums you have paid.

Furthermore, we are entitled, by way of compensation, to claim payment from you of all premiums due up to the main expiry date of the policy. You must also reimburse us for any compensation paid in respect of claims that have affected your policy.

If the breach is not intentional (Article L 113-9 of ***the Insurance Code***), you may face:

- an increase in your premium or the termination of your policy if the misrepresentation is discovered before any claim is made.
- a reduction in your compensation, where this is discovered after a claim. This reduction corresponds to the difference between the premium paid and the premium that would have been payable had the declaration been accurate.

LANGUAGE USED

The language used in pre-contractual and contractual relations is French.

WHAT ARE THE APPLICABLE LIMITS IN THE EVENT OF FORCE MAJEURE?

We cannot be held liable for any failure to provide assistance services resulting from force majeure or the following events: civil or foreign wars, significant political instability, popular uprisings, riots, acts of terrorism, reprisals, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, nuclear fission, nor for any delays in the provision of services resulting from the same causes.

ANTI-MONEY LAUNDERING

The checks we are legally required to carry out as part of the fight against money laundering and the financing of terrorism, in particular regarding cross-border capital movements, may lead us at any time to ask you for explanations or supporting documents, including regarding the acquisition of insured property. In accordance with the Data Protection Act of 6 January 1978, as amended by the Act of 6 August 2004, and the Monetary and Financial Code, you have the right to access data concerning you by writing to the Commission Nationale de l'Informatique et des Libertés (CNIL).

3.3 DEFINITIONS

Contingency – An unintentional, unforeseeable, unavoidable and external event.

Policyholders – Persons duly insured under this contract, hereinafter referred to as 'you'. For the purposes of applying the legal provisions relating to the limitation period, reference should be made to 'the policyholder' where the articles of ***the Insurance Code*** refer to 'the Insured'.

Insurer / Assistance Provider – MUTUAIDE, hereinafter referred to as 'we', whose registered office is situated at: 126, rue de la Piazza - CS 20010 – 93196 Noisy-le-Grand CEDEX SA with a share capital of €15,180,660 – A company governed by the ***Insurance Code*** - Subject to supervision by the Prudential Control Authority of Résolution – 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 – 383 974 086 RCS Bobigny – VAT No. FR 31 383 974 086. **Insurer (Personal liability) -** 'Caisse Entreprises, Collectivités et Courtage Groupama Rhône-Alpes Auvergne, 50 rue de Saint Cyr – 69009 Lyon – Local Mutual Agricultural Insurance Fund having entered into a reinsurance treaty involving subrogation with the Rhône-Alpes Auvergne Regional Mutual Agricultural Insurance Fund – 50 rue de Saint Cyr – 69009 Lyon – 779 838 366 RCS Lyon – Companies governed by the Insurance Code and subject to the Prudential Control and Resolution Authority: 4 place de Budapest – CS 92459 – 75436 Paris Cedex 09" Subrogation by the reinsurer.

Serious bodily injury – A sudden deterioration in health resulting from the sudden action of an external cause not intentional on the part of the victim, as confirmed by a competent medical authority, leading to the issue of a prescription for medication for the patient and necessitating the cessation of all professional activity.

Travel agency – The agency that sold the insured travel arrangements.

Personal assistance – Personal assistance comprises all services provided in the event of illness, injury or death of the insured persons whilst on a covered trip.

Attack/Acts of terrorism – An 'attack' is defined as any act of violence constituting a criminal or illegal assault against persons and/or property in the country in which you are staying, with the aim of seriously disrupting public order.

Such an 'attack' must be recognised as such by the French Ministry of Foreign Affairs or the Ministry of the Interior. If several attacks take place on the same day, in the same country, and if the authorities consider them to be a single, coordinated action, this will be regarded as a single event.

Luggage – Travel bags, suitcases, trunks and their contents, excluding the clothing you are wearing. **Natural disasters –** The abnormal intensity of a natural force not resulting from human intervention. A phenomenon, such as an earthquake, a volcanic eruption, a tidal wave, a flood or a natural cataclysm, caused by the abnormal intensity of a natural force and recognised as such by the public authorities.

Insurance Code – A compilation of the laws and regulations governing insurance contracts.

Forfeiture – Loss of the right to cover for the claim in question.

Official documents – Any document (such as an identity card, passport or other) issued by a public administrative authority of the State (such as a town hall, prefecture, etc.).

Domicile – Domicile refers to your main and habitual place of residence.

DOM-ROM, COM and sui generis territories – Guadeloupe, Martinique, French Guiana, Réunion, French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Mayotte, Saint Martin, Saint Barthélemy, New Caledonia.

Guaranteed flight duration – The cover applies only to flights valid for a maximum of 90 days.

Guaranteed length of stay – The maximum guaranteed length of stay is that sold by the travel agency, up to a maximum of 120 days.

Transport operator – '***Transport operator***' means any company duly authorised by the public authorities to carry passengers.

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

Europe – '*Europe*' refers to the following countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, mainland ***France***, Gibraltar, Hungary, Greece, Ireland, Italy and its islands, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, the Principality of Monaco, Norway, the Netherlands, Poland, Portugal, Romania, the United Kingdom, Slovakia, Slovenia, the Czech Republic, San Marino, Sweden and Switzerland.

Medical expenses – Medication, surgical procedures, consultations and hospitalisation prescribed by a doctor and necessary for the diagnosis and treatment of an illness.

France – 'France' refers to mainland France and Corsica, including the French overseas departments (DOM), overseas regions (ROM), overseas collectivities (COM) and sui generis entities.

Words in italics and bold are defined in Chapter 3.3, p. 28

Excess – The portion of the compensation for the loss that you are required to pay.

Insurance claims handler –

XPLORASSUR
74–78, rue Anatole-France
92300 LEVALLOIS PERRET

Assistance claims handler –

MUTUAIDE
126 Rue de la Piazza - CS20010 –
93196 Noisy-le-Grand Cedex

Strike – Collective action consisting of a concerted cessation of work by employees of a company, an economic sector or a professional group, with the aim of supporting their demands.

Civil war – Civil war is defined as armed conflict between several parties within the same country, as well as any armed rebellion, revolution, sedition, insurrection, coup d'état, imposition of martial law or closure of borders ordered by local authorities.

Foreign war – 'Foreign war' means armed conflict, whether declared or not, between one state and another, as well as any invasion or state of siege.Scheduled arrival time -

- For outbound CHARTER flights: the time shown on your outbound flight ticket,
- for return CHARTER flights: the time provided to you by the travel agency,
- for SCHEDULED flights: the time set by the airline.

Hospitalisation – A stay of more than 48 consecutive hours in a public or private hospital for an emergency procedure, i.e. one that is unscheduled and cannot be postponed.

Illness – A sudden and unforeseeable deterioration in health, confirmed by a competent medical authority, requiring medical treatment and the complete cessation of all professional or other activities.

Serious illness – A sudden and unforeseeable deterioration in health, confirmed by a competent medical authority, resulting in the issue of a prescription for medication for the patient and necessitating the cessation of all professional or other activities.

Family member – This refers to any person who can prove a family relationship (by law or in fact) with the insured person.

We organise – We take the necessary steps to ensure you have access to the benefit.

We cover the cost – We fund the benefit.

Invalidity – Any fraud, forgery, false statements or false testimony likely to trigger the cover provided for in the policy shall render our commitments null and void and result in the forfeiture of the rights provided for in the said policy.

Personal belongings – Cameras, camcorders, PDAs, portable games consoles, multimedia players, laptops. Only personal belongings purchased within the last 3 years will be covered.

Valuables – Pearls, jewellery, watches, fur garments, as well as any sound and/or image reproduction devices and their accessories, hunting rifles, fishing equipment, and laptops.

Pandemic – An epidemic that spreads across a vast area, crossing borders, and is classified as a pandemic by the World Health Organisation (WHO) and/or by the competent local public authorities in the country where the incident occurred.

Pollution – Degradation of the environment caused by the introduction into the air, water or soil of substances not naturally present in the environment.

Limitation period – The expiry of a right resulting from the inaction of the holder of that right for a certain period of time.

Quarantine – The isolation of a person, in the event of suspected illness or serious illness, ordered by a competent local authority, with a view to preventing the risk of the said illness spreading in the context of an epidemic or pandemic.

Transport delay – This refers to the arrival of the covered journey at its final destination one hour later than its originally scheduled arrival time. If the original journey is cancelled less than 24 hours before its departure time, the transport delay is the difference between the arrival time of the replacement flight or journey at its final destination and the originally scheduled arrival time for the cancelled flight or journey.

Insured event **–** An event likely to trigger the application of a cover provision under the policy.

Policyholder – The policyholder, whether a natural or legal person, who takes out the insurance policy.

Subrogation – The legal situation whereby a person is transferred the rights of another person (in particular: the insurer stepping into the policyholder's shoes for the purposes of bringing proceedings against the opposing party).

Third party – Any person other than yourself who is liable for the damage. Any policyholder who suffers bodily injury, property damage or consequential non-material loss caused by another policyholder (policyholders are regarded as third parties in relation to one another).

Wear and tear **(ageing) –** Depreciation in the value of an item caused by the passage of time, use or its state of repair on the date of the claim. Unless otherwise stipulated in the contract, the rate of depreciation applied when calculating the compensation due is 1 per cent per month, up to a maximum of 80 per cent of the original purchase price.

Guaranteed Journey – This is the journey for which you have taken out 'transport delay' cover. However, if this journey is cancelled more than 24 hours before the originally scheduled departure time, the 'transport delay' cover applies to the replacement journey.

Words in italics and bold are defined in Chapter 3.3, p. 28