

TRAVEL INSURANCE

INSURANCE GENERAL TERMS AND CONDITIONS

CANCELLATION PACK

Center Parcs Contract N° IB1800281NLPA17
Villages Nature Contract N° IB1800311NLPA17

TOTAL PROTECTION PACK

Center Parcs Contract N° IB1800281NLPR18
Villages Nature Contract N° IB1800311NLPR18

COOL STAY PACK

Center Parcs Contract N° IB1800281NLPA19
Villages Nature Contract N° IB1800311NLPA19



COVERAGE AND SERVICES	CANCELLATION PACK	TOTAL PROTECTION PACK	COOL STAY PACK
Trip cancellation	✓	✓	
Late arrival		✓	
Luggage and personal effects		✓	✓
Holiday accommodation civil liability		✓	✓
Personal civil liability in a foreign country		✓	✓
Sports civil liability		✓	✓
Interrupted stay costs		✓	✓
Interruption of activities		✓	✓
Assistance		✓	✓

SUMMARY



CENTER PARCS / VILLAGES NATURE GENERAL TERMS AND CONDITIONS	4
TABLE OF COVER AMOUNTS	6
SOME ADVICE	8
INSURANCE AND ASSISTANCE GENERALITIES	9
1. Purpose of the contract	9
2. Definitions	9
3. Geographical scope	11
4. What types of trip are covered?	11
5. How do you use our services?	11
6. What should you do with your travel tickets?	11
INSURANCE COVER	12
1. Trip cancellation (Cancellation Pack & Total Protection Pack)	12
2. Late Arrival (Total Protection Pack)	13
3. Luggage and personal effects (Total Protection Pack & Cool Stay Pack)	13
4. Holiday accommodation civil liability (Total Protection Pack & Cool Stay Pack)	15
5. Private civil liability in a foreign country (Total Protection Pack & Cool Stay Pack)	15
6. Sports civil liability (Total Protection Pack & Cool Stay Pack)	16
7. Interrupted stay costs (Total Protection Pack & Cool Stay Pack)	17
8. Interruption of sports or leisure activities (Total Protection Pack & Cool Stay Pack)	17

ASSISTANCE (Total Protection Pack & Cool Stay Pack) 19

- 1. Personal assistance in the event of an illness or an injury during the trip 19
- 2. Medical costs 20
- 3. Assistance in the event of death 20
- 4. Travel assistance 21
- 5. Assistance after the trip 21
- 6. Vehicle assistance 23
- 7. SOS “forgotten item” 24

CONTRACTUAL FRAMEWORK 25

- 1. Conclusion of the contract 25
- 2. Duration 25
- 3. Premium 25
- 4. Settlement of claim 25
- 5. General exclusions 25
- 6. Misrepresentation or non-disclosure 25
- 7. Increase or reduction of the risk 26
- 8. Salvage obligation 26
- 9. Subrogation 26
- 10. Other insurance 26
- 11. Applicable law and jurisdiction 26
- 12. Claims notification 26
- 13. Complaints procedure 26
- 14. Assignment 26
- 15. Data protection 26

CENTER PARCS / VILLAGES NATURE GENERAL TERMS AND CONDITIONS



Status disclosure information

The Financial Conduct Authority (F.C.A.) is the independent regulator of financial services. Use this information to decide if our services are right for You.

CP Distribution is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority) their registration number is (313486) and which is permitted to advise on and arrange general insurance contracts as an intermediary.

CP Distribution offers Travel insurance and act on behalf of a limited panel of insurance providers (see below).

EUROP ASSISTANCE S.A. Irish Branch

We do not charge fees for arranging insurance, We may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by Insurers for such things as mid-term adjustments and cancellations. Please check the individual Policy information for full details.

We hold any insurance money (premiums, refunds or claims money) as the agent of the Insurer under a risk transfer agreement.

You WILL NOT receive advice or a recommendation from Us for insurance. We may ask some questions to narrow down the selection of products that We will provide details on. You will then need to make Your own choice about how to proceed.

We always aim to provide a first class service, however if You have any cause for complaint any enquiry can be raised by either in writing, email or by telephoning:



ITC COMPLIANCE LIMITED
4, Monarch Court The Brooms,
Emersons Green, Bristol, BS167FH
Email: complaints@itccompliance.co.uk
Phone: 0845 177 22 66 or 0117 4403700

Should You remain dissatisfied You have the right to ask **the Financial Ombudsman Service** to review Your case by either writing, email or by telephoning:



FINANCIAL OMBUDSMAN SERVICE
Exchange Tower, London, E149SR
Email: complaint.info@financial-ombudsman.org.uk
Phone: 0800 023 4567

Demands and needs statement

In accordance with policy terms and conditions, this insurance will provide You in the following coverage: Travel Insurance.

This insurance does not cover everything. You should read this Policy carefully. One reason for reading the Policy carefully is that it contains important exclusions.

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no undisclosed pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (I.P.I.D.) and or policy schedule/booklet.

Not the right level of cover to meet your Travel Insurance needs?

If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling: **0800 138 777** (Open Monday to Friday, 8am to 6pm).



This insurance contract concluded by CP DISTRIBUTION with EUROP ASSISTANCE S.A. IRISH BRANCH, through AON France, on behalf of its customers who have booked a Trip on a web site, by email, by phone or on the premises of a dealer (including the Trip organiser).

EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 1, promenade de la Bonnette, 92230 Gennevilliers, France, with a share capital of € 46 926 941 registered at the Register of Trade and Companies of Nanterre under the number 451 366 405, underwriting this Group Insurance Policy through its Irish branch EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, D02 RR77, Ireland and registered with the Irish Companies Registration Office under number 907089.

EUROP ASSISTANCE S.A. is authorised and regulated by the French supervision authority (A.C.P.R.), 4, place de Budapest, CS 92459, 75436 Paris cedex 09, France (<https://acpr.banque-france.fr/autoriser/registre-des-organismes-d-assurance>). The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (Code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089.

EUROP ASSISTANCE S.A. is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Through AON France, an Insurance and Reinsurance Broker with an equity capital of € 46,027,140, registered at ORIAS n° 07 001 560 and at the Paris Company Registration Office under number 414 572 248, with its registered office located at 31-35, rue de la Fédération, 75015 Paris, France.

This insurance is not mandatory

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

SANCTIONS INTERNATIONALES

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and the United Kingdom.

**For further details please visit:
<https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>**

ATTENTION

You will be covered under this Policy only if you have respected the official recommendations regarding travel issued by a governmental authority of your Country of Origin at the departure date. Recommendations include the "advice against travel or all but essential travel".

GEOGRAPHICAL SCOPE

The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran.

DATE OF EFFECT AND DURATION OF THE SERVICES AND COVER

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

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



TABLE OF COVER AMOUNTS



INSURANCE COVER

Amounts including VAT*/person

TOTAL PROTECTION PACK
COOL STAY PACK
CANCELLATION PACK



TRIP CANCELLATION

As per the conditions in the cancellation cost schedule.
Refund up to: €6,500 max./person and €32,000 max./Event

- Illness, Accident or death
 - Professional events
 - Serious material damage
 - All justified causes
 - Terrorist attack and major Event at the destination
- } No Excess
} 10% Excess

✓ ✓



LATE ARRIVAL

- Refund of the trip nights that are missed
- No Excess

✓



LUGGAGE AND PERSONAL EFFECTS

- Theft, loss or damage of luggage, personal effects and sports or leisure equipment during transport and during the duration of the stay
- €2,000
- Excess €30/insured person and Claim
- Theft of valuables
 - Compensation for late luggage delivery
- €750
€300

✓ ✓



HOLIDAY ACCOMMODATION CIVIL LIABILITY

- Overall cover cap
 - including physical injury and intangible damage consecutive to covered physical injuries
 - including damage to property and intangible damage consecutive to covered damage to property
 - including Claims from neighbours and third parties
- €4,500,000/Event
€4,500,000/Event
€150,000/Event
€150,000/Event
- Absolute Excess per Claim €75

✓ ✓



PERSONAL CIVIL LIABILITY IN A FOREIGN COUNTRY

- All damage included: physical injury, property and resulting intangible damage
- Max. €4,500,000/Event
- Including physical injury and resulting intangible damage €4,500,000/Event
- Including damage to property and resulting intangible damage €45,000/Event
- Absolute Excess per Claim €75

✓ ✓



SPORTS CIVIL LIABILITY

- All damage included: physical injury, property and resulting intangible damage
- Max. €150,000/Event
- Including physical injury and resulting intangible damage €150,000/Event
- Including damage to property and resulting intangible damage €45,000/Event
- Absolute Excess per Claim €150

✓ ✓



INTERRUPTED STAY COSTS

- Refund of unused land-based services in the event of a medical repatriation, admission to hospital, death or early return
- Prorata temporis with a maximum of €6,500/accommodation and €32,000/Event
Refund of the unused return ticket within the limit of 50% of the round trip plane ticket per Insured (Max. €6,500/accommodation)

✓ ✓



INTERRUPTION OF ACTIVITIES

- Compensation in the event of the interruption of a sports or leisure activity as a result of an illness / accident / death, lack of or excess snow or an exceptional climatic event
- Compensation prorata temporis of the number of unused activity days within a limit of €500/insured person.
The cover is extended:
- to insured minors following the interruption of the adult's activity (if as a result, nobody else can carry out the activity with the children)
- to an accompanying adult, following the interruption of an insured minor's activity.
Activity services purchased on site are covered if they can be proved.

✓ ✓

*Rate as defined by applicable legislation.

ASSISTANCE SERVICES

Amounts including VAT*/person



PERSONAL ASSISTANCE IN THE EVENT OF AN ILLNESS OR AN ACCIDENT

- Transport/Repatriation Actual costs
- Return of insured Family members or 4 insured accompanying persons Return ticket
- Accompaniment of children Round trip ticket or hostess
- Extended stay Hotel €100/night (max. 4 nights)**
- Visit of 2 Family members in the event of admission to hospital (Hospitalisation > 3 days) Hotel €100/night (max. 7 nights)
- Early return in the case of the admission to hospital of a Family member Return ticket
- Replacement driver Single ticket or driver
- Psychological support in the event of major trauma following a covered Illness or Accident Maximum 2 phone conversations per Insured person



MEDICAL COSTS

- Additional refund of medical costs and advance on Hospitalisation costs:
 - In your country of Residence €1,000
 - in a Foreign country €30,000
 - dental emergencies €300
- Excess €30



ASSISTANCE IN THE EVENT OF DEATH

- Corpse transport Actual costs
- Casket or urn costs 2,500 €
- Return of insured Family members or 4 insured accompanying persons Return ticket
- Early return in the event of the death of a Family member Return ticket



TRAVEL ASSISTANCE

- Advance of criminal bail in a Foreign country €15,300
- Coverage of legal representation fees in a Foreign country €1,600
- Early return in the event of an incident at the Residence Return ticket
- Forwarding of urgent messages (from foreign countries only)
- Forwarding of medication Forwarding costs
- Assistance in the event of the theft, loss or destruction of identity documents or means of payment Advance of funds of €1,500



ASSISTANCE AFTER THE TRIP

- Carer 20 hours max. (€30/hour)
- Meal deliveries Meal deliveries for 15 days (€30/day)
- Delivery of medication Delivery costs
- Delivery of groceries Delivery Once/week for 15 days (€15/delivery)
- Child minder at the Insured's Residence Round trip ticket for a Family member, or a home child minder 20 hours max. (€25/hour)
- Transport of pets to a Family member, to a single address, by a professional Transport max 230 whatever the number of animals, inside a maximum distance of 100 km
- Or
- Pet carer Accommodation costs + food for 10 days max. (€23/day), whatever the number of animals
- Home help 20 hours max. (€20/hour)
- Hospital comfort Rental of a television set for a max. amount of €70 for the duration of the Hospitalisation
- School tutor: in the event of repatriation and Hospitalisation or Immobilisation at the Residence for a duration of at least 2 weeks of a child beneficiary 20 hours of lessons max. (€20/hour)



VEHICLE ASSISTANCE

- Repair and towing €250 max.
- Continuation of the Trip and return to the Residence or collection of the repaired Vehicle (repairs > 4 hours) Taxi or hire vehicle €500 max.



"SOS FORGOTTEN ITEM" ASSISTANCE

- Items forgotten at the rental Refund of shipment costs for up to 3 kg/item

* Rate as defined by applicable legislation.

** Duration extended to 14 nights by decision of EUROP ASSISTANCE's doctors, in the event of a suspected or proven illness, in order to avoid a risk of the illness spreading in an epidemic or pandemic context.

SOME ADVICE



Before travelling abroad

- Remember to get the forms adapted to the duration and type of Trip you are going on and to the country you are travelling to (there is specific legislation for the European Economic Area). These different forms can be obtained from your local Health Service so that, if you fall ill or have an Accident, your medical costs will be directly covered by your Health Service.
- If you are travelling to a country that is outside the European Union and the European Economic Area (E.E.A.), before leaving you should find out whether this country has a social security agreement with the United Kingdom. To do this, you should ask your Health Service if you are in the scope of application of the agreement and whether there are any formalities to complete (forms, etc.).
To obtain these documents, you should contact the appropriate organisations before your departure (in the United Kingdom, the Health Service).
- If you are taking a treatment, remember to take your medication with you and find out about its transport conditions depending on your means of transport and your destination.
- As we cannot be a substitute for emergency services, and especially if you are going to take part in physical or motorised activities that have an element of risk, or if you are travelling to an isolated area, we recommend that you first make sure that an emergency rescue system has been set up by the appropriate authorities in the country to answer any possible rescue requests.

- In the event of the loss or theft of your keys, it may be important to have their numbers available. Note them down as a precaution.
- Similarly, if your identity documents or means of payment are lost or stolen, it is easier to get new ones if you have thought of making photocopies and noted down your passport, identity card and payment card numbers and kept them separate.

On site

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

CAUTION

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



INSURANCE AND ASSISTANCE GENERALITIES

1. Purpose of the contract

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

2. Definitions

2.1. DEFINITIONS COMMON TO INSURANCE AND ASSISTANCE

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

ACCIDENT (PERSONAL)

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

INSURANCE POLICY

This insurance contract.

INSURED/YOU/YOUR

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

POLICYHOLDER/YOU

The individual who purchased this Insurance policy on his behalf and on the behalf of the other Insureds.

INSURER/US

EUROP ASSISTANCE S.A. Company governed by the Insurance Code - A French limited liability company (Société Anonyme) with capital of € 46,926,941, registered under number 451 366 405 at the Nanterre Trade and Commerce Register, with its registered office located at 1, promenade de la Bonnette, 92633 Gennevilliers cedex, France, also acting in the name and on behalf of its Irish subsidiary, under the business name of EUROP ASSISTANCE S.A. IRISH BRANCH which has its main establishment located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, D02 RR77, Ireland, registered in Ireland under certificate N° 907089.

EUROP ASSISTANCE S.A. is authorised and regulated by the French supervision authority (A.C.P.R.), 4, place de Budapest, CS 92459, 75436 Paris cedex 09, France (<https://acpr.banque-france.fr/autoriser/registres-des-organismes-dassurance>). The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (Code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089.

EUROP ASSISTANCE S.A. is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

INJURY

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

SUBSCRIPTION FORM

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

DEPARTURE DATE

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

END DATE

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

RESIDENCE

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

EUROPEAN ECONOMIC AREA

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

CASH

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

FOREIGN COUNTRY

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

EVENT

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

MAJOR EVENT AT THE DESTINATION

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

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

EXCESS

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

INSURANCE COVER

Insurance cover means the cover described in the General Insurance Terms and Conditions attached to this contract, under the conditions and limits listed in the said contract.

STRIKES

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

HOSPITALISATION

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

IMMOBILISATION

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

ILLNESS

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

CONSULTANT MEDICAL DOCTOR

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

FAMILY MEMBER

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

COUNTRY OF ORIGIN

The country in which your place of Residence is located.

ASSISTANCE SERVICES

Assistance services means the services described in the General Assistance Terms and Conditions attached to this contract, under the conditions and limits listed in the said contract.

PROFESSIONAL REPLACEMENT

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

CLAIM

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

INCIDENT AT HOME

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

TRAVEL ORGANIZER

CENTER PARCS.

THIRD PARTY

Any person other than the Insured, a Family member or a travelling companion. In the context of the "PERSONAL CIVIL LIABILITY IN A FOREIGN COUNTRY AND SPORTS CIVIL LIABILITY", this definition does not apply to persons for which the Insured may engage their liability through a contract relative to their professional activity.

TRIP/STAY

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

2.2. SPECIFIC INSURANCE DEFINITIONS

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

SERIOUS ACCIDENT

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

CANCELLATION

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

TERRORIST ATTACK

Any violent, criminal or illegal act committed against people and/or property in the country in which you are travelling, the purpose of which is to seriously threaten public order through intimidation and terror, and which is the subject of media coverage.

This Terrorist attack must be classified as such by the French Ministry for Europe and Foreign Affairs.

ACCIDENTAL BREAKAGE

Any accidental damage, destruction or disappearance of property.

DEPARTURE

The schedule Stay start date and time.

BREAKING AND ENTERING

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

SEASONAL RENTAL

Seasonal rentals signed by the Insured with a CENTER PARCS establishment must meet all the following conditions:

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

SERIOUS ILLNESS

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

WEAR AND TEAR

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

OBSOLESCENCE

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

2.3. DEFINITIONS SPECIFIC TO THE "VEHICLE ASSISTANCE" COVER

VEHICLE ACCIDENT

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

PUNCTURE

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

IMMOBILISATION OF THE VEHICLE

The Immobilisation of the vehicle begins when it arrives in the closest garage to the location of the Breakdown, the Accident, the Theft, the Attempted Theft, the Puncture, the fuel error or the loss or theft of the Vehicle's keys. For cases of Theft of the vehicle, the Immobilisation of the vehicle begins when it is found and taken to the closest garage to the location it was found at.

The duration of the Immobilisation of the vehicle will be indicated by the repairer when they take charge of the Vehicle.

It comes to an end when the repairs are complete.

BREAKDOWN

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

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

ATTEMPTED THEFT

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

VEHICLE

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

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

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

THEFT

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

3. Geographical scope

The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: North Korea, Syria, Crimea, Iran and Venezuela.

4. What types of trip are covered?

The Insurance coverage and Assistance services apply to rentals:

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

5. How do you use our services?

5.1. IF YOU NEED ASSISTANCE

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

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

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

We will ask you for the following information:

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

You must imperatively:

- call us at the following phone number without delay: **00 44 800 03 04 965**
- you must obtain our prior approval before taking any initiatives or committing to any expenditure,
- you must comply with the solutions we recommend,
- you must provide us with all the elements relating to the Insurance policy,
- supply all supporting documents for the expenditure for which you are claiming the refund.

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

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

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

or by means of the following:

claimscenterparcs@roleurop.com

or by letter to:



EUROP ASSISTANCE GCC
P.O. Box 36347
28020 Madrid – Spain

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

5.3. SPECIFIC PROVISIONS FOR AMERICAN NATIONALS

In case you are a United States person and you were travelling to Cuba, you will have to provide evidence that you travelled to Cuba in compliance with United States laws for us to be able to provide a service or a payment.

6. What should you do with your travel tickets?

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



INSURANCE COVER



1. Trip cancellation (Cancellation Pack & Total Protection Pack)

1.1. WHAT WE COVER

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

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

1.2. WHEN DO WE TAKE ACTION?

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

SERIOUS ILLNESS, SERIOUS ACCIDENT OR DEATH

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

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

PROFESSIONAL EVENT

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

SERIOUS PROPERTY DAMAGE

Serious property damage resulting from:

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

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

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

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

CANCELLATION FOR ANY JUSTIFIED REASON

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

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

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

The cover applies, **after deduction of an Excess indicated in the Table of Coverage Amounts**, in the event of a Terrorist attack or Major event at the destination occurring within a radius of 100 kilometres of your holiday location during the 15 days before the Departure date, by waiver of the "WHAT ARE THE LIMITATIONS IN THE EVENT OF FORCE MAJEURE OR OTHER EQUIVALENT EVENTS? paragraph in the "CONTRACT FRAMEWORK" section.

1.3. WHAT WE EXCLUDE

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

- **cancellation caused by a person who was hospitalised when you booked your Trip or activated this insurance policy,**
- **illness requiring medication-based psychic and/or psycho-therapeutic treatments (including for nervous breakdown) except when it has resulted in hospitalisation in excess of 4 consecutive days on the date your Trip was cancelled,**
- **lack of vaccination or impossibility of being vaccinated or of undergoing a medical treatment required to travel to certain countries,**
- **illnesses caused by atmospheric pollution or contamination,**
- **the failure, for any reason whatsoever, to present essential travel documents such as a passport, visa, travel tickets, vaccination certificates, except in the event of a theft of the passport or identity card on the date of Departure and correctly declared to the relevant authorities,**
- **suicide, attempted suicide or self-harm by an Insured, a Family member or a travelling companion,**

- **illnesses and accidents that have already been diagnosed, relapses, deterioration or a hospitalisation between your trip purchase date and the date this contract insurance policy was activated,**
- **administration fees, taxes, visa fees and insurance premiums relative to the Trip,**
- **the consequences resulting from the possession of firearms or explosives,**
- **the consequences of alcoholic cirrhosis,**
- **the consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (W.H.O.) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.**
This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a family member, the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or the professional substitute,
- **the consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his Travel.**

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

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

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

LIMITATION OF THE COVER

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

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

Your declaration must be accompanied by:

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

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

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

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

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

- your contract number,
- the Stay confirmation issued by the travel agency or the Travel organizer featuring the activation of the Insurance policy,
- the original copy of the Cancellation invoice drawn up by the Travel organiser and featuring the activation of the Insurance policy,

- the statements from Social Security or any other similar organisation showing the refunds of treatment costs and payment of daily compensation,
- in the case of an Accident, you must indicate the causes and circumstances and provide the names and addresses of the liable parties and, if possible, of the witnesses.

2. Late arrival (Total Protection Pack)

2.1. WHAT WE COVER

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

2.2. HOW MUCH IS THE COMPENSATION?

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

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

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



3. Luggage and personal effects (Total Protection Pack & Cool Stay Pack)

3.1. WHAT WE COVER

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

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

3.2. LIMITED REFUNDS FOR CERTAIN ITEMS

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

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

Only Theft of luggage and personal effects by break-in or the use of force or threats is covered when the theft occurs inside the Vehicle. When the vehicle is parked on the public highway, the cover is only applicable between 7 am and 10 pm.

3.3. LATE LUGGAGE DELIVERY

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

This compensation cannot be combined with the main cover indicated in the Table of Coverage Amounts.

3.4. WHAT WE EXCLUDE

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

- the theft of luggage, personal objects and effects left unsupervised in a public place, or stored in a room available for the shared use of several people,
- mislaid, lost (except by a transport company), exchanged luggage,
- theft not regularly witnessed and reported by an authority (police, transport company, purser, etc.),
- theft by your staff during the performance of their jobs,
- accidental damage caused by leakage of colouring or corrosive liquids or greases contained in your luggage,
- confiscation of property by the authorities (customs, police),
- damage caused by mites and/or rodents as well as cigarette burns or burns from a non-incandescent heat source,
- theft from a convertible and/or estate or other type of vehicle without a trunk; the cover still applies on condition that the luggage cover delivered with the vehicle is used,
- sales representative collections and samples,
- the theft, loss, mislaying or deterioration of cash, documents, books, passports, identity documents, travel tickets and debit or credit cards,
- jewellery theft when it has not been placed in a locked safe or is not worn,
- the breakage of fragile items such as porcelain, glass, ivory, pottery or marble objects,
- indirect damage such as loss of value and loss of use,
- the items listed hereafter: any prostheses, any type of orthotics, trailers, bonds and shares, paintings, spectacles, contact lenses, keys of any type (except

those of the residence), documents recorded on tapes or films as well as professional equipment, mobile phones, smartphones, CDs, DVDs, any multimedia equipment (MP3, MP4, PDA, etc.), GPS, musical instruments, foodstuffs, lighters, pens, cigarettes, alcohol, works of art, fishing rods, beauty products, photographic films and items purchased during your Trip,

- delay or purchases occurring in the Country of origin,
- any delay caused by the breakdown or failure of electric or computer systems, including those of the public transport provider.

3.5. HOW MUCH IS THE COMPENSATION?

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

3.6. HOW IS YOUR COMPENSATION CALCULATED?

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

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

Your Claim declaration must be accompanied by the following elements:

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

If you fail to provide these documents, we are entitled to demand an indemnity equal to the prejudice we have suffered.

The coverage amounts cannot be considered to be the proof of the value of the property you are requesting compensation for, nor proof of the existence of this property.

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

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

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

If we are still to pay the compensation, you must take possession of the objects, in which case we will only cover the cost of damaged or missing items.

If we have already paid you compensation, you have 15 days to choose:

- either abandonment,
- or to recover the objects by returning the compensation you have received minus the cost of damaged or missing items.

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



4. Holiday accommodation civil liability (Total Protection Pack & Cool Stay Pack)

4.1. WHAT WE COVER

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

The coverage applies under the following conditions:

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

4.2. WHAT WE EXCLUDE

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

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

4.3. TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

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

4.4. LEGAL ACTION

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

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

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

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

4.5. PROCEEDINGS

In the matter of types of proceedings:

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

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

4.6. UNOPPOSABLE FORFEITURE

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

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

4.7. COURT COSTS

We pay court costs, fees and other settlement costs.

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

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

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



5. Private civil liability in a foreign country (Total Protection Pack & Cool Stay Pack)

5.1. WHAT WE COVER

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

The coverage applies under the following conditions:

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

5.2. EXCLUSIONS

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

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

5.3. TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

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

5.4. LEGAL ACTION

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

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

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

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

5.5. PROCEEDINGS

In the matter of types of proceedings:

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

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

5.6. UNOPPOSABLE FORFEITURE

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

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

5.7. COURT COSTS

We pay court costs, fees and other settlement costs.

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

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

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

6. Sports civil liability (Total Protection Pack & Cool Stay Pack)

6.1. WHAT WE COVER

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

6.2. EXCLUSIONS

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

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



6.3. TRANSACTION – ACKNOWLEDGEMENT OF LIABILITY

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

6.4. LEGAL ACTION

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

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

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

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

6.5. PROCEEDINGS

In the matter of types of proceedings:

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

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

6.6. UNOPPOSABLE FORFEITURE

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

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

6.7. COURT COSTS

We pay court costs, fees and other settlement costs.

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

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

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

7. Interrupted stay costs (Total Protection Pack & Cool Stay Pack)

7.1. WHAT WE COVER

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

- following your medical "TRANSPORT/REPATRIATION" organised by us under the terms and conditions defined in the "TRANSPORT/REPATRIATION" paragraph,
- following Hospitalisation of one of the occupants of the accommodation,
- if a close relative of one of the occupants of the accommodation (spouse, ascendant, descendant, their own or their spouse's brother or sister) is admitted to hospital (**unplanned Hospitalisation**) or dies and, as a result, they decide to shorten their Stay,
- if a Claim (break-in, fire, water damage) occurs at the Residence of one of the accommodation's occupants that imperatively requires their presence, and as a result, they decide to interrupt their Stay.

7.2. EXCLUSIONS

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

- **illnesses and accidents that have already been diagnosed, relapses, deterioration or a hospitalisation between your Trip purchase date and the date this insurance policy was activated,**
- **illnesses caused by atmospheric pollution or contamination,**
- **suicide, attempted suicide or self-harm by an Insured, a Family member or a travelling companion,**
- **the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,**
- **the consequences resulting from the possession of firearms or explosives,**
- **the consequences of alcoholic cirrhosis,**
- **the consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (W.H.O.) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.**

This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a family member, the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or the professional substitute.

7.3. HOW MUCH IS THE COMPENSATION?

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

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

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

8. Interruption of sports or leisure activities (Total Protection Pack & Cool Stay Pack)

8.1. DEFINITION OF SPORTS AND LEISURE ACTIVITIES

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

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

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



8.2. WHAT WE COVER

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

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

The cover is extended:

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

The cover is also applicable to the loss or theft of the ski pass **within the limits and subject to the Excess indicated in the Table of Coverage Amounts**.

8.3. EXCLUSIONS

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

- illnesses and accidents that have already been diagnosed, relapses, deterioration or a hospitalisation between your Trip purchase date and the date this insurance policy was activated,
- illnesses caused by atmospheric pollution or contamination,
- suicide, attempted suicide or self-harm by an Insured, a Family member or a travelling companion,
- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- the consequences resulting from the possession of firearms or explosives,

- the consequences of alcoholic cirrhosis,
- the consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (W.H.O.) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.

This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a family member, the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or the professional substitute.

8.4. HOW MUCH IS THE COMPENSATION?

The compensation is:

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

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

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

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

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

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

- the invoice for the covered Trip,
- the invoice for the sports or leisure activity pass,
- bank details,
- the local medical finding of the incapacity to continue the sports or leisure activity,
- any other supporting documents requested by the Insurer after examining the claim.



ASSISTANCE SERVICES

ASSISTANCE (Total Protection Pack & Cool Stay Pack)

WHAT WE COVER

1. Personal assistance in the event of an illness or an injury during the trip

1.1. TRANSPORT/REPATRIATION

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

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

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

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

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

IMPORTANT

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

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

1.2. RETURN OF THE INSURED FAMILY MEMBERS OR 4 ACCOMPANYING INSURED

When we repatriate you, and depending on our Medical service's opinion, we organise the transport of your insured Family members or of 4 Insureds who were travelling with you to accompany you on your return, if possible.

This transport will be:

- either with you,
- or separate.

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

1.3. ACCOMPANIMENT OF CHILDREN

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

EUROP ASSISTANCE can also mandate a hostess to take the children back to their Residence.

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

1.4. EXTENDED STAY

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

- **In case of Hospitalisation:** If you are admitted to hospital and, in the light of the information communicated by the local doctors, our doctors consider that this Hospitalisation is necessary beyond your initial return date, we will pay for accommodation costs (room and breakfast) for 2 accompanying Insureds, **up to the amount indicated in the Table of Coverage Amounts**, so that they can stay with you.
- **In the event of Immobilisation:** If you are immobilised and, in the light of the information communicated by the local doctors, our doctors consider that this Immobilisation is necessary beyond your initial return date, we will pay for accommodation costs (room and breakfast) for yourself and/or an accompanying Insured, **up to the amount indicated in the Table of Coverage Amounts**.

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

1.5. HOSPITALISATION PRESENCE

If you are admitted to hospital for more than 3 days, on presentation of supporting documents, EUROP ASSISTANCE will refund accommodation expenses for 2 family members **within the limits of the amount featured in the Table of Coverage Amounts**.

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

During your Trip you are informed of the serious and unscheduled admission of a Family member for more than 3 days to hospital during your Trip and in your country of Residence.

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

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

1.7. REPLACEMENT DRIVER

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

- either a driver to take the Vehicle back to your Residence using the most direct route. We will cover the driver's travel expenses and salary,
- or a 1st class train ticket or economy class plane ticket either for you to recover your Vehicle at a later date, or for a person of your choice to bring the Vehicle back.

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

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

1.8. PSYCHOLOGICAL SUPPORT

In the event of major trauma following a covered Illness or Injury, we will make a Discussion and Psychological service available to you 24 hours a day, 7 days a week and 365 days a year so that you can contact clinical psychologists by phone.

The phone interview(s) conducted by professionals who will listen objectively and attentively, will allow you to speak and clarify the situation you are confronted with following this Event.

The psychologists work in strict compliance with the Code of conduct applicable to the psychologist profession and will never begin psychotherapy over the phone.

We will pay for the phone interviews **up to the amount indicated in the Table of Coverage Amounts.**

This service is only available to French nationals.



2. Medical costs

2.1. REFUNDS

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

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

Types of healthcare costs entitling to additional refunds:

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

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

Refund amount and procedure:

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

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

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

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

Failing this, we cannot proceed with the refund.

If Social security and/or the organisations you pay contributions to do not cover the paid medical costs, we will refund you **up to the maximum amounts indicated in the Table of Coverage Amounts,** for the duration of the contract, on condition that you first supply the original medical invoices and a certificate from Social Security, healthcare insurance or any other health insurance organisation stating that the costs are not covered.

2.2. ADVANCE ON HOSPITALISATION COSTS

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

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

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

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

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

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

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

3. Assistance in the event of death

3.1. CORPSE TRANSPORT AND CASKET COSTS FOR A DECEASED INSURED

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

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

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

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

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

When applicable, we organise and pay for the return of 4 insured persons or insured Family members who were travelling with the deceased, so that they can attend the funeral, if the initially scheduled means of transport for their return to the country of Residence cannot be used, by train in 1st class or by plane in economy class as well as taxi fares on departure and arrival.

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

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

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

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

4. Travel assistance

4.1. ADVANCE OF CRIMINAL BAIL AND PAYMENT OF LAWYER FEES (ABROAD ONLY)

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

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

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

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

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

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

4.3. FORWARDING OF URGENT MESSAGES (ABROAD ONLY)

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

NOTE:

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

4.4. FORWARDING OF MEDICATION TO A FOREIGN COUNTRY

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

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

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

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

We decline all liability for the loss and theft of the medication and for regulatory restrictions that may delay or make it impossible to transport the medication, as well as for the resulting consequences. In all cases,

the sending of blood and blood derived products, products reserved for hospital use, or products requiring special storage conditions, especially refrigeration, and more generally products that are not available from dispensing chemists in the United Kingdom are excluded. Furthermore, the halt in the production of the medication, the withdrawal from sale and the unavailability in the United Kingdom are cases of force majeure that may delay the performance of the service or make it impossible.

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

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

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

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

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

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



5. Assistance after the trip

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

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

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

The Hospitalisation or Immobilisation must be consecutive to the "TRANSPORT/REPATRIATION".

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

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

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

5.1. CARER

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

5.2. MEAL DELIVERIES

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

5.3. DELIVERY OF MEDICATION

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

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

5.4. DELIVERY OF GROCERIES

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

5.5. SICK CHILD MINDER AT THE INSURED'S HOME

EUROP ASSISTANCE will pay for one of the following services:

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

5.6. TRANSPORT OF PETS TO A FAMILY MEMBER

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

This service cannot be combined with the "PET CARING" service.

5.7. PET CARING

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

This service cannot be combined with the "TRANSPORT OF PETS TO A FAMILY MEMBER" service.

5.8. HOME HELP

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

5.9. HOSPITAL COMFORT

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

5.10. SCHOOL TUTOR

In the event of the repatriation, Hospitalisation and/or Immobilisation at the Residence of an insured child for at least 2 weeks, on presentation of the supporting documentation, we will refund the lessons given to the child for up to 20 hours maximum.

5.11. WHAT WE EXCLUDE

We can never be a substitute for local emergency services.

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

- **the consequences of the exposure to infectious biological agents released intentionally or accidentally, to chemical agents of the combat gas type, to incapacitating agents, to neurotoxic agents or agents with residual neurotoxic effects,**
- **the consequences of your deliberate actions or the consequences of fraudulent acts, attempted suicides or suicides,**
- **pre-existing illnesses and/or injuries that have been diagnosed and/or treated by continuous hospitalisation, day hospitalisation or outpatient hospitalisation during the 6 months prior to the request, whether the event is the appearance or the deterioration of the said condition,**
- **costs incurred without our agreement, or not explicitly defined by these contractual General Terms and Conditions,**
- **the forwarding of medication that is no longer produced,**
- **expenses not proven by original documents,**
- **claims occurring in countries that are excluded from the cover or outside the contract's validity period, and especially beyond the duration of the planned trip to a Foreign country,**
- **the consequences of incidents occurring during motor sport events, races or competitions (or their heats), subject to prior authorisation from public authorities under applicable regulations if you participate as a competitor, or during trials on circuits subject to prior approval by public authorities, even if you are using your own vehicle,**
- **trips undertaken in order to obtain a diagnosis and/or medical treatment, or plastic surgery, their consequences and the resulting costs,**
- **the organisation and payment of the transport defined in the "TRANSPORT/REPATRIATION" section for benign disorders that can be treated on site and that do not prevent you from continuing your trip,**
- **request for assistance relating to medically assisted procreation or abortions, their consequences and the resulting costs,**
- **requests relative to surrogate procreation or childbearing, its consequences and the resulting costs,**
- **medical devices and prostheses (dental, hearing, medical),**
- **the following dental care:**
 - **the cost of any surgical or preservative dental care,**
 - **all treatments or examinations for the purpose of a diagnosis that was scheduled or known of in advance,**
 - **treatments that could, in the opinion of our consultant medical doctor, be reasonably postponed until your return to your country of origin,**

- all dental treatment or diagnosis of which the sole purpose is not immediate pain or discomfort relief or the relief of difficulties in eating,
- the normal wear of teeth or dental prostheses,
- any damage to dental prostheses,
- dental treatment involving the supply of dental prostheses or the use of precious metals,
- spa treatments, their consequences and their resulting costs,
- medical costs incurred in your country of Residence,
- scheduled admissions to hospital, their consequences and their resulting costs,
- all treatments or examinations for the purpose of a diagnosis that were scheduled or known in advance,
- treatments that could, in the opinion of our consultant medical doctor, be reasonably postponed until your return to your Country of origin,
- optician costs (spectacles and contact lenses for example),
- vaccines and vaccination costs,
- medical check-ups, their consequences and the associated costs,
- plastic surgery or aesthetic treatments as well as their possible consequences and the resulting costs,
- the consequences of the Insured's psychosis, neurosis, personality disorders, psychosomatic troubles or state of depression,
- stays in a rest home, their consequences and their resulting costs,
- re-education, kinesitherapy, chiropraxis, their consequences and resulting costs,
- medical or para-medical services and the purchase of products of which the therapeutic nature is not recognised by French legislation, and the associated costs,
- health assessments for the purpose of preventive screening, regular treatments or analyses, their consequences and the resulting costs,
- desert search and rescue costs,
- the organisation of search and rescue operations for persons, in particular in the mountains, at sea or in deserts,
- excess luggage costs for air transport and the cost of transporting luggage when it cannot be transported with you,
- Trip cancellation costs,
- restaurant costs,
- customs duties,
- the consequences resulting from the possession of firearms or explosives,
- the consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his Travel.



6. Vehicle assistance

6.1. ROADSIDE ASSISTANCE OR TOWING

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

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

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

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

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

Following a Breakdown, an Accident, a Theft or an Attempted Theft declared to the relevant authorities during your Stay, and if the Vehicle repairs are in excess of 4 hours, EUROPE ASSISTANCE will organise and pay for either your transport to your final destination and your return to your Residence, or the collection of your Vehicle **up to the amount indicated in the Table of Coverage Amounts.**

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

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

6.3. SUBSIDIARITY OF THE COVER

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

6.4. WHAT WE EXCLUDE

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

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

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

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

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

7. SOS "Forgotten item"

7.1. DEFINITION SPECIFIC TO THIS COVER

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

7.2. SUBJECT OF THE COVER

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

7.3. WHAT WE COVER

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

The Insurer cannot be held liable:

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

7.4. WHAT WE EXCLUDE

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

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

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

The Insureds must:

- organise shipment to their Residence themselves,
- take all measures to secure the item,
- declare the Claim to the Insurer within 30 business days of shipment, except in cases of acts of God or force majeure. After this deadline, all rights to refunds are lost,
- Provide the original invoice for the costs issued by the transport company used to deliver the Forgotten item.



CONTRACTUAL FRAMEWORK

1. Conclusion of the contract

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

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

2. Duration

2.1. DURATION OF THE POLICY

Subject to the payment of the premium by the Policyholder, the Policy start date is:

- **in case of sale at the premises of a distributor** (including the Travel organizer): the date on which the Policyholder enters into the Policy,
- **in case of sale by telephone**: the date on which the Policyholder enters into the Policy, over the phone,
- **in case of sale by website or email**: the date on which the Policyholder receives confirmation by email that the Policy has been entered into.

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

2.2 DURATION OF THE COVERS

If you purchased a "CANCELLATION" cover, you are covered from the start date of the Policy until the Trip starts.

If you have purchased an "ASSISTANCE", "LUGGAGE", "CURTAILMENT", "CURTAILMENT OF SPORTS ACTIVITIES", "MEDICAL ASSISTANCE", "NON-MEDICAL ASSISTANCE" cover, you are covered from the Departure date until the End date.

If You have purchased a "PERSONAL LIABILITY ABROAD (WITHOUT SPORTS)" or "SPORTS CIVIL LIABILITY" cover, you are covered for a harmful event that occurred during the Trip.

If you have purchased "A MONEY AND TRAVEL DOCUMENTS OR A PERSONAL ACCIDENT" cover, you are covered for an event occurred during the Trip.

2.3. WITHDRAWAL RIGHT

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

In this case, you can withdraw within a period of 14 days from the start date of the membership by sending a letter to:



GROUPE PIERRE & VACANCES CENTER PARCS
Service Relation Client – Annulations
11, rue de Cambrai
75947 Paris cedex 19 – France

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

3. Premium

The premium is disclosed to the Policyholder prior to the Policy be entered. It includes taxes and fees. It is paid to the Insurer at the date of purchase of the Policy.

4. Settlement of claim

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

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

5. GENERAL EXCLUSIONS

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

- **losses and damages intentionally by an Insured, a Family member or travel companion,**
- **illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the insured or the travel companion,**
- **consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor,**
- **wars, demonstrations, insurrections, acts of terrorism, sabotage, and strikes,**
- **the practice of sports competition or motorised competitions,**
- **the practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-glider, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing,**
- **consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature,**
- **the telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature,**
- **the consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his Travel.**

6. Misrepresentation or non-disclosure

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

7. Increase or reduction of the risk

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

8. Salvage obligation

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

9. Subrogation

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

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

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

10. Other insurance

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

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

11. Applicable law and jurisdiction

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

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

12. Claims notification

If you wish to submit a Claim to us, you can go to our website:

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

or write to us at the following e-mail address:

claimscenterparcs@roleurop.com

This is the quickest way to contact us.

You can also write us at the following address:



EUROP ASSISTANCE GCC
P.O. Box 36347 – 28020 Madrid – Spain

In case you are a United States person and you were travelling to Cuba, you will have to provide evidence that you travelled to Cuba in compliance with United States laws for us to be able to provide a service or a payment.

13. Complaints procedure

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



EUROP ASSISTANCE – INTERNATIONAL COMPLAINTS
P. O. Box 36009 – 28020 Madrid – Spain
complaints_eaib_uk@roleurop.com

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

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

The address of **the UK Ombudsman** is:



THE FINANCIAL OMBUDSMAN SERVICE
Exchange Tower – London – E14 9SR – UK

In case of direct marketing the English language will be used.

14. Assignment

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

15. Data protection

The purpose of this privacy notice is to explain how, and for what purposes, we use your personal data.

Please read this privacy notice carefully.

15.1. WHICH LEGAL ENTITY WILL USE YOUR PERSONAL DATA

The Data Controller is EUROP ASSISTANCE S.A. Irish branch, whose primary place of business is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, D02 RR77, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. EUROP ASSISTANCE S.A. is a Company regulated under the French Insurance Code whose registered head office is 1, Promenade de la Bonnette, 92230 Gennevilliers, France, a Joint Stock Company registered in the Nanterre Commercial and Companies Registry under number 450 366 405.

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



EUROP ASSISTANCE S.A. IRISH BRANCH – DPO
Ground Floor, Central Quay, Block B, Riverside IV,
SJRQ, Dublin 2, D02 RR77, Ireland
EAGlobalDPO@europ-assistance.com

15.2. HOW WE USE YOUR PERSONAL DATA?

The Insurer will use your personal data for:

- insurance underwriting and risk management,
- policy underwriting and administration,
- Claims handling,
- data sharing for fraud prevention purposes.

The Insurer is entitled to process your personal data on contractual requirement basis.

15.3. WHICH PERSONAL DATA WE USE?

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

- name, address and identification documents,
- information related to pending criminal procedures,
- bank details.

15.4. WITH WHOM WE SHARE YOUR PERSONAL DATA?

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

15.5. WHY THE PROVISION OF YOUR PERSONAL DATA IS REQUIRED?

The provision of your personal data is based on your consent and it is necessary in order for us to offer and manage the Policy, manage your claim, in the context of reinsurance or co-insurance, to make control or

satisfaction checks, to control leakages and frauds, to comply with legal obligations and, more in general, to carry out our insurance activity. If you do not provide your personal data, it will not be possible for us to provide the services under the Policy.

15.6. WHERE WE TRANSFER YOUR PERSONAL DATA?

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

15.7. YOUR RIGHTS IN RESPECT TO YOUR PERSONAL DATA

You can exercise the following rights in respect to your personal data:

- **access:** you may request access to your personal data.
- **rectify:** you may ask the company to correct personal data that is inaccurate or incomplete.
- **erase:** you may ask the company to erase personal data where one of the following grounds applies:
 - where the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed,
 - you withdraw consent on which the processing is based and where there is no other legal ground for the processing,
 - you object to automated decision-making and there are no overriding legitimate grounds for the processing, or you object to the processing for direct marketing,
 - the personal data have been unlawfully processed,
 - the personal data have to be erased for compliance with legal obligation in Union or Member State law to which the company is subject,
 - the personal data have been collected in relation to the offer of information society services.
- **restrict:** you may ask the company to restrict how it processes your personal data where one of the following applies:
 - you contest the accuracy of your personal data, for a period enabling the company to verify the accuracy of your personal data,

- the processing is unlawful and you oppose the erasure of the personal data and request the restriction of their use instead,
 - the company no longer needs the personal data for the purposes of the processing, but they are required by you for the establishment, exercise or defense of legal claims,
 - you have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the company override those of you.
- **portability:** you may ask the company to transfer the personal data you have provided us to another organization or / and ask to receive your personal data in a structured, commonly used and machine-readable format.

Your rights, including the right to object, can be exercised by contacting the Data Protection Officer of the Insurer under:

EAGlobalDPO@europ-assistance.com

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

15.8. HOW YOU CAN LODGE A COMPLAINT?

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



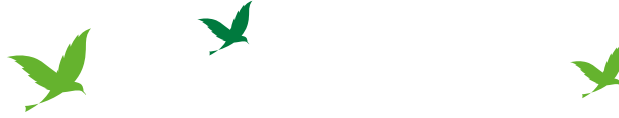
INFORMATION COMMISSIONER'S OFFICE
Wycliffe House – Water Lane
Wilmslow – Cheshire
SK9 5AF – England

Or contact us via <https://ico.org.uk>

15.9. HOW LONG WE RETAIN YOUR PERSONAL DATA?

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





CENTER PARCS

Joint Stock Company with an equity capital of € 6,055,935
Registered office: L'Artois, Espace Pont de Flandre, 11 rue de Cambrai, 75947 Paris cedex 19, France
RCS Paris under N° 314 283 326 – SIRET 314 283 326 00093 – APE 7912Z
Registration with the travel operator and stays register: IM075110024. European VAT number: FR 96 314 283 326



EUROP ASSISTANCE S.A.

a French limited company governed by the French Insurance Code,
headquartered at 1, promenade de la Bonnette, 92230 Gennevilliers, France, with a share capital of € 46 926 941
registered at the register of trade and companies of Nanterre under the number 451 366 405, underwriting this Group Insurance
Policy through its Irish branch EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is Ground Floor, Central
Quay, Block B, Riverside IV, SJRQ, Dublin 2, D02 RR77, Ireland and registered with the Irish Companies Registration Office under
number 907089

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

What type of insurance is this?

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



What is insured?

- ✓ **Trip cancellation:** we reimburse the costs incurred as a result of the trip cancellation made necessary by the occurrence of one of the following events before the start of the trip, to a maximum of €6 500/person and €32 000/event: 1/ serious illness, serious accident or death of an insured, a family member, the person in charge of taking care of minors or disabled adults of which you are the legal responsible or tutor, the professional replacement; 2/ professional events; 3/ serious property damage; 4/ any justified reasons; 5/ a terrorist attack or major event at the destination.
- ✓ **Late arrival:** we refund prorata temporis the days already paid but not used (not including transport) that feature on your initial invoice when you cannot access your holiday location by road or rail resulting in your late arrival at your stay location (after 3 am), for all unforeseeable delays on the date of arrival that are out of your control and justified.
- ✓ **Luggage and personal effects:** we cover: 1/ The theft, loss or damage to luggage, personal effects and sport or leisure equipment during their transport and during the stay up to € 2 000/person; 2/ The theft by break-in to a vehicle; 3/ Theft of valuables during the stay up to € 750/person; 4/ Late delivery of luggage (more than 48 hours) within the limit of €300/person.
- ✓ **Holiday accommodation civil liability:** we cover the financial consequences that you may incur as the tenant of a seasonal rental due to any physical or material damage caused to a third party by an accident, fire or explosion occurring in the premises occupied temporarily during the seasonal rental.
- ✓ **Personal civil liability in a foreign country :** we cover the financial consequences you may incur due to any physical injury, damage to property or consequential loss caused to a third party and occurring during your trip.
- ✓ **Sports civil liability:** we cover the financial consequences you may incur as a result of any physical injury, damage to property or consequential loss caused to a third party and occurring during sports or leisure activities on the insured's trip.
- ✓ **Interrupted stay costs:** we refund prorata temporis with a limit of € 6 500/accommodation and € 32 000/event the stay costs, subscribed with the travel organizer that have already been paid but not used (not including transport) starting on the day the event leading to your early return of hospitalisation occurred in the following cases: 1/ your transport/repatriation organized by us; 2/ the hospitalisation of one of the occupants of the accommodation; 3/ the unscheduled hospitalisation or death of a close relative of one of the occupants of the accommodation (spouse, ascendant, descendant, brothers and sisters of the insured or their spouse); 4/ if a claim (break-in, fire, water damage) occurs at the residence of one of the accommodation's occupants that imperatively requires their presence.
- ✓ **Interruption of sports or leisure activities:** we refund prorata temporis up to € 500/insured the costs of sports or leisure activities that have already been paid but not used due to the interruption of those activities for one of the following reasons: 1/ transport/repatriation; 2/ a sport accident; 3/ the occurrence of or a storm, hurricane or cyclone that prevents you from practicing the planned activity for over 3 consecutive days.
- ✓ **Assistance:**
 - A/ Personal assistance in the event of an illness or an accident:** we cover 1/ transport/Repatriation; 2/ return of the insured family members or 4 accompanying insureds; 3/ accompaniment of children; 4/ extension of stay; 5/ hospitalisation presence; 6/ early return in the event of hospitalisation of a family member; 7/ replacement driver; 8/ psychological support.
 - B/ Medical expenses:** we cover 1/ complementary reimbursement for treatment received abroad (€30 000 max.) or in the home country (€1 000 max.) due to an illness or injury which occurred abroad or in the home country, within the limit of €300 for dental emergencies; 2/ advance on hospitalisation expenses due to illness or injury during the stay abroad or in the home country while the insured remains hospitalized.
 - C/ Assistance in the event of death:** we cover 1/ corpse transport and coffin costs in the event of the death of an insured; 2/ return of family members or 4 insured accompanying insureds in the event of the death of the insured; 3/ early return in the event of death of a family member.
 - D/ Travel assistance:** we cover 1/ advance of criminal bail and payment of lawyer's fee (abroad only); 2/ early return in the event of an incident at the insured's home during a trip; 3/ Transmission of urgent messages (from abroad only); 4/ sending of medicines abroad; 5/ assistance in the event of theft, loss or destruction of identity documents or means of payment.
 - E/ Assistance after the trip:** we cover 1/ nursing care; 2/ meal delivery; 3/ delivery of medication; 4/ delivery of groceries; 5/ care of sick children at the insured's home; 6/ pet transport to a family member's home; 7/ pet care; 8/ domestic help; 9/ hospital comfort; 10/ school tutor.
- ✓ **Vehicle assistance :** we cover 1/ roadside assistance or towing; 2/ continuation of the trip and return to home or recovery of the repaired vehicle; 3/ subsidiarity of the cover (complement to the cover provided by your car insurance or that of your car manufacturer).
- ✓ **"SOS forgotten object" assistance:** we refund the cost for sending an object that has been forgotten.

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



What is not insured?

- ✗ **Concerning the trip cancellation cover:** Cancellation fees; airport taxes; port taxes, the insurance premium; pre-booked services and activities not refunded by the trip organizer; the failure for any reason whatsoever to present essential travel documents such as passport, visa, travel tickets, vaccination certificates, except in the event of a theft of the passport or identity card on the date of departure and correctly declared to the relevant authorities.
- ✗ **Concerning the luggage and personal effects cover:** The theft of luggage and personal effects and objects left without supervision in a public place or placed in premises available to several people; omission, loss (except by a transport company), exchange; theft without break-in duly observed by the authorities; collections, samples from commercial representatives; theft, loss, omission or deterioration to cash, documents, books, passports, identity documents, transport tickets and credit cards; the theft of jewellery when it was not placed in a locked safe or was not worn.
- ✗ **Concerning the holiday accommodation civil liability, the personal civil liability in a foreign country and the sports civil liability covers:** the material damage which occurs to any motorized land vehicle or to any air, river or sea craft; damage resulting from any professional activity; the consequences of any material or physical damage to the insured, spouse, ascendants or descendants.
- ✗ **Concerning the assistance :** pre-existing illnesses and/or injuries that have been diagnosed and/or treated by continuous hospitalisation, day hospitalisation or outpatient hospitalisation during the 6 months prior to the request, whether the event is the appearance or the deterioration of the said condition; costs incurred without our agreement, or not explicitly defined by the policy; expenses not proven by original documents; medical devices and prostheses (dental, hearing, medical); optician costs (spectacles and contact lenses for example); vaccines and vaccination costs; restaurant costs; customs duties.
- ✗ **Concerning the vehicle assistance:** the consequences of the immobilization of the vehicle for servicing operations; repeated breakdowns caused by the failure to repair the vehicle (defective battery for instance) after our first intervention; fuel and toll costs; customs duties.
- ✗ **Concerning the SOS 'Forgotten item' cover:** objects or effects of which the transport is a commercial operation ad those intended for sale; hazardous materials, all categories of weapon and the corresponding ammunition; perishable goods and live animals.



Are there exclusions to the cover?

General exclusions:

- ! Wars, demonstrations, insurrections, acts of terrorism, sabotage and strikes;
- ! Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 gram after liter of blood or 0.25 milligrams per liter of air expires, in case of vehicle incident) by the insured or the travel companion;
- ! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- ! Suicide, attempted suicide or self-harm by an insured, a family member or a travelling companion;
- ! Epidemics, or the sudden appearance of infectious diseases, as well as illnesses caused by atmospheric pollution or contamination;
- ! The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydro speed), canoeing;
- ! Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation; from a source of energy of a radioactive nature;
- ! Telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
- ! The consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.
This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a family member, the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or the professional substitute;
- ! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his Travel.

Main restrictions:

- ! A sum may remain payable by the insured party (excess) in particular for the luggage and personal effects, holiday accommodation civil liability, personal civil liability in a foreign country, sports civil liability and medical expenses covers.



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran.



What are my obligations?

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



When and how are the payments made?

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



When does the cover start and when does it end?

For the cancellation cover, you are covered from the starting date of the policy until the trip starts.
For personal and sports civil liability covers, you are covered for a harmful event that occurred during the trip.
For other covers, you are covered from the departure date until the end date.



How can I cancel the contract?

The Insured has the right to retract their subscription if the cover period is longer than one month and if the subscription has been made remotely, with immediate effect as soon as the retraction is notified.

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

Europ Assistance S.A. whose head office is located at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, with a share capital of 46 926 921 €, registered in the Nanterre commerce and companies register under the number 451 366 405, and approved by the French Supervision Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France), under the number 4021295.
This Insurance Policy is subscribed with the Irish subsidiary EUROP ASSISTANCE SA IRISH BRANCH, whose head office is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, and which is registered with the Irish Companies Registration Office under the number 907089.

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

What type of insurance is this?

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



What is insured?

- ✓ **Luggage and personal effects:** we cover: 1/ The theft, loss or damage to luggage, personal effects and sport or leisure equipment during their transport and during the stay up to € 2 000/person; 2/ The theft by break-in to a vehicle; 3/ Theft of valuables during the stay up to € 750/person; 4/ Late delivery of luggage (more than 48 hours) within the limit of €300/person.
- ✓ **Holiday accommodation civil liability:** we cover the financial consequences that you may incur as the tenant of a seasonal rental due to any physical or material damage caused to a third party by an accident, fire or explosion occurring in the premises occupied temporarily during the seasonal rental.
- ✓ **Personal civil liability in a foreign country :** we cover the financial consequences you may incur due to any physical injury, damage to property or consequential loss caused to a third party and occurring during your trip.
- ✓ **Sports civil liability:** we cover the financial consequences you may incur as a result of any physical injury, damage to property or consequential loss caused to a third party and occurring during sports or leisure activities on the insured's strip.
- ✓ **Interrupted stay costs:** we refund prorata temporis with a limit of € 6 500/accommodation and € 32 000/event the stay costs, subscribed with the travel organizer that have already been paid but not used (not including transport) starting on the day the event leading to your early return of hospitalisation occurred in the following cases: 1/ your transport/repatriation organised by us; 2/ the hospitalisation of one of the occupants of the accommodation; 3/ the unscheduled hospitalisation or death of a close relative of one of the occupants of the accommodation (spouse, ascendant, descendant, brothers and sisters of the insured or their spouse); 4/ if a claim (break-in, fire, water damage) occurs at the residence of one of the accommodation's occupants that imperatively requires their presence.
- ✓ **Interruption of sports or leisure activities:** we refund prorata temporis up to € 500/insured the costs of sports or leisure activities that have already been paid but not used due to the interruption of those activities for one of the following reasons: 1/ transport/repatriation; 2/ a sport accident; 3/ the occurrence of or a storm, hurricane or cyclone that prevents you from practising the planned activity for over 3 consecutive days.
- ✓ **Assistance:**
 - A/ Personal assistance in the event of an illness or an accident:** we cover 1/ transport/Repatriation; 2/ return of the insured family members or 4 accompanying insureds; 3/ accompaniment of children; 4/ extension of stay; 5/ hospitalisation presence; 6/ early return in the event of hospitalisation of a family member; 7/ replacement driver; 8/ psychological support.
 - B/ Medical expenses:** we cover 1/ complementary reimbursement for treatment received abroad (€30 00 max.) or in the home country (€1000 max.) due to an illness or injury which occurred abroad or in the home country, within the limit of €300 for dental emergencies; 2/ advance on hospitalisation expenses due to illness or injury during the stay abroad or in the home country while the insured remains hospitalized.
 - C/ Assistance in the event of death:** we cover 1/ corpse transport and coffin costs in the event of the death of an insured; 2/ return of family members or 4 insured accompanying insureds in the event of the death of the insured; 3/ early return in the event of death of a family member.
 - D/ Travel assistance:** we cover 1/ advance of criminal bail and payment of lawyer's fee (abroad only); 2/ early return in the event of an incident at the insured's home during a trip; 3/ Transmission of urgent messages (from abroad only); 4/ sending of medicines abroad; 5/ assistance in the event of theft, loss or destruction of identity documents or means of payment.
 - E/ Assistance after the trip:** we cover 1/ nursing care; 2/ meal delivery; 3/ delivery of medication; 4/ delivery of groceries; 5/ care of sick children at the insured's home; 6/ pet transport to a family member's home; 7/ pet care; 8/ domestic help; 9/ hospital comfort; 10/ school tutor.
- ✓ **Vehicle assistance :** we cover 1/ roadside assistance or towing; 2/ continuation of the trip and return to home or recovery of the repaired vehicle; 3/ subsidiarity of the cover (complement to the cover provided by your car insurance or that of your car manufacturer).
- ✓ **"SOS forgotten object" assistance:** we refund the cost for sending an object that has been forgotten.

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



What is not insured?

- ✗ **Concerning the luggage and personal effects cover:** The theft of luggage and personal effects and objects left without supervision in a public place or placed in premises available to several people; omission, loss (except by a transport company), exchange; theft without break-in duly observed by the authorities; collections, samples from commercial representatives; theft, loss, omission or deterioration to cash, documents, books, passports, identity documents, transport tickets and credit cards; the theft of jewellery when it was not placed in a locked safe or was not worn.
- ✗ **Concerning the holiday accommodation civil liability, the personal civil liability in a foreign country and the sports civil liability covers:** the material damage which occurs to any motorized land vehicle or to any air, river or sea craft; damage resulting from any professional activity; the consequences of any material or physical damage to the insured, spouse, ascendants or descendants.
- ✗ **Concerning the assistance :** pre-existing illnesses and/or injuries that have been diagnosed and/or treated by continuous hospitalisation, day hospitalisation or outpatient hospitalisation during the 6 months prior to the request, whether the event is the appearance or the deterioration of the said condition; costs incurred without our agreement, or not explicitly defined by the policy; expenses not proven by original documents; medical devices and prostheses (dental, hearing, medical); optician costs (spectacles and contact lenses for example); vaccines and vaccination costs; restaurant costs; customs duties.
- ✗ **Concerning the vehicle assistance:** the consequences of the immobilization of the vehicle for servicing operations; repeated breakdowns caused by the failure to repair the vehicle (defective battery for instance) after our first intervention; fuel and toll costs; customs duties.
- ✗ **Concerning the SOS 'Forgotten item' cover:** objects or effects of which the transport is a commercial operation ad those intended for sale; hazardous materials, all categories of weapon and the corresponding ammunition; perishable goods and live animals.



Are there exclusions to the cover?

General exclusions

- ! Wars, demonstrations, insurrections, acts of terrorism, sabotage and strikes;
- ! Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 gram after liter of blood or 0.25 milligrams per liter of air expires, in case of vehicle incident) by the insured or the travel companion;
- ! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- ! Suicide, attempted suicide or self-harm by an insured, a family member or a travelling companion;
- ! Epidemics, or the sudden appearance of infectious diseases, as well as illnesses caused by atmospheric pollution or contamination;
- ! The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydro speed), canoeing;
- ! Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
- ! Telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature.
- ! The consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.
This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a family member, the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or the professional substitute;
- ! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his Travel.

Main restrictions:

- ! A sum may remain payable by the insured party (excess) in particular for the luggage and personal effects, holiday accommodation civil liability, personal civil liability in a foreign country, sports civil liability and medical expenses covers.



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran.



What are my obligations?

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



When and how are the payments made?

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



When does the cover start and when does it end?

For personal and sports civil liability covers, you are covered for a harmful event that occurred during the trip. For other covers, you are covered from the departure date until the end date.



How can I cancel the contract?

The Insured has the right to retract their subscription if the cover period is longer than one month and if the subscription has been made remotely, with immediate effect as soon as the retraction is notified.

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

TRAVEL INSURANCE

Insurance product information document

Company: EUROP ASSISTANCE S.A.



Product: Cancellation Pack

Europ Assistance S.A. whose head office is located at 1, Promenade de la Bonnette, 92230 Gennevilliers, France, with a share capital of 46 926 921 €, registered in the Nanterre commerce and companies register under the number 451 366 405, and approved by the French Supervision Authority (ACPR, 4 place de Budapest, CS 92459, 75436 Paris cedex 09, France), under the number 4021295.

This Insurance Policy is subscribed with the Irish subsidiary EUROP ASSISTANCE SA IRISH BRANCH, whose head office is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, and which is registered with the Irish Companies Registration Office under the number 907089.

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

What type of insurance is this?

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



What is insured?

- ✓ **Trip cancellation:** we reimburse the costs incurred as a result of the trip cancellation made necessary by the occurrence of one of the following events before the start of the trip, to a maximum of €6 500/person and €32 000/event:

1/ Serious illness, serious accident or death of:

a) an insured; b) a family member; c) the person in charge of taking care of minors or disabled adults of which you are the legal responsible or tutor; d) the professional replacement.

2/ Professional events:

a) summons of the insured to re-take an exam in the context of their studies; b) the laying off for economic reasons of the insured or their spouse, partner or civil partner; c) if employment or a paid internship is obtained starting before or during the trip dates if the insured was a registered job seeker and on condition that the mission is not one supplied by a temp agency.

3/ Serious property damage:

A/ Serious property damage resulting from: a) a burglary involving breaking and entering; b) a fire; c) water damage; d) a climatic, weather or natural event directly impacting the insured's main residence or holiday home, farm or professional premises.

B/ Serious damage to the insured's vehicle requiring the intervention of a professional occurring within the 48 hours prior to the departure if the vehicle can no longer be used to travel to the final stay location.

C/ Accident or mechanical breakdown of the means of transport used by the insured to the place of departure, resulting in a delay in excess of 2 hours compared to the scheduled time of arrival.

4/ Any justified reasons:

a) in all cases of cancellation that could not be predicted on the date the insurance is subscribed, independent of your will and justified; b) in the event of cancellation for justified reasons by one or more insureds.

5/ Terrorist attack or major event at the destination:

In the event of a terrorist attack or major event at the destination occurring within a radius of 100km of your holiday location during the 15 days before the departure date.

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



What is not insured?

- ✗ **Cancellation fees; airport taxes; port taxes, the insurance premium; pre-booked services and activities not refunded by the trip organizer; the failure for any reason whatsoever to present essential travel documents such as passport, visa, travel tickets, vaccination certificates, except in the event of a theft of the passport or identity card on the date of departure and correctly declared to the relevant authorities.**



Are there exclusions to the cover?

General exclusions

- ! Cancellation caused by a person who was hospitalized when you booked your trip or activated this insurance policy;
- ! Epidemics, or the sudden appearance of infectious diseases, as well as illnesses caused by atmospheric pollution or contamination;
- ! Suicide, attempted suicide or self-harm by an insured, a family member or a travelling companion;
- ! Losses and damage intentionally caused by an insured, a family member or travel companion;
- ! Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0,5 gram after liter of blood or 0,25 milligrams per liter of air expires, in case of a vehicle incident) by the insured or the travel companion;
- ! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- ! Wars, demonstrations, insurrections, acts of terrorism, sabotage and strikes;
- ! Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
- ! Telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
- ! The consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.
This exclusion does not apply if an epidemic leads to a Serious Illness or the death of an Insured, a family member, the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or the professional substitute;
- ! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a travel companion before or during his Travel.

Main restrictions:

- ! A sum may remain payable by the insured party (excess).



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: North Korea, Syria, Crimea, Venezuela, Iran.
- ✓



What are my obligations?

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



When and how are the payments made?

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



When does the cover start and when does it end?

You are covered from the day you subscribe until the day your trip starts.



How can I cancel the contract?

The Insured has the right to retract their subscription if the cover period is longer than one month and if the subscription has been made remotely, with immediate effect as soon as the retraction is notified.

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