

**EPIDEMIC EXTENSION Assurlodge Contract 102 92 73**

The Epidemic extension can only be subscribed in addition to the **ASSURLODGE NO. 10292 73** contract.

<b>TABLE OF BENEFITS</b>
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INSURANCE GUARANTEES	CEILING
<p><b>Subject to the eligibility conditions and exclusions detailed in this Information Notice</b></p>	
<p><b>1 / CANCELLATION</b></p> <ul style="list-style-type: none"> <li>• Death following Covid-19 infection</li> <li>• Serious illness or disease following Covid-19 infection</li> <li>• Infection with Covid-19</li> <li>• Refusal of boarding by the means of transport reserved following temperature measurement</li> <li>• Case of Contact with Covid-19</li> </ul>	<p>Maximum compensation of 20 000 € / file Without deductible</p>
<p><b>2/ LATE ARRIVAL</b></p> <ul style="list-style-type: none"> <li>• Serious illness or disease following Covid-19 infection</li> <li>• Infection with Covid-19</li> <li>• Refusal of boarding by the means of transport reserved following temperature measurement</li> <li>• Case of Contact with Covid-19</li> </ul>	<p>Maximum 3 days of refundable rental Deductible of one day</p>
<p><b>3 / INTERRUPTION OF STAY</b></p> <ul style="list-style-type: none"> <li>• Interruption of stay following illness or death due to a Covid-19 infection during the stay.</li> </ul>	<p>Maximum compensation of 20 000 € / file Deductible of one day</p>
<p><b>4/ HOTEL EXPENSES FOLLOWING QUARANTINE FOR DISEASE</b></p> <ul style="list-style-type: none"> <li>• extension of stay following quarantine</li> </ul>	<p>Hotel fee 80 € per file / Max 7 nights  </p>

## **DEFINITIONS**

### **Epidemic**

The appearance of a large number of patients in a given place as a result of a disease.

### **Pandemic**

Global spread of disease.

### **Disease**

Sudden and unpredictable alteration of health observed by a competent medical authority.

### **Serious illness**

Sudden and unpredictable alteration of health as detected by a competent medical authority resulting in the issuance of a prescription for the use of medications for the benefit of the patient and involving the cessation of any professional or other activity.

### **Person negative for Covid-19**

A person is negative for Covid-19 if an approved medical test attests that he is not infected with Covid-19 or that he is no longer contagious if she has previously been infected.

### **Person infected or positive with Covid-19**

A person is positive for Covid-19 if an approved medical test attests that he is infected with Covid-19, with or without symptoms.

### **Quarantine for disease**

Isolation of the person, in the event of proven illness, decided by a competent medical authority, for the purpose of avoiding a risk of spreading said illness.

**Contact case:** Persons identified and contacted by their primary care physician, health insurance services or the Regional Health Agency (ARS) as having been in high-risk contact with a person with Covid-19.

## **1/ CANCELLATION**

### **As a partial departure from articles 1-4 and 23 of the terms and conditions of the contract**

The Insured is covered by the guarantee for the reasons and circumstances listed hereafter, to the exclusion of all others, within the limit indicated in the Table of Benefits:

- Death of the Insured following infection with Covid-19 and before the stay
- Serious illness or illness of the Insured following infection with Covid-19 before the stay and making it impossible to be present at the place of stay.
- Insured Positive for Covid-19 before the stay and making it impossible to be present at the place of stay.
- Insured who has been refused boarding on the reserved means of transport following a positive temperature test, provided that the Insured has had a test within 48h of the refusal of boarding and that:
  - Either this test attests that the Insured is positive for Covid-19, making it impossible for the Insured to be present at the place of stay more than 60% of the expected duration.
  - Or this test attests that the insured is negative for Covid-19 but that the delay caused by a delayed departure makes his presence at the place of stay less than 60% of the expected duration.
- Insured who is a contact case, provided that the insured has had a test performed within 48h of his notification of contact case and that:
  - Either this test attests that the Insured is positive for Covid-19, making it impossible for the Insured to be present at the place of stay more than 60% of the expected duration.
  - Or this test attests that the insured is negative for Covid-19 but that the delay caused by a delayed departure makes his presence at the place of stay less than 60% of the expected duration.

The Insured is covered by the guarantee if the reasons or circumstances listed relate to:

- - Any person usually living in the insured's home,
  - A person expected to accompany the Insured during his stay and insured under the contract.
  - A member of the insured's family who does not usually live in the insured's home (ascendant or descendent), and who is hospitalized or deceased.

**It is up to you to establish the reality of the situation that entitles you to our benefits. As such, we reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the materiality of the facts.**

## **WHAT WE EXCLUDE**

**The Cancellation guarantee does not cover the impossibility of leaving linked to the physical organization, the conditions of accommodation or the security of the destination.**

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

- ◆ **An event, illness or accident that has been the subject of a first observation, relapse, worsening or hospitalization between the date of purchase of the stay and the date of subscription of the insurance contract,**
- ◆ **Any circumstance that is only a mere inconvenience,**

- ◆ **Forgotten vaccination,**
- ◆ **Failure of any kind, including financial, of the carrier making it impossible to fulfil its contractual obligations,**
- ◆ **Any medical event whose diagnosis, symptoms or cause are mental, psychological or psychiatric in nature and which has not resulted in hospitalization for more than 3 days following the subscription of this Contract,**
- ◆ **Any other event that occurred between the date of subscription of the insurance contract and the departure date of your trip**
- ◆ **Any event between the date of booking the travel and the date of taking out the insurance contract.**
- ◆ **The absence of hazard,**
- ◆ **An act that is intentional and/or objectionable under the law, the consequences of alcoholic states and the use of drugs, any narcotic substance referred to in the Public Health Code, drugs and treatments not prescribed by a physician,**
- ◆ **Travel to a geographical destination that is not recommended by the French Ministry of Foreign Affairs,**
- ◆ **An act of negligence on your part,**
- ◆ **Any event which could be the responsibility of the travel agency under the current Tourism Code,**
- ◆ **Failure, regardless of the reason, to present documents essential for the stay, such as passport, identity card, visa, transport tickets, vaccination record, except in the event of theft, within 48 hours of departure, of the passport or identity card.**
- ◆ **The consequences of health measures taken by competent authorities at the local, regional, national or international level to limit the movement of goods and persons: Containment, border closures or limitations of conditions of entry into national territories.**

## **2/ LATE ARRIVAL**

### **As an exception to Article 23 of the general conditions of the contract**

The Insured is covered for the reasons and circumstances listed below, excluding all others, to the extent specified in the Table of Benefits:

- Serious illness or illness of the Insured following infection with Covid-19 before the stay and making it impossible to be present at the place of stay for less than 60% of the expected duration.
- Insured Positive for Covid-19 before the stay and making his presence at the place of stay impossible for less than 60% of the expected duration.
- Insured who has been refused boarding on the reserved means of transport following a positive temperature test, provided that the insured has had a test performed within 48h of the refusal of boarding and that:
  - Either this test attests that the Insured is positive for Covid-19, making his presence impossible at the place of stay less than 60% of the expected duration.
  - Or this test attests that the Insured is negative for Covid-19 and that the delay caused by a delayed departure makes his presence impossible at the place of stay less than 60% of the expected duration.
- Insured who is a contact case, provided that the insured has had a test performed within 48h of his notification about the contact case and that:
  - Either this test attests that the Insured is positive for Covid-19, making his presence impossible at the place of stay less than 60% of the expected duration.
  - Or this test attests that the Insured is negative for Covid-19 and that the delay caused by a delayed departure makes his presence impossible at the place of stay less than 60% of the expected duration.

The Insured is also covered if the reasons or circumstances listed relate to:

- Any person usually living in the insured's home,
- A person to accompany the Insured during his stay and insured under the contract.
- A member of the insured's family who does not usually live in the insured's home (ascendant or descendent), who is hospitalized or deceased.

**It is up to you to establish the reality of the situation that entitles you to our benefits, so we reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the materiality of the facts.**

In no case will the amount of compensation for late arrival be higher than the cost of cancellation of the trip.

#### **DEDUCTIBLE**

In all cases, the Company will indemnify the Insured subject to deduction of a deductible specified in the Table of Benefits.

#### **LIMITATION OF GUARANTEE**

In all cases, the compensation may not exceed the ceiling specified in the Table of Benefits.

#### **EXCLUSIONS**

**Similarly, in addition to the general exclusions provided for in the following general provisions, late arrivals are not guaranteed following:**

- Any event that occurred between the date of booking the trip and subscribing the contract
- Late application for a visa with the competent authorities, non-conformity of a passport and forgotten vaccination.

### **3/ INTERRUPTION OF STAYS**

**As a partial departure from Articles 3.4 and 23 of the terms and conditions of the contract**

If you have to interrupt the stay covered by this contract, we will refund any unused rental benefits and any cleaning fees, for which you cannot request a refund, replacement or compensation from the service provider, in the event that you are required to leave and return the rental space to the hotel operator as a result of:

- Death following infection from Covid-19 involving your spouse or common-law partner, your ascendants or descendants (any degree), your guardian or any person usually living under your roof or of a person participating in the stay and insured under the contract.
- Serious illness or illness resulting from Covid-19 infection during the stay, involving yourself and/or persons accompanying you during your stay and insured under the contract.

**For a rental, the interruption guarantee is granted provided that the rental is fully released.**

#### **DEDUCTIBLE**

In all cases, the Company will indemnify the Insured subject to application of a deductible amount specified in the Table of Benefits.

#### **LIMITATION OF GUARANTEE**

In all cases, the compensation may not exceed the amounts set out in the Table of Benefits.

## **EXCLUSIONS**

All interruptions for reasons other than the events listed in Article 1 "Nature and extent of guarantee" are excluded from this guarantee. Similarly, in addition to the general exclusions mentioned in the General Provisions hereafter, interruptions are not covered following:

- Illnesses or accidents that have been the subject of initial observation, treatment, relapse, worsening or hospitalization between the date of booking of the trip and the date of subscription of this contract;
- A pathology not stabilized which has been the subject of observation or treatment within 30 days before reserving the stay;
- Any event that occurred between the date of booking the trip and subscription of the contract
- The death of a parent when it occurs before the date of departure;
- The consequences of the sanitary measures taken by the competent authorities at the local, regional, national or international level to limit the movement of goods and persons: containment, border closures or limitations of conditions of entry into the territories.
- Beauty treatments, therapies, voluntary termination of pregnancy, in vitro fertilization and its consequences, artificial insemination and its consequences, pregnancy;
- A psychological, mental or depressive illness without hospitalization or resulting in hospitalization of less than 2 days.

## **4 / HOTEL EXPENSES FOLLOWING QUARANTINE FOR ILLNESS**

If you are obliged to extend your stay **following your quarantine for illness**, we will cover the hotel costs (room and breakfast) as well as those of your family members participating in the stay or of an insured companion, up to the amount shown in the Table of Benefits.

## **LIMITATION OF GUARANTEE**

In all cases, the compensation may not exceed the amounts set out in the Table of Benefits.

## **HOW SOON SHOULD YOU DECLARE THE LOSS?**

### **Two steps**

1/ As soon as you become aware of being in one of the situations described that are eligible for cover, you must immediately notify **your real estate agency**.

**If you cancel the trip at a later date with your agency, we will refund the cancellation fee only from the date of the contraindication noted by a competent authority, in accordance with the cancellation schedule set out in the travel agency's special conditions of sale.**

2/ In addition, you must report the loss to **GRITCHEN AFFINITY**, within five working days of the event triggering the guarantee.