

**SCHEDULE OF COVERAGE AMOUNTS**

NATURE OF THE COVER	COVER AMOUNTS AND EXCESS
According to the conditions of the cancellation fee schedule Max. €38,000 per person and max. €38,000 per event	3% of the cancellation cost with a minimum of €2 per file and a maximum of €150 per file

Guarantees	Amounts
HOLIDAY INTERRUPTION COSTS	Reimbursement of unused rental slots on a pro rata basis in the event that your trip is cut short Deductible: 1 day Max: 3,000€ per person and 15,000€ per event

Guarantee start date	Guarantee expiration date
Holiday interruption costs: the day you arrive for your planned holiday	Holiday interruption costs: the scheduled day of departure

PRESENTATION OF THE POLICY

This policy is governed by:

- The [French] Insurance Code
- These Terms and Conditions,

The policy submitted by your travel agency which constitutes Special Terms and Conditions.



Cancellation Listed dangers

Article 1 - WHAT DO WE COVER?

We will refund the deposit or any sums kept by the trip organiser, after deducting an excess indicated in schedule of coverage amounts and invoiced according to their Terms and Conditions of Sale (excluding administrative costs, visa costs, insurance premium and any taxes), when you have to cancel your trip before departure (outbound journey).

Article 2 - WHICH CASES DO WE INTERVENE IN?

We intervene on the grounds and circumstances listed below, with the exclusion of any other.

Serious illness, serious accident or death

(including a relapse, the worsening of a chronic or pre-existing disease, as well as any consequences and in the aftermath of an accident which occurred prior to the subscription of the policy):

involving yourself, your spouse or common-law partner;

involving your ascendants or descendants, grandchildren, and/or those of your spouse or common-law partner;

involving your brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law and daughters-in-law;

in the event of the death of your uncle, aunt, nephews and nieces;

involving your professional replacement, provided that his/her name is mentioned when taking out the policy;

involving a legal guardian;

involving a person usually living under your roof;

involving the person in charge during your trip:

- involving the carer of your minor children, provided that his/her name is mentioned when taking out the policy;
- involving the carer of a disabled person, provided that they live under the same roof as you, that you are the legal guardian and that his/her name is mentioned when taking out the policy.

We only intervene if the illness or accident formally prevents the person from leaving home, requiring medical care and prevents them from exercising any professional or other activity.

Complications due to pregnancy

which results in the absolute cessation of all professional or other activity and provided that the person is not more than 6 months pregnant at the time of departure; or

if the nature of the trip is incompatible with your being pregnant provided that you did not know about your condition when signing up for the trip.

Contraindication and vaccination complications

Redundancy

involving yourself,

involving your spouse or common-law partner,

provided that this decision was not known at the time of booking the trip or taking out this policy.

Court summons, only in the following cases:



juror or witness,

appointed as an expert,

provided that you are summoned on a date coinciding with the trip period.

Summons in preparation of adopting a child:
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provided that you are summoned on a date coinciding with the trip period.

Summons to a retake exam

following a failure not known at the time of booking or taking out the policy (graduate studies only), provided that the exam takes place during the trip.

Destruction of business or private premises

as a result of fire, explosion, water damage, provided that the so-called premises are more than 50 % destroyed.

Theft from business or private premises

provided that the scale of this theft requires your presence and that the theft occurs in the 48 hours prior to departure.

Serious damage to your vehicle

In the 48 hours prior to departure and to the extent that the latter can only be used to take you to the place where you are staying or to the meeting point established by the organiser.

Awarding of a job or an apprenticeship by Pôle Emploi (French Employment Centre)

provided that the person is registered as a job seeker at the French Employment Centre and that the job or apprenticeship begins before or during the trip.

A work contract type change is not covered (e.g. transformation from a fixed-term contract to an open-ended contract).

Deletion or change of dates of paid leave due to the employer

granted in writing prior to booking the trip, **excluding company managers, professionals, artisans and people casually employed in the entertainment industry.**

Professional transfer

imposed by your superiors and not the subject of a request by you, **excluding company managers, professionals, artisans and people casually employed in the entertainment industry.**

Visa denial by the authorities of the country

provided that no request has been previously denied by these authorities for the same country. A supporting document from the embassy will be required.

Theft of identity papers or transport documents

theft of the Policyholder's identity papers or transport documents in the 48 hours prior to departure preventing them from fulfilling the travel formalities, on the condition that it has been reported to the police.

Attack or natural disaster

occurring at the destination in the 30 days prior to departure and less than 50 km from the place you are staying at.

Cancellation by one of the persons accompanying you

(maximum 8 persons) registered at the same time as you and insured by the same policy, when the cancellation is due to one of the causes listed above.



If the person wishes to travel alone, the additional costs are taken into account. However, our refund shall not exceed the amount due in the case of cancellation on the date of the event.

Article 3 - WHAT DO WE EXCLUDE?

In addition to the exclusions listed under the heading "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVERAGE", we cannot intervene if the cancellation results from:

- ***illness requiring psychological or psychotherapeutic treatment, including nervous breakdowns which did not require at least 3 days' hospitalisation at the time of cancelling the trip;***
- ***forgetting vaccination;***
- ***non-presentation, for any cause whatsoever, of identity card or passport;***
- ***illness or accident that has been identified for the first time, a relapse, a worsening or a hospitalisation between the date of purchasing the trip and the date of taking out the insurance policy;***
- ***any kind of failure, including financial, of the organiser of your trip or the carrier making the execution of their contractual obligations impossible.***

Furthermore, we never intervene if the person who caused the cancellation is hospitalised at the time of booking the trip or taking out the policy.

Article 4 - UP TO WHAT AMOUNT DO WE COVER?

We cover the amount of cancellation fees **incurred on the day of the event** which may be covered, in accordance with the travel organiser's Terms and Conditions of Sale, with a limit and an excess shown in the Schedule of cover.

The insurance premium is never refundable.

Article 5 - HOW LONG DO I HAVE TO FILE A CLAIM?

1/ Medical grounds: you must file your claim **as soon as a competent medical authority confirms that the severity of your state of health is such as to prevent you from taking your trip.**

If your cancellation is later than this contraindication for travel, our reimbursement will be limited to the cancellation fees in force on the contraindication date (calculated according to the schedule of the organiser of the trip, which you were aware of when the trip was booked).

For any other grounds for cancellation: you must make your claim as soon as you are aware of the event which may be covered. If your trip cancellation is later than this date, our reimbursement will be limited to the cancellation fees in force on the date of the event (calculated according to the schedule of the organiser of the trip, which you were aware of when the trip was booked).

2/ On the other hand, if the claim has not been directly made by the travel agency or the trip organiser, you must notify us within five working days following the event covered. To do this, you must send us the claim declaration attached to the insurance policy which you have received.

Article 6 - WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Your declaration must be accompanied by:

in case of illness or accident: a medical certificate specifying the origin, nature, severity, and any foreseeable consequences of the illness or injury,

in case of death, a certificate and the civil status certificate,

in all other cases, any supporting documents.

You must send us the documents and medical information necessary to process your file by means of the pre-printed envelope in the name of the medical officer, which we will send you as soon as we receive the claim declaration, as well as the medical questionnaire to be completed by your doctor.



SAFEBOOKING

**General Terms and Conditions of Hotel
Insurance Cancellation No. 78 931 348**



If you do not have these documents or information, you must ask your doctor for them and send them to us using the pre-printed envelope referred to above.

You must also send us any information or documents which you will be asked for in order to justify the reason for your cancellation (using the pre-printed envelope in the name of the medical officer), including:

any photocopies of prescriptions for drugs, analyses or examinations as well as any documents justifying their issuance or execution, and especially any illness forms including, for prescribed medicines, a copy of the corresponding labels,

social security statements or those of any other similar body, relating to the reimbursement of the treatment cost and the per diem payment allowances,

the original of the receipted invoice of the amount that you are requested to pay the trip organiser or that the latter retains,

your insurance policy number,

the registration form issued by the travel agency or the organiser,

in the event of an accident, you must specify the causes and circumstances and provide us with the name and address of those responsible, as well as any witnesses, if appropriate.

In addition, it is expressly stated that you agree in advance to the principle of an examination by our medical officer. Therefore, if you object without a valid reason, you will lose your right to cover.

You must send us the claim declaration to:

Gritchen Affinity
27 rue Charles Durand
CS70139
18021 Bourges, France



Interruption costs

WHAT DO WE GUARANTEE?

If you are taken home for medical reasons by us or by any other medical assistance company, we will reimburse you and the insured members of your family, or a person accompanying you who is covered by the present contract, for the cost of the prepaid, unused holiday time you have scheduled (transport not included) on a pro rata basis, from the night following the event which led to you being taken home (i.e. after the application of the one-day deductible).

Similarly, if a member of your family who is not with you on the trip is taken seriously ill, has suffered a serious accident or has died and, as such, you need to cut your holiday short and return home, we will reimburse you and the insured members of your family, or a person accompanying you who is covered by the present contract, for the cost of the prepaid, unused holiday time you have scheduled (transport not included) on a pro rata basis, from the night following the anticipated return date (i.e. after the application of the one-day deductible).

We will also intervene in the event of a theft, severe damages caused by a fire, explosion, water damage or nature to your home or place of work and which requires your immediate presence in order to take the necessary mitigation measures. We will reimburse you and the insured members of your family, or a person accompanying you who is covered by the present contract, for the cost of the prepaid, unused holiday time you have scheduled (transport not included) on a pro rata basis, from the night following the anticipated return date (i.e. after the application of the one-day deductible).

WHAT WE DO NOT COVER

Aside from the exclusions listed in the Terms and Conditions, we will not guarantee interruptions caused by:

cosmetic treatments, therapy, voluntary pregnancy termination, in vitro fertilisation and associated consequences;

psychological or mental illnesses or depression, unless said illness results in more than 3 days' hospitalisation;

epidemics.

WHAT DO YOU NEED TO DO TO MAKE A CLAIM?

You must:

- Send the Insurer all the documents required for the file, to prove both the grounds and the total for the claim.

The original copies of the detailed invoices for the holiday and transport services will systematically be requested. You must send our medical examiner all the information required for your file; otherwise it will not be possible to settle the case.



GENERAL TERMS AND CONDITIONS

As with any insurance policy, there are reciprocal rights and obligations. This policy is governed by the [French] Insurance Code. These rights and obligations are explained in the pages that follow.

Annex to Article A. 112-1

Information document for exercising the right to cancel provided for in Article L. 112-10 of the [French] Insurance Code.

You are required to verify that you are not already the beneficiary of coverage of one of the risks covered by the new policy. If this is the case, you are entitled to cancel this policy for a period of 14 (calendar) days starting from its conclusion, without any charges or penalties, provided that all the following conditions are met:

- you have taken out this policy for non-professional purposes;
- this policy is in addition to the purchase of goods or a service sold by a supplier;
- you prove that you are already covered for one of the risks covered by this new policy;
- the policy you want to cancel has not been not fully executed;
- you have not made any claim covered by this policy.

In this situation, you can 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 you the premium paid, within a period of 30 days from the date of your cancellation.

"I, the undersigned Mr/Mrs/Ms.....residing in.....cancel my policy No.....taken out with....., in accordance with Article L 112-10 of the [French] Insurance Code. I certify that on the date this letter was sent, I was unaware of any claim involving any policy's cover."

If you want to cancel your policy but do not meet all of the above conditions, please check the cancellation terms provided in your policy.

Article 1 - DEFINITIONS

Hazard

Unintentional, unforeseeable, unavoidable and external event.

Policyholders

The persons duly insured under this policy, hereinafter referred by the term "you". For the application of the legal provisions relating to the time limitation, reference should be made to "the Policyholder" when the articles of the [French] Insurance Code mention "the Insured party".

Insurer/Assistance Provider

Allianz IARD, hereafter referred to as "we", whose headquarters is located at:

Allianz IARD

87, rue de Richelieu



75002 PARIS (FRANCE)

Attack/Acts of terrorism

Attack refers to any act of violence, constituting a criminal or illegal assault, made against persons and/or property, in the country in which you are staying, the purpose of which is to seriously disturb public order.

This attack will have to be recorded by the French Ministry of Foreign Affairs.

Natural disasters

The abnormal intensity of a natural agent not arising from human intervention.

[French] Insurance Code

Collection of legislative and regulatory texts which govern the insurance policy.

Forfeiture

Loss of the right to coverage for the claim in question.

Home address

Home address refers to your main and usual place of residence.

DROM POM COM (FRENCH OVERSEAS TERRITORIES)

DROM POM COM refers to the new designations of DOM TOM since the Constitutional Reform of 17 March 2003, amending the DOM TOM names and their definitions.

Transport company

Transport company refers to any company duly approved by the public authorities for the transporting of passengers.

Europe

"Europe" refers to the countries of the European Union, Switzerland, Norway or the Principality of Monaco.

Medical expenses

Medically prescribed pharmaceutical, surgical, consultation and hospitalisation costs, necessary to diagnose and treat a disease.

France

France refers to the European territory of France (including the islands located in the Atlantic Ocean, the English Channel and the Mediterranean Sea) as well as DROM POM COM (French Overseas Territories) (new designations of DOM TOM since the Constitutional Reform of 17 March 2003).

Excess

Part of the compensation that you are liable for.

Insurance claims broker**GRITCHEN AFFINITY**

27 Rue Charles Durand

CS 70139

18021 BOURGES, FRANCE CEDEX



Assistance claims broker

Mutuaide

8-14, avenue des Frères Lumière
94368 Bry-Sur-Marne Cedex – France

Strike

A collective action consisting in a concerted cessation of work by the employees of a company, an economic sector or a professional category aimed at supporting demands.

Civil war

Civil war refers to the armed opposition of several parties belonging to the same country, as well as any armed rebellion, revolution, sedition, insurrection, coup, application of martial law or closure of the borders ordered by the local authorities.

Foreign war

Foreign war refers to the armed opposition declared or not by one State to another State, as well as any invasion or state of siege.

Hospitalisation

Stay of more than 48 consecutive hours in a public or private hospital, for an emergency intervention, i.e. not scheduled and which cannot be postponed.

Illness/Accident

Any deterioration in health confirmed by a medical authority, requiring medical care and the absolute cessation of any professional or other activities.

Family member

Family member is defined as any person that can prove a family relationship (*de jure* or *de facto*) to the Policyholder.

Pollution

Environmental degradation caused by the introduction of substances not naturally present in the environment into the air, water or soil.

Usual residence

The Policyholder's usual residence refers to their place of residence for tax purposes.

Claim

Event likely to lead to the application of one of the policy's covered events.

Policyholder

The holder of an insurance policy, the individual or legal entity who takes out the insurance policy.



Subrogation

The legal situation in which a person is transferring the rights of any other person (including: substituting the Insurer for the Policyholder for prosecution purposes against the opposing party).

Third party

Any person other than the Policyholder liable for damage.

Any Policyholder who is a victim of consequential bodily, material or immaterial injury caused by another Policyholder (the Policyholders are regarded as third parties in respect of each other).

Baggage: property covered

Baggage as well as the contents, including personal effects and objects of value, belonging to the Policyholder, taken along for the travel/journey and/or acquired during the trip/journey.

Wear and tear (deterioration)

Depreciation of the value of a property caused by time, the use made of it or its state of repair on the day of the claim. Unless otherwise stipulated in the policy, the deterioration applied to calculate the compensation due is 1% per month up to 80% of the initial purchase price.

Article 2 - WHAT IS THE GEOGRAPHICAL COVERAGE OF THE POLICY?

The coverage and/or benefits contained in this policy shall apply worldwide.

Article 3 - WHAT IS THE POLICY TERM?

The validity period corresponds to the duration of the services sold by the trip organiser.

In any case the cover period may not exceed 3 months from the trip departure day.

Article 4 - WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERED EVENTS?

We cannot intervene when your coverage or benefits requests are due to damage resulting from:

- Epidemics, natural disasters and pollution;
- Civil or foreign war, a riot, popular movement or strike;
- The voluntary participation of an insured person in riots or strikes;
- The disintegration of the atomic nucleus or any irradiation from ionising radiation;
- Alcoholism, drunkenness, use of drugs, narcotics, drugs not medically prescribed;
- Any intentional act which may trigger the policy cover and any consequences of a criminal procedure brought against you;
- Fights, bets, crimes, brawls (except self-defence);
- Engaging in the following sports: bob-sleigh, skeleton, mountaineering, luge competition, aviation sports with the exception of parasailing, as well as those resulting from participation or training in official matches or competitions, organised by a sports federation;
- Suicide and the consequences of suicide attempts;
- Absence of uncertainty;
- Insured goods and/or activities when the insurer is prohibited from providing an insurance contract or service due to a sanction, restriction or prohibition provided for by the conventions, laws or regulations, including those mandated by the Security Council of the United Nations, the Council of the European Union, or by any other applicable national law;
- Insured property and/or activities when they are subject to any sanction, restriction, total or partial embargo or prohibition provided for by the conventions, laws or regulations, including those mandated by the Security Council of the United Nations, the Council of the European Union, or by any other applicable national law. It is understood that this provision only applies in the case where the insurance policy, the insured property and/or activities come



under the scope of application of the decisions implementing restrictive sanctions, total or partial embargoes or bans.

Article 5 - HOW IS YOUR COMPENSATION CALCULATED?

If the compensation cannot be determined by mutual agreement, it is evaluated by an amicable expert, subject to our respective rights.

Each party chooses its own expert. If these experts do not agree, they will call on a third expert and all three will work together and by a majority of votes.

If one of us fails to appoint an expert or the two experts fail to agree on the choice of a third expert, the appointment shall be made by the President of the High Court, in summary proceedings. Each co-contracting party shall bear the costs and fees of their expert, and if applicable, half of those of the third expert.

Article 6 - HOW SOON WILL YOU BE COMPENSATED?

The settlement will take place within a period of 15 days from the agreement between us, or from the notification of the enforceable judicial decision.

Article 7 - WHAT PENALTIES APPLY IN THE EVENT OF AN INTENTIONAL FALSE DECLARATION MADE BY YOU AT THE TIME OF THE CLAIM?

Any fraud, non-disclosure or intentional false declaration made by you about the circumstances or consequences of a claim will result in the loss of any entitlement to a benefit or compensation for this claim.

Article 8- OTHER INSURANCE

In accordance with the provisions of Article L. 121-4 of the [French] Insurance Code, when several insurance policies are taken out without fraud for the same risk, each produces its effects within the limits of the policy cover, and in compliance with the provisions of Article L. 121-1 of the [French] Insurance Code. In this case, the Insured party must notify all the insurers.

Within these limits, the Insured party may contact the Insurer of their choosing. When they are taken out in a deceitful or fraudulent manner, the sanctions provided for by the [French] Insurance Code (nullity of the contract and damages) are applicable.

Article 9 - WHAT ARE THE COMPLAINT REVIEW PROCEDURES?

If problems arise, first consult your usual contact person at Allianz France.

If their answer is not satisfactory, you can send your complaint by letter or email to the following address:

Allianz – Relations Clients

Case Courrier BS

20, place de Seine

92086 PARIS LA DÉFENSE CEDEX (FRANCE).

Email: clients@allianz.fr

Allianz France is a signatory to the Ombudsman's Charter of the French Federation of Insurance Companies (*Fédération Française des Sociétés d'Assurances*). Therefore, in the event of on-going and definitive disagreement, you have the right, after having exhausted all the internal processing channels indicated above, to appeal to the Ombudsman of the French Federation of Insurance Companies (*Fédération Française des Sociétés d'Assurances*) whose postal address is as follows:

BP 290 – 75425 PARIS CEDEX 09



and this is without prejudice to other avenues of legal action.

Article 10 - AUTHORITY RESPONSIBLE FOR OVERSEEING THE INSURANCE COMPANY

The Autorité de contrôle prudentiel et de résolution (ACPR)
[Authority responsible for supervising the banking and insurance sectors in France]

61, rue Taitbout

75436 PARIS, FRANCE CEDEX 09

**Article 11 - INFORMATION ON THE PROVISIONS OF THE COMMISSION NATIONALE DE
L'INFORMATIQUE ET DES LIBERTÉS (FRENCH NATIONAL COMMISSION ON INFORMATICS
AND LIBERTIES, CNIL)**

We inform you that the information collected is subject to processing to manage this request and the commercial relationship. Some processing may be carried out by providers in or outside Europe. Unless you object, your data may also be used by your broker whose contact details are indicated in this document in order to market the insurance products it distributes. In accordance with the French Act on Information Technology, Data Files and Civil Liberties of 6 January 1978, as amended by the Act of 6 August 2004, you have the right to access, amend, correct, delete and object in relation to your information by sending a written request to your broker.

In the context of our risk control and anti-fraud policy, we reserve the right to perform any checks of the information and, if necessary, to inform the competent authorities in accordance with the regulations in force.

Article 12 - SUBROGATION

After having paid you compensation, with the exception of that paid under the Travel Accidents cover, we are subrogated in the rights and actions that you can have against the third party responsible for the accident, as provided for in Art. L. 121-12 of the [French] Insurance Code.

Our subrogation is limited to the amount of compensation that we have paid you or the services that we have provided to you.

Article 13 - LIMITATION OF ACTIONS ARISING FROM THE INSURANCE POLICY

The provisions relating to the limitation of actions arising out of the insurance policy are set out in Articles L. 114-1 to L. 114-3 of the [French] Insurance Code reproduced below:

Article L. 114-1 of the [French] Insurance Code:

All legal actions arising from an insurance contract shall be barred two years as from the event that gave rise thereto.

However, said time limit shall run:

- 1) in the event of non-disclosure, omission, fraudulent representation or misrepresentation of the risk incurred, only as from the date on which the insurer is aware thereof,
- 2) in the event of loss, only as from the date the concerned parties are aware thereof, if they prove that they were unaware of such facts up till then.

When the insured's action against the insurer arises from a third party's recourse, the limitation period shall run only from the date on which said third party brings a legal action against the insured or the latter has paid it compensation. The limitation period shall be increased to ten years for life insurance contracts when the beneficiary is not the policyholder and in insurance contracts covering personal injury when the beneficiaries are the deceased insured's assigns.



For life insurance contracts, notwithstanding the provisions in 2), the actions of the beneficiary are limited to no later than 30 years after the death of the insured party.

Article L. 114-2 of the [French] Insurance Code:

The limitation period shall be interrupted by any of the ordinary causes that interrupt the limitation period and by the appointment of experts following a loss. The limitation period of the legal action may also be interrupted by the insurer sending the insured a registered letter with acknowledgement of receipt in respect of the action for payment of the premium and by the insured to the insurer in respect of the settlement of the claim.

Article L. 114-3 of the [French] Insurance Code:

By way of derogation from Article 2254 of the [French] Civil Code, the parties to the insurance contract may not, even by mutual agreement, change the length of the limitation period, or add to the causes for suspending or interrupting such period.

Additional information:

The ordinary causes of interruption of the limitation period referred to in Article L. 114-2 of the [French] Insurance Code are set out in Articles 2240 to 2246 of the [French] Civil Code reproduced below.

To find out about any updates to the above-mentioned provisions, please consult the official website "www.legifrance.gouv.fr".

Article 2240 of the [French] Civil Code:

The limitation period is interrupted where the debtor acknowledges the right of the person against whom the limitation period was imposed.

Article 2241 of the [French] Civil Code:

Instigating legal proceedings, even summary proceedings, interrupts the limitation period, and the time limit beyond which rights lapse.

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

Article 2242 of the [French] Civil Code:

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

Article 2243 of the [French] Civil Code:

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

Article 2244 of the [French] Civil Code:

The limitation period or time limit after which rights lapse is also interrupted by protective measures being taken pursuant to the [French] Code of Civil Enforcement Procedures, or by an enforcement being ordered.

Article 2245 of the [French] Civil Code:

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

On the other hand, one of the heirs of a jointly and severally liable debtor being summoned, or recognition of the heir's right does not interrupt the limitation period with regard to the other co-heirs, even for mortgaged debt, if the obligation is divisible. Such summons or such recognition interrupts the limitation period with regard to the other co-debtors only for the share for which that heir is liable. In order to interrupt the limitation period for the entire debt with regard to the other



co-debtors, the summons needs to be made to all the heirs of the deceased debtor, or all of the heirs need to recognise the right.

Article 2246 of the [French] Civil Code:

A summons made to the main debtor, or the main debtor recognising the right in question interrupts the limitation period for taking action against the guarantor.

Article 14 | JURISDICTION

Any dispute between the Policyholder and the Insurer concerning the applicability of this policy shall be subject solely to French legislation and referred solely to the French courts. However, if the Policyholder is domiciled in the Principality of Monaco, only the courts of the Principality are competent in the event of a dispute between the parties.

Article 15 - LANGUAGE USED

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

Article 16 - ANTI-MONEY LAUNDERING

The checks we are legally required to carry out in respect of anti-money laundering and the financing of terrorism, especially regarding cross-border capital transfers, may require us at any time to ask you for explanations or supporting documents, even in connection with the purchase of insured goods. Pursuant to the French Act on Information Technology, Data Files and Civil Liberties of 6 January 1978 amended by the Act of 6 August 2004 and the [French] Monetary and Financial Code, you have the right to access your information and can exercise this right by writing to the French National Commission on Informatics and Liberties (*Commission Nationale de l'Informatique et des Libertés*, CNIL).

Article 17 - WHAT ARE THE LIMITS APPLICABLE IN CASES OF FORCE MAJEURE?

We cannot be held liable for not providing assistance services in cases resulting from force majeure or the following events: civil or foreign wars, known political instability, civil unrest, riots, acts of terrorism, reprisals, a restriction on the free movement of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, or from the delays in the implementation of benefits resulting from the same causes.

The additional cover listed above is applicable for the duration of the trip corresponding to the invoice issued by the organiser with a maximum of 90 days from the trip departure date.

Subscription period

For the Cancellation cover to apply, this policy **will have to be taken out at the same time as booking the trip or before the cancellation fee schedule comes into force.**