

## General Assistance Provisions

Policy No 53 789 252

# CABINET GROSSON

# COVERAGE LIMITS TABLE

ASSISTANCE SERVICES	AMOUNTS + VAT* PER PERSON
<b>ASSISTANCE FOR PEOPLE IN CASE OF ILLNESS OR INJURY</b> <ul style="list-style-type: none"> <li>• Transport/repatriation</li> <li>• Return of insured family members or 2 insured companions</li> <li>• Hospitalisation attendance</li> <li>• Accompaniment of children under 18 years old</li> <li>• Onward journey</li> <li>• Replacement driver (zones 1 and 2 only)</li> <li>• Holiday extension</li> <li>• Early return in case of hospitalisation of a family member, professional replacement, guardian of a child and/or handicapped adult staying at home</li> </ul>	<p>Actual costs</p> <p>Return ticket + taxi costs</p> <p>Return ticket + €80/night (max 10 nights)</p> <p>Return ticket or hostess service</p> <p>Additional transport costs</p> <p>Ticket or driver</p> <p>Hotel €80/night (max 4 nights)</p> <p>Return ticket + taxi fares</p>
<b>MEDICAL EXPENSES</b> <ul style="list-style-type: none"> <li>• Additional reimbursement of medical expenses and advance of hospital fees (abroad only): <ul style="list-style-type: none"> <li>- Zone 2: Europe and Mediterranean countries</li> <li>- Zone 3: rest of the world</li> </ul> </li> <li>• Dental emergency</li> <li>• Medical expenses excess</li> </ul>	<p>€75,000</p> <p>€152,500</p> <p>€300</p> <p>€30</p>
<b>ASSISTANCE IN CASE OF DEATH</b> <ul style="list-style-type: none"> <li>• Body transportation</li> <li>• Coffin or urn expenses</li> <li>• Return of insured family members or a companion</li> <li>• Early return in case of death of a family member, professional replacement, guardian of a child and/or handicapped adult staying at home</li> <li>• Body identification and death formalities</li> </ul>	<p>Actual costs</p> <p>€2,300</p> <p>Return ticket + taxi fares</p> <p>Return ticket + taxi fares</p> <p>Return ticket and €90/night (max 2 nights)</p>
<b>TRAVEL ASSISTANCE</b> <p><i>Before your trip</i></p> <ul style="list-style-type: none"> <li>• Travel information</li> </ul> <p><i>During your trip</i></p> <ul style="list-style-type: none"> <li>• Advance of bail abroad</li> <li>• Payment of legal fees abroad</li> <li>• Assistance in case of loss at home during your trip: <ul style="list-style-type: none"> <li>- Early return</li> <li>- Protective measures (France only)</li> <li>- Accommodation (France only)</li> </ul> </li> <li>• Early return in case of attack</li> <li>• Early return in case of natural disaster</li> <li>• Search and rescue fees at sea or in the mountains: <ul style="list-style-type: none"> <li>- Search and rescue</li> <li>- Rescue on a marked trail</li> </ul> </li> <li>• Transmission of urgent messages (from abroad only)</li> <li>• Medication shipment</li> <li>• Assistance in case of theft, loss or destruction of identity documents or payment methods</li> <li>• Health information</li> </ul> <p><i>After your trip</i></p> <ul style="list-style-type: none"> <li>• Assistance for getting home after repatriation</li> <li>• Domestic help</li> <li>• Hospital comforts</li> </ul>	<p>€15,300</p> <p>€3,100</p> <p>Return ticket + taxi fares</p> <p>€80</p> <p>€50/night (max 2 nights) per person</p> <p>Return ticket + taxi fares</p> <p>Return ticket + taxi fares</p> <p>€15,300</p> <p>Actual costs</p> <p>Shipping costs</p> <p>Advance of €2,300</p> <p>10 hours</p> <p>TV rental €77</p>

\*Applicable rate according to the legislation in force.

# SOME USEFUL TIPS

## BEFORE GOING ABROAD

- Make sure you have the right forms with you for the duration and nature of your trip for the you are visiting (there is specific legislation in force for the European Economic Area). These various forms are issued by the healthcare authority in your home country so that your country medical expenses can be directly covered by this authority in the event of illness or Accident.
- If you are travelling in a country that is not part of the European Union or the European Economic Area (EEA), you must check before leaving whether this country has entered into a social security agreement with France. To find out this information, you should contact your healthcare authority to see whether you are covered by this agreement and have to complete any formalities (collect a form, etc). To obtain these documents, you must contact the competent institution and the health insurance authority in France before departure.
- If you are receiving any medical treatment, do not forget to take your medication in your hand luggage so your treatment is not interrupted in the event your checked luggage is lost or delayed. In fact, certain countries (the United States, Israel, etc) do not let you send these types of products.

## ON HOLIDAY

- If you are taking part in a physical or driving activity that might pose a risk or are travelling in an isolated area during your trip, we recommend you check beforehand that an emergency response system has been put in place by the competent authorities of the country in question to respond to any potential distress calls.
- If your keys are lost or stolen, it may be important to know their numbers. Make sure you note them down.
- Similarly, if your identity papers or payment methods are lost or stolen, it is easier to replace these documents if you have taken the time to make photocopies and noted down your passport, identity card and bank card numbers, which you should keep separately.
- If you are seriously ill or injured, please contact us as soon as possible after calling the emergency services (ambulance, fire brigade, etc). We cannot act as a replacement for any of these services.

## WARNING

Certain medical conditions may not be covered by the terms of this policy. We recommend you read these General Provisions carefully.

## GENERAL INFORMATION

### 1. PURPOSE OF THE POLICY

The purpose of these General Provisions for the insurance and assistance policy concluded between EUROP ASSISTANCE, a company governed by the French Insurance Code, and the Underwriter is to lay down the mutual rights and obligations of EUROP ASSISTANCE and the Insured Parties as defined below. This policy is governed by the French Insurance Code.

### 2. DEFINITIONS

For the purposes of this policy, the following meanings shall apply:

#### ACCIDENT (TO A PERSON)

A sudden, unforeseen event affecting the Insured Party, which was unintentional upon the latter's behalf, caused by a sudden external event.

#### INSURED PARTY

In this policy, the Insured Parties shall be referred to as "you". The following persons shall be considered Insured Parties:

- natural persons travelling through the Underwriter who took out this policy on their behalf;
  - natural persons who jointly took out a travel insurance policy with the Underwriter and selected the "ASSISTANCE" option;
  - the Underwriter's employees.
- These individuals must reside in Western Europe, the French overseas departments, New Caledonia or French Polynesia.

#### INSURER

In this policy, the EUROP ASSISTANCE company shall be replaced by "we". The assistance services shall be insured and implemented by EUROP ASSISTANCE, a company governed by the French Insurance Code.

#### ATTACK

Any act against persons and/or property, in the country where you are travelling, aimed at seriously disrupting public order by intimidation and terror, and which is covered by the media. This Attack must be acknowledged by the French Ministry of Foreign Affairs.

#### NATURAL DISASTER

A Natural Disaster shall mean a phenomenon such as an earthquake, volcanic eruption, tidal wave, flood or natural catastrophe which is caused by the abnormal intensity of a natural agent and is acknowledged as such by the public authorities.

#### FRENCH OVERSEAS DEPARTMENTS (DOM)

DOM shall refer to: Guadeloupe, French Guyana, Martinique, Mayotte and the Island of Réunion.

# DATES AND DURATION OF COVERAGE

SERVICES	EFFECTIVE DATE	EXPIRY OF ASSISTANCE
ASSISTANCE	The day of departure (meeting place of the organiser).	The day of the return trip (where the group splits up). <b>WARNING, in any case, our coverage shall automatically cease 90 days after your departure date.</b>

## HOME

Home shall mean your principal and usual place of residence, appearing as such on your income tax statement. It must be located in:

- Western Europe;
- French overseas departments (DOM);
- New Caledonia;
- French Polynesia.

## ABROAD

Abroad shall mean the whole world except for your Country of Residence and any excluded countries.

## WESTERN EUROPE

Western Europe shall mean the following countries: Andorra, Austria, Belgium, Denmark, Finland, mainland France, Germany, Gibraltar, Greece, Ireland, Italy, Liechtenstein, Luxembourg, the Principality of Monaco, the Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland and the United Kingdom

## FRANCE

France shall mean mainland France and the Principality of Monaco.

## EXCESS

The remaining amount of expenses that you shall have to pay.

## HOSPITALISATION

Any admission ordered by a doctor, lasting at least one night, of an Insured Party in a hospital centre (hospital or clinic) following an Accident or Illness.

## IMMOBILISATION AT HOME

The physical incapacity (total or partial) to move, as certified by a doctor, following an Illness or Accident and requiring rest at Home. This incapacity must be supported by a medical certificate or, depending on the Insured Party concerned, by a detailed leave of absence from work.

## ILLNESS

A medical condition duly certified by a medical doctor, requiring medical attention and being both sudden and unpredictable in nature.

## FAMILY MEMBER

Family member shall mean the spouse, civil union or domestic partner living under the same roof, any children, whether legitimate, natural or adopted, of the Insured Party, as well as the mother and father, brothers and sisters, grandparents, parents-in-law (i.e. the parents of the Insured Party's spouse), grandchildren, legal guardian, brothers-in-law and sisters-in-law, sons-in-law and daughters-in-law, uncles and aunts, and nieces and nephews.

## COUNTRY OF RESIDENCE

Your Country of Residence is the country where your Home is located.

## REPATRIATION

The transportation of the Insured Party organised by us following an Illness or an injury from an Accident, carried out under the conditions and according to the procedures laid down under the "TRANSPORT/REPATRIATION" paragraph.

## LOSS

Loss shall mean any random event that triggers the coverage in this policy.

## LOSS AT HOME

Fire, burglary or water damage to your Home during your trip and proven by the documents referred to under the service "EARLY RETURN IN CASE OF LOSS AT HOME DURING YOUR TRIP".

## UNDERWRITER

The organiser of the trip, with its head office in France, who has underwritten this policy on behalf of other beneficiaries, hereinafter referred to as the Insured Parties.

## 3. WHAT IS THE GEOGRAPHICAL COVERAGE OF THE POLICY?

Coverage shall apply anywhere in the world outside your Home country.

**EXCLUSIONS:** generally speaking, no coverage is provided in countries at war whether foreign or civil, or those suffering from well-known political instability or popular movements, riots, acts of terrorism, reprisals, restrictions to the free movement of persons and goods (regardless of the reason, notably health, safety or weather issues), or any countries suffering from the consequences of nuclear accidents or any other radiation from a radioactive energy source.

For more information prior to your departure, please contact our sales outlets or our customer service team by calling 01 41 85 85 41.

## 4. HOW DO YOU USE OUR SERVICES?

### A. IF YOU NEED ASSISTANCE

In an emergency, you must contact the main local emergency services for any problems within their areas of expertise.

In any case, our assistance shall not be a substitute for the work of local public services or of anyone else we have to bring in under local and/or international regulations.

In order for us to help you, we recommend you prepare the following before you call.

We shall ask you for the following information:

- your surname(s) and first name(s);
- your exact current location, the address and a telephone number where we can reach you;
- your policy number.

## You must:

- call us immediately on: 01 41 85 85 85 (from Abroad +33 1 41 85 85 85); by fax: 01 41 85 85 71 (+33 1 41 85 85 71 from Abroad);
- obtain our prior consent before taking any initiative or incurring any expenses;
- comply with the solutions we propose;
- provide us with all the details on the underwritten policy;
- provide us with all the original expense receipts when requesting reimbursement.

## B. WHAT ARE THE APPLICABLE CONDITIONS OF THE SERVICES?

We reserve the right to request all the necessary supporting documents regarding any claim for assistance (death certificate, proof of relationship, proof of age of children, proof of address, proof of expenses, or income tax statement after you have blocked out all the details except for your name, address and the people in your household).

We shall assist you on the express condition that the event which has led to the provision of our services was uncertain when the policy was underwritten and at the time of your departure.

We shall therefore not cover any events arising from a pre-existing diagnosed and/or treated illness and/or injury that involved continued hospitalisation, a one-day hospital admission or outpatient hospitalisation within the 6 months prior to your claim for assistance, whether it is for the outbreak or deterioration of the aforementioned condition.

In the event that EUROP ASSISTANCE has to provide its assistance without certain verification or following insufficient or incorrect details regarding information provided to EUROP ASSISTANCE, the costs for this assistance incurred by EUROP ASSISTANCE shall be invoiced to the Underwriter and paid upon receipt of the invoice, while the Underwriter shall be responsible, if it so chooses, for recovering the amount from the claimant for assistance if the latter is not the Insured Party.

## C. DUPLICATE COVERAGE

If the risks covered by this policy are covered by another insurance policy, you must tell us the name of the insurer with whom you have taken out the other insurance policy (Article 121-4 of the French Insurance Code) as soon as you are advised of this information and, at the latest, when you file an insurance claim.

## D. FALSE STATEMENTS

When these statements change the nature of the risk or reduce our opinion:

- any non-disclosure or intentionally false statement on your part shall render the policy null and void. Any premiums already paid shall be retained and we shall be entitled to demand payment of any premiums owed, as provided for by Article L 113-8 of the French Insurance Code;
- any omission or misrepresentation on your part where dishonesty has not been proven shall result in the termination of the policy 10 days after notification is sent to you by registered letter and/or the reduction of indemnities in accordance with Article L 113-9 of the French Insurance Code.

## E. TERMINATION OF SERVICE DUE TO FRAUDULENT STATEMENTS

If in case of Loss or a claim for assistance (as part of the services under these General Provisions), you knowingly use inaccurate documents as supporting evidence or use fraudulent methods or make inaccurate or misleading statements, you shall lose all rights to assistance, as part of the services under these General Provisions, for which these statements are required.

## 5. WHAT SHOULD YOU DO WITH YOUR TRAVEL TICKET RECEIPTS?

When transport is organised and covered in accordance with the terms of this policy, you shall either grant us the right to use your travel ticket receipt(s) or you shall refund all the amounts reimbursed to you by the ticket issuing authority.

# GENERAL ASSISTANCE PROVISIONS

## OUR COVERAGE

### ASSISTANCE FOR PEOPLE IN CASE OF ILLNESS OR INJURY WHILE ON HOLIDAY

#### 1. TRANSPORT/REPATRIATION

If you are ill or injured during your trip, our doctors shall contact the local doctor who saw you as a result of the Illness or Accident.

The information collected from the local doctor, and potentially from your regular doctor, shall allow us to organise the following measures, having consulted our doctors, solely based on your medical requirements:

- your return trip Home;
- your transport, under medical supervision if necessary, to an appropriate hospital near your Home in a medical vehicle, ambulance or by train (1<sup>st</sup> class reserved seat, 1<sup>st</sup> class sleeping berth or sleeping car space), by commercial airline or by air ambulance.

In certain cases, your medical condition may require that you first be transported to a healthcare centre nearby before returning you to a facility near your Home for treatment. The decision to transport you, the means of transport used and the choice of hospital location shall be based solely on your medical condition and on compliance with applicable healthcare regulations.

## IMPORTANT

It is therefore expressly agreed that our doctors shall have the final say regarding the course of action for your medical condition to avoid any conflict among medical authorities.

Moreover, if you refuse to comply with the appropriate decision taken by our doctors, you release us of all liability, especially if you decide to return home by your own means or if your state of health deteriorates.

## 2. RETURN OF YOUR INSURED FAMILY MEMBERS OR 2 INSURED COMPANIONS

If we are in charge of repatriating you, depending on the opinion of our Medical Team, we shall organise transport for insured Members of your family or for 2 insured individuals travelling with you so they may, if possible, accompany you during your return trip.

This transport shall either be:

- with you;
- on their own.

We shall cover the transport costs for these insured individuals by train in 1<sup>st</sup> class or by plane in economy class, as well as any taxi fares so they can get from where they are staying to the train station or airport and, upon arrival, from the train station or airport to their Home.

**This service cannot be used in conjunction with the “HOSPITALISATION ATTENDANCE” service.**

## 3. HOSPITALISATION ATTENDANCE

If you are hospitalised where your illness or Accident occurs and our doctors determine, based on the information provided by local doctors, that your return cannot be scheduled within 2 days' time, we shall organise and cover the return trip from your Country of Residence by train in 1<sup>st</sup> class or by plane in economy class for one person of your choice to come and visit you.

We shall also cover hotel expenses (room and breakfast) for this person, **up to the amount indicated in the Coverage Limits Table.**

**This service cannot be used in conjunction with the “RETURN OF YOUR INSURED FAMILY MEMBERS OR 2 INSURED COMPANIONS” service.**

## 4. ACCOMPANIMENT OF CHILDREN UNDER 18 YEARS OLD

If an illness or injury prevents you from caring for your insured children under the age of 18 who are travelling with you, we shall organise and cover the return trip by train in 1<sup>st</sup> class or by plane in economy class from your Country of Residence for one person of your choice or for one of our hostesses so you can send your children back to your Country of Residence or to the home of a Family Member of your choice by train in 1<sup>st</sup> class or by plane in economy class.

You shall be responsible for your children's tickets.

## 5. ONWARD JOURNEY

If you are ill or injured during your trip but your state of health does not require your medical repatriation, based on the opinion of our doctors according to the terms under the “TRANSPORT/REPATRIATION” paragraph, we shall cover any potential additional transport costs that you incur to continue your interrupted journey, within the limits of the price of your return trip Home on the date and at the location of the incident.

## 6. REPLACEMENT DRIVER (ZONES 1 AND 2 ONLY)

If you are ill or injured during your trip, the following provisions shall apply. If your state of health no longer allows you to drive your passenger vehicle and none of the other passengers can replace you, we shall provide you with either:

- a driver to return the vehicle to your Home by the most direct route. We shall cover the driver's travel expenses and salary.
- a 1<sup>st</sup> class train ticket or an economy class plane ticket so you can subsequently retrieve your vehicle or delegate someone else to collect your vehicle.

You shall be responsible for any passengers' fuel, tolls, hotel and food expenses.

The driver shall operate the vehicle in accordance with the applicable regulations for his/her profession.

This coverage shall be granted if your vehicle is duly insured and in perfect working condition, complying with the national and international Highway Codes and meeting the standards of a compulsory roadworthiness test. Otherwise, we reserve the right to refuse to send a driver and instead provide and cover the cost of a 1<sup>st</sup> class train ticket or an economy class plane ticket so you can retrieve your vehicle.

## 7. HOLIDAY EXTENSION

If, following an illness or Accident during your trip, you have to extend your stay beyond your original return date, the following cases shall apply:

- **In case of hospitalisation:**

If you are hospitalised and our doctors determine, from the information provided by local doctors, that this Hospitalisation is required beyond your original return date, we shall cover the accommodation costs (room and breakfast) of one insured companion, **up to the amount indicated in the Coverage Limits Table**, so that he or she may stay with you.

For a tour or a cruise, these expenses may be incurred prior to the original return date, on the condition that they are not included in the price of the holiday package paid by your insured companion.

- **In case of Immobilisation:**

If you cannot travel and our doctors determine, from the information provided by local doctors, that this Immobilisation is required beyond your original return date, we shall cover your accommodation costs (room and breakfast), and/or for one insured companion, **up to the amount indicated in the Coverage Limits Table.**

For a tour or a cruise, these expenses may be incurred prior to the original return date, on the condition that they are not included in the price of the holiday package paid by you or by your insured companion.

In these 2 cases, our coverage shall cease from the date when our doctors determine, from the information provided by local doctors, that you are able to continue your interrupted trip or return Home.

## 8. EARLY RETURN IN CASE OF HOSPITALISATION OF A FAMILY MEMBER, PROFESSIONAL REPLACEMENT OR GUARDIAN OF A CHILD AND/OR HANDICAPPED ADULT STAYING AT HOME

If, during your trip, you find out about the serious and sudden Hospitalisation in your Country of Residence of:

- a Family Member;
- your professional replacement;
- the guardian of your child and/or handicapped adult staying at Home.

So that you may:

- visit the hospitalised person in your Country of Residence;
- return to your job left vacant by your professional replacement if your presence at work is essential;
- rejoin your children left unattended at Home.

We shall organise and cover your return trip by train in 1<sup>st</sup> class or by plane in economy class from where you are staying to your Home, as well as any taxi fares, if necessary, so you can get from where you are staying to the train station or airport and, upon arrival, from the train station or airport to your Home.

If proof (hospital bill, proof of relationship, etc) is not provided within 30 days, we shall reserve the right to bill you in full for the service. You must designate the person entrusted to mind your child and/or disabled person staying at Home, or your professional replacement, when you purchase your trip so this service can be provided.

## 9. ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES (ABROAD ONLY)

**To receive reimbursement for these expenses, you must belong to a primary health insurance scheme (social security) or any other insurance agency and take all the necessary steps, upon your return to your Country of Residence or while on holiday, to recover these expenses from the organisations concerned and then send us the supporting documents listed below.**

Please remember that for this service “France” shall mean mainland France, the Principality of Monaco and French overseas departments. Therefore, any Insured Parties residing in a French overseas department shall not be considered as travelling Abroad if they are in mainland France or the Principality of Monaco and vice versa.

Before travelling Abroad, we recommend that you obtain the appropriate forms for the nature and duration of your trip for the country you are visiting (you will need a European health insurance card for the European Economic Area and for Switzerland). These various forms are issued by the primary healthcare authority in your home country so that your medical expenses can be directly covered by this authority in the event of Illness or Accident.

### TYPES OF MEDICAL EXPENSES COVERED

Additional reimbursement shall cover the expenses defined hereinafter, provided that they involve care received Abroad following an Illness or Accident that occurred Abroad:

- doctors' fees;
- charges for medication prescribed by a doctor or surgeon;
- ambulance or taxi fees ordered by a doctor for local transport Abroad;
- hospitalisation fees when our doctors, having consulted with local doctors, determine that you cannot travel. The additional reimbursement of these hospitalisation fees shall cease from the date we are able to transport you, even if you decide to stay.
- dental emergency **within the limit indicated in the Coverage Limits Table.**

### COVERAGE AMOUNTS AND PROCEDURES

We shall reimburse you the amount of any medical expenses incurred Abroad that you are liable for after the reimbursement provided by your home healthcare provider, private health insurance and/or any other insurance agency **up to the amount indicated in the Coverage Limits Table.**

An absolute Excess, **which is indicated in the Coverage Limits Table**, shall be applied in all cases per Insured Party and per event.

You (or your dependants) shall therefore take all the necessary steps, upon your return to your Country of Residence or while on holiday, to recover these expenses from the organisations concerned and then send us the following supporting documents:

- original statements from social security and/or insurance agencies proving you were reimbursed;
- photocopies of medical bills as proof of expenses.

Failing which, we shall not be able to reimburse you.

## 10. ADVANCE OF HOSPITAL FEES (ABROAD ONLY)

Please remember that for this service “France” shall mean mainland France, the Principality of Monaco and French overseas departments. Therefore, any Insured Parties residing in a French overseas department shall not be considered as travelling Abroad if they are in mainland France or the Principality of Monaco and vice versa.

If you become ill or are injured during your trip Abroad, as long as you are a patient in a hospital, we can advance your hospital fees **up to the amount indicated in the Coverage Limits Table**.

This advance shall be subject to the following cumulative conditions:

- for care prescribed in agreement with our doctors;
- as long as our doctors, having consulted with the local doctor, determine that you cannot travel.

No advance shall be granted from the date we are able to transport you, even if you decide to stay.

In any case, you shall reimburse us this advance no later than 30 days after receipt of our invoice. If you have not paid by this date, the Underwriter shall reimburse us this advance within a maximum of 30 days from our claim. You shall be responsible for recovering this amount, if the Underwriter so chooses.

To be reimbursed yourself, you shall then need to take the necessary steps with the appropriate health insurance organisation concerned to recover your medical expenses.

**This obligation shall apply even if you have begun the reimbursement procedures referred to under the paragraph “ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES (ABROAD ONLY)”.**

## ASSISTANCE IN CASE OF DEATH

### 1. BODY TRANSPORTATION AND COFFIN COSTS IN CASE OF DEATH OF AN INSURED PARTY

If an Insured Party dies during the trip, we shall organise and cover the costs of transporting the deceased to the funeral location in the Country of Residence of the Insured Party.

We shall also cover the full cost required to prepare the body for transport and any specific arrangements for transport only, excluding all other charges.

Furthermore, we shall cover part of the costs of the coffin or urn, which the family can purchase from the funeral provider of its choice, **up to the amount indicated in the Coverage Limits Table**, and upon presentation of the original bill.

Any other costs (including the ceremony, local procession, burial, etc) shall remain the responsibility of the family.

### 2. RETURN OF INSURED FAMILY MEMBERS OR OF ONE COMPANION IN CASE OF DEATH OF AN INSURED PARTY

If necessary, we shall organise and cover the cost of a return ticket by train in 1<sup>st</sup> class or by plane in economy class for an insured person or insured Family Members travelling with the deceased so they may attend the funeral, to the extent that the funds originally intended to be used for their return to their Country of Residence cannot be used.

If necessary, we shall also cover any taxi fares, upon departure, so they can get from where they are staying to the train station or airport and, upon arrival, from the train station or airport to their Home.

### 3. EARLY RETURN IN CASE OF DEATH OF A FAMILY MEMBER, PROFESSIONAL REPLACEMENT OR GUARDIAN OF A CHILD AND/OR HANDICAPPED ADULT STAYING AT HOME

If, during your trip, you find out about the death in your Country of Residence of:

- a Family Member;
- your professional replacement;
- the guardian of your child and/or handicapped adult staying at Home.

So that you may:

- attend the funeral of the deceased in your Country of Residence;
- return to your job left vacant by your professional replacement, if your presence at work is essential;
- rejoin your children left unattended at Home.

We shall organise and cover your return trip by train in 1<sup>st</sup> class or by plane in economy class from where you are staying to your Home, as well as any taxi fares, if necessary, so you can get from where you are staying to the train station or airport and, upon arrival, from the train station or airport to your Home.

If proof (death certificate, proof of relationship, etc) is not provided within 30 days, we reserve the right to bill you in full for the service. This service shall be granted provided that the date of the funeral is before your original scheduled return date.

You must designate the person entrusted to mind your child and/or handicapped person staying at Home, or your professional replacement, when you purchase your trip so this service can be provided.

## 4. BODY IDENTIFICATION AND DEATH FORMALITIES

If the Insured Party dies while alone during the trip, and if the presence of a Member of his or her family or a loved one is required to identify the body or for any repatriation and cremation formalities, we shall organise and cover the cost of a return trip by train in 1<sup>st</sup> class or by plane in economy class for this person from the Insured Party's Country of Residence to the place of death, including any accommodation costs, **up to the amount indicated in the Coverage Limits Table**.

## TRAVEL ASSISTANCE (BEFORE AND DURING YOUR TRIP)

### BEFORE YOUR TRIP

#### 1. TRAVEL INFORMATION (EVERYDAY FROM 8:00 AM TO 7:30 PM, FRENCH TIME, EXCEPT SUNDAYS AND PUBLIC HOLIDAYS)

At your request, we can provide you with information on:

- any medical precautions to take before embarking on a trip (vaccinations, medication, etc);
- the administrative formalities to be completed before a trip or during travel (visas, etc);
- travel conditions (transport options, plane schedules, etc);
- local living conditions (temperature, climate, food, etc).

### DURING YOUR TRIP

#### 2. ADVANCE OF BAIL AND PAYMENT OF LEGAL FEES ABROAD

If you are travelling Abroad and legal proceedings are brought against you following a traffic accident, excluding any other reason, we shall advance your bail **up to the amount indicated in the Coverage Limits Table**.

You shall reimburse us this advance no later than 30 days after receipt of our invoice or as soon as the authorities return the bail money, if it is returned before the expiry of this period.

Furthermore, we shall cover any legal fees you have therefore incurred while on holiday **up to the amount indicated in the Coverage Limits Table**, provided that the allegations are not liable for criminal sanctions according to that country's legislation.

**This service shall not cover any legal proceedings brought against you in your Country of Residence following a traffic accident that occurred Abroad.**

#### 3. ASSISTANCE IN CASE OF LOSS AT HOME DURING YOUR TRIP

If, during your trip, you find out about a Loss at Home, you may receive one of the 2 services listed below but not both:

##### EARLY RETURN

If you find out that, following this Loss at Home, you have to be there to take the necessary administrative steps: we shall organise and cover your return trip by train in 1<sup>st</sup> class or by plane in economy class from where you are staying to your Home, as well as any taxi fares, if necessary, so you can get from where you are staying to the train station or airport and, upon arrival, from the train station or airport to your Home.

If proof (damage report from the insurer, expert's report, complaint report, etc) is not provided within a maximum of 30 days, we shall reserve the right to bill you in full for the service.

##### ASSISTANCE FOR LOSS AT HOME (FRANCE ONLY)

If, while you are on holiday, your Home is flooded, catches fire or suffers a burglary and the damage requires protective measures, we shall put you in contact with a specialist (plumber, locksmith, glazier or security company) and cover the cost of their services **up to the amount indicated in the Coverage Limits Table**.

Moreover, if your Home is uninhabitable upon your return, we shall organise and cover the cost of your stay in a hotel for a maximum of 2 nights **up to the amount indicated in the Coverage Limits Table**.

This service is only available if your Home is located in France.

#### 4. EARLY RETURN IN CASE OF ATTACK

If a terrorist attack occurs during your trip within a maximum radius of 100 km of where you are staying, the following provisions shall apply. If you wish to cut short your trip, we shall organise and cover the cost of a 1<sup>st</sup> class train ticket or an economy class plane ticket from where you are staying to your

Home as well as, if necessary, any taxi fares, upon departure, to take you from where you are staying to the train station or airport and, upon arrival, from the train station or airport to your Home. You must request an early return within a maximum of 72 hours following the Attack.

## 5. EARLY RETURN IN CASE OF NATURAL DISASTER

If a Natural Disaster occurs where you are staying during your trip, the following provisions shall apply.

If you are not injured but would like to cut short your trip, we shall organise and cover your trip by train in 1<sup>st</sup> class or by plane in economy class from where you are staying to your Home, as well as any taxi fares, if necessary, so you can get from where you are staying to the train station or airport and, upon arrival, from the train station or airport to your Home. You must request an early return within a maximum of 72 hours following the occurrence of the Natural Disaster.

## 6. SEARCH AND RESCUE FEES AT SEA AND IN THE MOUNTAINS

### SEARCH AND RESCUE FEES

We shall cover search and rescue fees at sea and in the mountains (including off-piste skiing) **up to the amount indicated in the Coverage Limits Table**. Only fees invoiced by a duly authorised company for these activities may be reimbursed. Under no circumstances shall we be liable for organising search and rescue missions.

### RESCUE FEES ON A MARKED TRAIL

If you have an Accident while skiing on a marked trail, we shall cover unlimited rescue fees from the place of the Accident to the nearest healthcare centre.

Only fees invoiced by a duly authorised company for these activities may be reimbursed. Under no circumstances shall we be liable for organising rescue missions.

## 7. TRANSMISSION OF URGENT MESSAGES (FROM ABROAD ONLY)

If you are unable to contact someone in your Country of Residence during your trip, we shall forward the message, which you will have previously sent to us by phone, at the time and on the day you have selected.

### NB:

This service does not cover call reverse charges. Furthermore, under no circumstances shall we be liable for the content of your messages, which shall remain subject to French law and, in particular, to criminal and administrative law. Failure to comply with this legislation may result in our refusal to communicate the message.

## 8. MEDICATION SHIPMENT

If you are travelling Abroad and the essential medication for the continuation of your treatment is lost or stolen, the interruption of which would present a risk to your health according to the opinion of our doctors, we shall look for equivalent medication where you are staying and, in this case, organise an appointment with a local doctor who will prescribe them.

If no equivalent medication can be found locally, we shall organise, from France only, the shipment of any medication prescribed by your regular doctor under the condition that the latter sends our doctors a duplicate of the prescription provided to you and that this medication is available in local pharmacies.

We shall cover the shipping costs and shall invoice you for any customs fees and the cost of the medication. You shall reimburse us upon receipt of our invoice.

These shipments shall be subject to the general conditions of the transport companies we use. In any case, they shall be subject to the regulations and conditions imposed by France, as well as the national laws on the import and export of medication of each country involved.

We shall not accept any liability for the delay, loss or theft of medication during transport or any subsequent consequences. In any case, shipment is not permitted of blood products and blood by-products, as well as products reserved for hospital use or products requiring special storage conditions, in particular, refrigeration and, more generally speaking, products not available in pharmacies in France. Furthermore, the discontinued production of medication, its withdrawal from the market or unavailability in France shall constitute grounds of force majeure that may delay or prevent the delivery of medication.

## ASSISTANCE IN CASE OF THEFT, LOSS OR DESTRUCTION OF YOUR IDENTITY DOCUMENTS OR YOUR MEANS OF PAYMENT

### 1. INFORMATION ON PROCEDURES (SERVICE ONLY PROVIDED IN FRENCH)

If your identity documents are lost or stolen during your trip, the following provisions shall apply. You can simply call our "Information" Service everyday from 8:00 am to 7:30 pm (French time), except Sundays and French public holidays, and we will inform you of the steps to take (filing of complaints, renewal of identity documents, etc).

This information constitutes the documentary information under Article 66-1 of the amended Law of 31 December 1971. Under no circumstances can it be considered legal advice.

Depending on the circumstances, we may refer you to agencies or professionals who might be able to help you. Under no circumstances shall we be held liable for your interpretation or use of any communicated information.

## 2. ADVANCE OF FUNDS

In case of theft or loss of your means of payment during your trip (credit card(s), cheque book(s), etc), we shall send you, through payment of the corresponding amount by a third party and after prior agreement with the financial institution issuing the payment, an advance of funds **up to the amount indicated in the Coverage Limits Table**, so you can cover your basic expenses, subject to proof of theft or loss issued by the local authorities.

## 3. HEALTH INFORMATION

**This service is designed to listen to you, guide you and inform you. In a medical emergency, your first action must be to call the local emergency services.**

**Simply call us 24/7 and we shall endeavour to find the documentary information to guide you for any health-related questions.**

If we cannot answer your question immediately, we shall perform the necessary research and call you back as soon as possible. Information is provided in accordance with medical ethics. The purpose of the service is by no means to provide consultation or a personalised telephone medical prescription, to encourage self-medication or to question the choice of treatment of your doctors. If that is your intention, we advise you to consult a local doctor or your attending physician.

We rely on official information to provide objective answers to your questions and cannot be held liable for your interpretation of these answers or any potential consequences.

### AFTER YOUR TRIP

## 4. ASSISTANCE UPON YOUR RETURN HOME AFTER REPATRIATION (FRANCE ONLY)

This coverage shall only be granted if the following cumulative conditions are met:

- you have been Repatriated;
- upon your return after this Repatriation, you are either hospitalised for over 5 days or forced to stay Home for over 5 days.

This Hospitalisation or Immobilisation must take place immediately after your Repatriation.

Prior to this coverage coming into effect, you shall send us

all supporting documents regarding your claim when we ask for them:

- hospital bill in France;
- medical certificate for Immobilisation at Home.

If you fail to send the aforementioned supporting documents, we shall have grounds to refuse this coverage.

## 5. DOMESTIC HELP

We shall provide you with domestic help at your Home either from when you return from hospital or from the date of your Hospitalisation, or during your inability to leave your Home to care for people staying at your Home.

We shall cover the cost of this domestic help for up to 10 hours, spread out at your convenience, over the month following the date of your Hospitalisation or your return Home or during your inability to leave home (minimum of 2 hours a time).

If you fail to provide supporting documents (proof of hospitalisation, medical certificate, etc), we reserve the right to bill you in full for the service.

## 6. HOSPITAL COMFORT

If you are hospitalised for a minimum of 5 days after your Repatriation, we shall cover the rental charges for a television set **up to the amount indicated in the Coverage Limits Table for the duration of your stay in hospital**.

### OUR EXCLUSIONS

**Under no circumstances can we act as a replacement for local emergency services. In addition to the general applicable exclusions of the policy referred to under the paragraph "WHAT ARE THE GENERAL APPLICABLE EXCLUSIONS OF THE POLICY?" under the "POLICY FRAMEWORK" chapter, the following are excluded and shall not be covered:**

- the consequences of situations at risk of infection in an epidemic context, as well as any exposure to intentionally or accidentally spread infectious biological agents, to poison gas-related chemical agents, to incapacitating agents, to nerve agents, or to long-residue neurotoxic effects;
- the consequences of deliberate acts by you or the consequences of fraudulent acts, attempted suicides or suicides;
- pre-existing diagnosed and/or treated medical conditions and/or illnesses and/or injuries that involved continued hospitalisation, a one-day hospital admission or outpatient hospitalisation within the 6 months prior to your claim, whether it is for the outbreak or deterioration of the aforementioned condition;
- expenses incurred without our consent or not expressly provided for by the General Provisions of this policy;
- expenses not accompanied by original documents;
- any losses that occurred in countries excluded from coverage or outside the dates of validity of the policy and, in particular, beyond the scheduled duration of your trip abroad;
- the consequences of incidents that occur during trials, races or driving competitions (or tests), subject to prior authorisation from the public authorities under the legislation in force, when you are participating as a competitor or in trials on a circuit subject to prior approval from the public authorities, including if you are using your own vehicle;

- any trips taken for a diagnostic purpose and/or for medical treatment, or for cosmetic surgery, including any consequences and costs that might arise;
- the organisation and coverage of the transport referred to under the "TRANSPORT/REPATRIATION" paragraph for minor ailments that can be treated on-site and do not prevent you from continuing your trip;
- any claims for assistance relating to medically assisted procreation or voluntary termination of pregnancy, including any consequences and costs that might arise;
- any claims relating to reproductive or gestational surrogacy, including any consequences and costs that might arise;
- medical devices and prostheses (dental, hearing and medical);
- spa treatments, including any consequences and costs that might arise;
- medical expenses incurred in your country of origin;
- planned hospital admissions, including any consequences and costs that might arise;
- optician's fees (e.g. glasses and contact lenses);
- vaccines and vaccination fees;
- medical check-ups, including any consequences and costs that might arise;
- cosmetic operations, including any potential consequences and costs that might arise;
- stays in a care home, including any consequences and costs that might arise;
- rehabilitation, physiotherapy and chiropractic care, including any consequences and costs that might arise;
- medical or paramedic services and the purchase of products whose therapeutic nature is not recognised by French law, including their related costs;
- health check-ups for a preventive screening and regular treatments or tests, including any consequences and costs that might arise;
- the organisation of search and rescue missions for people in the desert, including any related costs;
- the organisation of search and rescue missions for people at sea or in the mountains;
- fees from excess luggage weight when travelling by plane and luggage forwarding fees when your bags cannot be carried with you;
- holiday cancellation fees;
- restaurant bills;
- customs fees.

also require a medical check-up, medical certificate, etc). Therefore, these people may only be repatriated provided that the transport operator does not refuse them and, of course, that it would not go against any medical advice (as provided for and following the procedures laid down under the "TRANSPORT/REPATRIATION" chapter) regarding the health of the Insured Party or her unborn child.

## 5. WHAT ARE THE GENERAL APPLICABLE EXCLUSIONS OF THE POLICY?

The general exclusions of the policy are the common exclusions for all assistance services laid down under these General Provisions.

The following are excluded:

- civil or foreign wars, riots or popular movements;
- voluntary participation by an insured party in a riot, strike, altercation or assault;
- the consequences of nuclear accidents or any other radiation from a radioactive source of energy;
- unless an exception is granted, an earthquake, volcanic eruption, tidal wave, flood or natural catastrophe, except in accordance with the provisions of Law No 82-600 of 13 July 1982 on compensation for victims of natural disasters (for insurance coverage);
- the consequences of using medication, drugs, narcotics and similar products not prescribed medically, including alcohol abuse;
- any intentional act on your part leading to a claim under the policy.

## 6. SUBROGATION

Having incurred expenses covered by our assistance, we shall be subrogated to the rights and actions that you may have against any third parties liable for the Loss, as provided for under Article L 121-12 of the French Insurance Code.

Our subrogation shall be restricted to the amount of expenses we incurred in executing this policy.

## 7. WHAT ARE THE STATUTORY LIMITATIONS?

**Article L 114-1 of the French Insurance Code:**

Any actions deriving from an insurance policy are limited to a period of 2 years from the date of the event which gave rise to the claim. However, this period shall only run:

- 1 - In cases of non-disclosure, omission or false or inaccurate statements on the risk involved, from the date the insurer is made aware of it;
- 2 - In cases of loss, from the date the parties involved are made aware of it, provided that they can prove they did not know until that point. When the action of the insured party against the insurer is brought by a third party, the statutory period shall only run from the date when this third party launches a claim against the insured party or is compensated by the latter.

**Article L 114-2 of the French Insurance Code:**

The limitation period shall be interrupted by any of the ordinary grounds for interruption of the limitation period and by the appointment of experts following a loss. Moreover, the interruption of the limitation period may result in the insurer sending a registered letter with acknowledgement of receipt to the insured party regarding the claim for payment of the premium, or in the insured party sending a letter to the insurer regarding the payment of compensation.

**Article L 114-3 of the French Insurance Code:**

By way of derogation from Article 2254 of the French Civil Code, the parties under the insurance policy may not amend, even by common consent, the duration of the limitation period or add to the grounds for suspension or interruption of this period.

The ordinary grounds for interruption of the limitation period are defined under Articles 2240 to 2246 of the French Civil Code: recognition of the required right by the debtor (Article 2240 of the French Civil Code), legal proceedings (Articles 2241 to 2243 of the French Civil Code), and law enforcement (Articles 2244 to 2246 of the French Civil Code).

## 8. COMPLAINTS

EUROP ASSISTANCE elects residence at the address of its head office.

In case of complaint or dispute, you may contact the customer service team: Service Remontées Clients d'EUROP ASSISTANCE - 1, Promenade de la Bonnette - 92633 Gennevilliers Cedex.

If the processing time exceeds 10 working days, a letter of expectation will be sent to you within this period. A written response to the complaint will be sent within a maximum of 2 months from the date of receipt of the initial complaint.

## 9. SUPERVISORY AUTHORITY

The authority in charge of supervision shall be Autorité de Contrôle Prudentiel et de Résolution - A.C.P.R. - 61, Rue Taïbout - 75436 Paris Cedex 09.

## 10. DATA PROTECTION

All the information gathered by EUROP ASSISTANCE FRANCE - 1, Promenade de la Bonnette - 92633 Gennevilliers Cedex, during the subscription to one of its services and/or during the performance of its services, is necessary to fulfil our commitments to you. If you fail to provide the information requested, EUROP ASSISTANCE FRANCE shall not be able to provide the service you want.

This information is solely reserved for the services of EUROP ASSISTANCE FRANCE in charge of your policy and may only be disclosed to EUROP ASSISTANCE FRANCE's providers or partners in order to perform the service.

EUROP ASSISTANCE FRANCE also reserves the option of using your personal data for quality control or statistical studies.

# POLICY FRAMEWORK

This policy shall be governed by French law.

## 1. DATES AND DURATION

All our coverage shall be valid from the travel dates indicated on the invoice issued by the trip organiser for a maximum duration of 90 consecutive days.

## 2. WITHDRAWAL IN CASE OF MULTIPLE INSURANCE POLICIES

In accordance with Article L 112-10 of the French Insurance Code, if an Insured Party, who signs an insurance policy for non-professional purposes, has prior coverage for one of the risks covered by this new policy, he/she may withdraw from this new policy, without any fees or penalties, provided that it has not fully come into effect or that the Insured Party has not made any claim, within 14 calendar days from the conclusion of this new policy. This withdrawal should be sent by post or e-mail to the following addresses:

By post: EUROP ASSISTANCE - Service Gestion Clients

1, Promenade de la Bonnette - 92633 Gennevilliers Cedex;

By e-mail: gestion-clients@europ-assistance.fr

The insurer shall reimburse the amount of the premium paid by the Insured Party within 30 days from the date the right to withdrawal is exercised, unless a loss involving coverage of the policy comes into effect during the withdrawal period.

## 3. WHAT ARE THE RESTRICTIONS IN CASE OF FORCE MAJEURE OR OTHER SIMILAR EVENTS?

Under no circumstances can we act as a replacement for local agencies in case of an emergency. We cannot be held liable for any failure or delays in performing our services resulting from cases of force majeure or events such as:

- civil or foreign wars, well-known political instability or popular movements; riots, acts of terrorism or reprisals;
- recommendations from the WHO or from national or international authorities or the restricted free movement of persons and goods, regardless of the reason, notably health, safety or weather issues, as well as limited or prohibited air travel;
- strikes, explosions, natural disasters, nuclear accidents or any other radiation from a radioactive source of energy;
- delays and/or the impossibility of obtaining administrative documents such as entry and exit visas, passports, etc, required to travel within or out of the country where you are staying or for your entry into a country recommended by our doctors so you can be hospitalised there;
- use of local public services or anyone else we have to bring in under local and/or international regulations;
- the lack or unavailability of technical or human resources for transportation (including refusals).

## 4. EXCEPTIONAL CIRCUMSTANCES

Passenger operators (including, in particular, airline companies) may reject applicable restrictions up until the means of transport departs for people with certain medical conditions or pregnant women, which may also be amended without warning (airline companies may

EUROP ASSISTANCE FRANCE may be obliged to disclose some of your personal data to its partners responsible for these assistance services.

You have the right to access, amend, correct or delete your personal data by writing to: EUROP ASSISTANCE FRANCE - Service Remontées Clients - 1, Promenade de la Bonnette - 92633 Gennevilliers Cedex.

If your information needs to be transferred outside the European Union in order to provide a requested service, EUROP ASSISTANCE FRANCE shall arrange contractual measures with any recipients in order to make this transfer secure.

Moreover, the Insured Parties are hereby informed that any telephone conversations they have with EUROP ASSISTANCE FRANCE may be recorded for quality control of its services and for staff training. These recordings shall be stored for 2 months. The Insured Parties may refuse these recordings by telling the person they are talking to of their decision.

## LIST OF COUNTRIES

### • ZONE 1: FRANCE

Mainland France (FR)  
Principality of Monaco (MC)

### • ZONE 2: EUROPE AND MEDITERRANEAN COUNTRIES

(excluding French overseas departments and territories, the Canary Islands, the Azores and the Asian part of Russia)

Albania (AL)	Greece (GR)	Mainland Portugal (PT)
Germany (DE)	Hungary (HU)	Romania (RO) United
Andorra (AD)	Ireland (IE)	Kingdom (GB) Russia,
England (see United Kingdom)	Israel (IL)	Federation of (European
Austria (AT)	Italy (IT)	part, including up to the
Balearic Islands	Jordan (JO)	Ural Mountains) (RU)
(XA) Belgium (BE)	Latvia (LV)	San Marino (SM)
Belarus (BY)	Liechtenstein (LI)	Serbia (RS)
Bosnia and Herzegovina (BA)	Lithuania (LT)	Slovakia (SK)
Bulgaria (BG)	Luxembourg (LU)	Slovenia (SI)
Cyprus (CY)	Macedonia (MK)	Sweden (SE)
Croatia (HR)	Madeira (XC)	Switzerland (CH)
Denmark (excluding Greenland) (DK)	Malta (MT)	Czech Republic (CZ)
Scotland (see United Kingdom)	Morocco (MA)	Palestinian Territories (PS)
Mainland Spain (ES)	Moldova (MD)	Tunisia (TN)
Estonia (EE)	Monaco (MC)	Turkey (TR)
Finland (FI)	Montenegro (ME)	Ukraine (UA)
Mainland France (FR)	Norway (NO)	Vatican, City-state of (the
Georgia (GE)	Netherlands (NL)	Holy See) (VA)
Gibraltar (GI)	Poland (PL)	

### • ZONE 3: REST OF THE WORLD

Except for the countries excluded under the paragraph "WHAT IS THE GEOGRAPHICAL COVERAGE OF THE POLICY?"

## IF YOU NEED ASSISTANCE

### Call EUROP ASSISTANCE 24/7

- by telephone: - from France: 01 41 85 85 85;  
- from abroad: +33 1 41 85 85 85.
- by fax: - from France: 01 41 85 85 71;  
- from abroad: +33 1 41 85 85 71.

### and be ready to tell us:

- your EUROP ASSISTANCE policy number;
- your name and home address;
- the full address of where you are staying;
- the telephone or fax number of where you are staying;
- the help you need.



#### Europ Assistance

A public limited company with a capital of €35,402,786  
A Company governed by the French Insurance Code - 451 366 405 RCS  
Nanterre Head Office: 1, Promenade de la Bonnette - 92230 Gennevilliers  
[www.europ-assistance.fr](http://www.europ-assistance.fr)

\* Vous vivez, nous veii-ons