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pour vos séjours !



ASSURANCE SÉJOUR

La garantie d'être remboursé en cas d'imprévu !

Collective insurance policy with optional individual membership subscribed through the intermediary

Gritchen Affinity,

broker manager whose registered office is located at 27 rue Charles Durand - CS70139 18021 BOURGES Cedex

with the Caisse Régionale d'Assurances Mutuelles Agricoles of Rhône-Alpes Auvergne,

GROUPAMA RHONE-ALPES AUVERGNE,

company governed by the French Insurance Code, whose registered office is at 50, rue de Saint Cyr 69251 LYON Cedex 09,
registered with the Trade and Companies Register of Lyon under number 779 838 366.

NATURE OF THE COVER	THRESHOLDS OF COVER AND EXCESS
CANCELLATION Severe illness, serious accident or death	Maximum compensation of € 20,000 / case Without excess
Serious fire damage, explosion, water damage Complications due to pregnancy Contraindications and side-effects following vaccination Redundancies on economic grounds or due to contractual termination Summons before a court, only in the following cases: <ul style="list-style-type: none">- Summons for the adoption of a child- Summons for a re-take of an examination- Summons for an organ transplant Theft in professional or private premises Serious damage to your vehicle Prevention of the Insured reaching the holiday destination by road, rail, air or sea. Work transfer Visa refusal by the authorities of the country Natural disasters (<i>pursuant to Law No. 86-600 of 13 July, 1986 as amended</i>) occurring at the holiday destination Site ban Riot, terrorist attack or act	Excess of 3% of the amount of the loss minimum compensation of € 30 / case
Obtaining a job Your separation (<i>married or de facto couples</i>) Theft of your identity card, driver's license or passport Deleting or changing the dates of your paid vacation or your spouse's or common-law partner's leave	Excess of 20% of the amount of the loss minimum of € 70 / case
CANCELLATION DUE TO A LACK OR EXCESS OF SNOW Partial (70% minimum) or total closure of the ski area (<i>stations over 1200 metres</i>)	Maximum compensation of € 20,000 / case Excess 5% - minimum of € 50 / case
INTERRUPTION Where business is interrupted	Maximum compensation of € 20,000 / case Max of € 500 / case One-day excess
LATE ARRIVAL Late arrivals over 24 hours	1 day excess Max of 3 days, refundable
The Tenant's CIVIL LIABILITY (WHILE ON HOLIDAY) Liability for fire, explosion, water damage <ul style="list-style-type: none">- Limit of cover per claim and per term of Lease of the leased property- Where help has been sought from neighbours and third parties- Where there has been a Loss of rent and deprivation of use Civil liability of "entrusted movable property" <ul style="list-style-type: none">- Limit of cover per Loss and per term of Lease of the leased asset subject to normal tear and wear.- Moveable assets without invoice	€ 1,500,000 € 450,000 € 50,000 Excess of € 200 € 3,000 € 200 Excess of € 50
SPORTS EQUIPMENT Equipment rental in the event of breakage or theft of personal equipment	Maximum compensation of € 400 / rental
THALASSOTHERAPY PATIENTS Buy-back exclusion and extension of cover cancellation / interruption	Maximum compensation of € 20,000 / case
REPATRIATION ASSISTANCE Medical repatriation Holiday hotel extension of a relative of the insured Presence of a relative if hospitalised for more than 7 days Expenses for the repatriation of the body in the event of death	Actual costs € 70 / night with a maximum of 10 nights Round-trip ticket and € 70 / night - maximum 10 nights Actual costs

Funeral expenses	€ 2,500 / person
Return of family members in the event of the insured's death	One-way return ticket
Early return	One-way return ticket
Medical expenses abroad	€ 30,000 / person
Excess for medical expenses abroad	€ 50 / person
Additional medical expenses in France	€ 1000
Excess for medical expenses in France	€ 30 / person
Assistance to minor children	Round-trip ticket
Cost of emergency, search and rescue, including runway rescue costs (<i>first aid and secondary emergency assistance</i>)	€ 4,000 / person Total per event: € 8,000
Cash advance	€ 1,500 / person
Substitute driver	Salary and expenses
Legal assistance	€ 5,000 / person
Cost of bail	€ 10,000 / person

SUBMISSION OF THE AGREEMENT

This contract is governed by:

- The French Insurance Code
- These Terms and Conditions
- The agreement submitted by your agency which takes the place of Special Terms.

CANCELLATION OF INSURANCE

Article 1 / NATURE AND SCOPE OF COVER

We cover the reimbursement of cancellation costs invoiced by the organiser of the holiday in accordance with its General Conditions of Sale when this cancellation, notified BEFORE THE DATE OF ARRIVAL at the holiday destination, is consecutive to the occurrence (after the subscription of insurance) of one of the following events:

- Severe illness, serious accident or death, including relapse, aggravation of a chronic or pre-existing disease, as well as sequelae of an accident occurring prior to the subscription of the agreement suffered by yourself, your spouse or de facto partner, your ascendants or descendants up to the 2nd degree, stepfathers, stepmothers, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person that usually resides under your roof and of the person accompanying you during your stay as mentioned and insured under this agreement.
- Death of your uncle, aunt, nephews and nieces."
- Serious damage caused by fire, explosion, water damage or caused by the forces of nature to your professional or private premises and imperatively requiring your presence to take the necessary precautionary measures.
- Serious illness, serious accident or death including relapse, aggravation of a chronic or pre-existing disease, as well as the sequelae of an accident occurring prior to the subscription of the agreement of your professional replacement as mentioned when subscribing the insurance, of the person responsible for the care of your minor children, or a person with a disability provided you are the legal guardian living under the same roof as you.
- Complications due to the pregnancy of one of the persons participating in the holiday and insured under this agreement.
- Contraindications and side effects of vaccination of one of the persons participating in the holiday and insured under this agreement.
- Redundancy on economic grounds or due to contractual termination affecting you or your de facto spouse or common-law partner insured by the same agreement, provided that the procedure has not been initiated prior to signing the agreement.
- Summons before a court, only in the following cases: Jury or witness, appointment as an expert, provided that you are summoned on a date coinciding with the period of travel.
- Summons for the adoption of a child provided that you are summoned on a date coinciding with the travel period.
- Summons for re-taking an examination due to an unknown setback at the time of reservation or subscription of the agreement (higher studies only), provided that such examination takes place during the holiday trip.
- Summons for an organ transplant for yourself, your spouse/common law partner or de facto partner or one of your 1st degree ascendants or descendants.
- Serious damage caused by fire, explosion, water damage or caused by the forces of nature to your professional or private premises and imperatively requiring your presence to take the necessary precautionary measures.
- Theft in professional or private premises provided that the importance of such theft requires your presence and that the theft occurs within 48 hours prior to departure.
- Severe damage to your vehicle within 48 hours prior to departure and to the extent that it cannot be used to get to travel to the holiday destination.
- Prevention of the Insured reaching the holiday destination by road, rail, air or sea on the day of departure due to:
 - blockades issued by the Government or a local authority,
 - public transport strike preventing you from arriving within 24 hours of the initially planned start of your holiday,
 - floods or natural events, preventing traffic, as certified by the competent authority,
 - traffic accidents during the journey to your intended holiday destination, the damage of which causes the vehicle to be disabled, justified by the expert's report.
- Obtaining an employment of an employee for a period of more than 6 months taking effect during the planned dates of the holiday, while you were registered unemployed and provided that it is not a case of extension or a contract renewal, or an assignment provided by a temporary work company. Excess of 20% of the amount of the loss with a minimum of Euro 70 per case.

- Your separation (married or de facto couples) In the event of divorce or separation (PACS, from its French initials for civil solidarity pact), provided that the proceedings have been brought before the courts after booking the trip and on submitting an official document. Excess of 20% of the amount of the loss with a minimum of Euro 70 per case.
- Theft of your identity card, driver's license or passport within 5 working days prior to your departure preventing you from passing through the relevant crossing points as authorised by the competent authorities. Excess of 20% of the amount of the loss with a minimum of Euro 70 per case.
- Cancellation or modification of the dates of your paid vacation or your spouse's or common-law partner's leave by the employer and officially granted by your employer in writing prior to subscribing this insurance: the latter document from the employer will be required. This cover does not apply to company directors, professionals, artisans and those employed in the entertainment industry without steady employment. Excess of 20% of the amount of the loss with a minimum of Euro 70 per case.
- Work transfer
- Visa refusal by the authorities of the country
- Natural disasters (within the meaning of Law No 86-600 of 13 July 1986 as amended) occurring at the holiday destination, resulting in the refusing of entry to the holiday destination on the site (municipality, neighbourhood ...) by local or prefect authorities during all or part of the period indicated in the reservation agreement, and occurring after the subscribing this insurance agreement.
- Prohibition to access the site (municipality, district ...) within a radius of five kilometres around the holiday destination, by the local or prefectural authority, following pollution of the seas or an epidemic.
- Riot, bombing or terrorist act provided that the following elements are cumulatively combined:
 - The event occurring within 15 days prior to departure has resulted in property damages or personal injury in the destination city (ies) of the insured holiday or within a radius of 50 kilometres around the holiday destination,
 - AND
 - No riots, bombings or acts of terrorism have occurred within the 30 days prior to the reservation of the insured holiday.

Extension of cover for activity holidays:

Compensation for activity holiday benefits in the event of the insured's departure. In the event of illness or accident of the insured, as confirmed by a doctor and which prevents him/her from practising the activity for which he/she signed up and which is the main purpose of the holiday, the Company will compensate the insured for the amount of activity holiday benefits with a maximum of 50% of the total amount of the trip if the insured decides to go on the trip. The services must be detailed on an invoice provided by the organiser of the trip;

Extension of cover amendment fees:

In the event of changing the dates of your holiday due to a reason listed above, we shall reimburse you the expenses caused by extending the dates, covered contractually as provided in the conditions of sale. In any case, the amount of the above mentioned compensation may not exceed the amount of the cancellation fees payable on the date of the occurrence of the event when the change is made.

Cover for cancellation and changes are non-accumulating.

For rental purposes the cancellation cover is granted on condition that the rental is fully paid.

Article 2 / EFFECT AND DURATION OF COVER

Provided that the insured has previously paid the corresponding premium, cover takes effect from the purchase or reservation of the holiday and expires at the time of arrival at the holiday destination (date in the Special Conditions), or when keys are handed over in the case of rentals for the trip covered by this policy.

However, for any subscriptions subsequent to the date of purchase or reservation of the trip, a waiting period of 4 days during which no cover can take effect, will be applicable from the date of subscription of the agreement and cover will take effect at the end of that period.

Article 3 / LIMIT OF COVER

Compensation due under this cover cannot exceed the actual amount of the penalties invoiced up to the amounts fixed in the table of benefits following the cancellation of the holiday.

In any case, compensation may not exceed the amounts specified in the table of benefits.

Fees, insurance premium, airport taxes (reimbursed by the carrier or any collecting body) and visa fees are non-refundable.

NOTICE:

If the insured cancels late, the Company can only assume cancellation fees payable on the date of the occurrence of the event giving rise to the loss.

If cover is taken out after there is a reason for cancelling the trip and the insured is aware of it, the latter will not be entitled to compensation.

Article 4 / EXCLUSIONS

All cancellations for reasons other than the events listed in article 1 "nature and scope of cover" are excluded from this cover. Likewise, in addition to the exclusions provided for in the following General Provisions, the following are not covered:

- Diseases or accidents which have been the subject of an initial diagnosis, treatment, relapse, aggravation or hospitalisation between the holiday reservation date and the date of subscription of this agreement;
- a non-stabilised pathology which has been recognised or treated within 30 days before the reservation is made;
- any event occurring between the holiday date of reservation and the subscription of the agreement;
- Death of a parent when the latter takes place more than one month prior to the date of departure;
- atypical pneumonia or severe acute respiratory syndrome (SARS), avian influenza or A-H1N1 flu, and any pandemic or epidemic recognised by national or international health organisations;
- aesthetic treatment, a treatment, voluntary interruption of pregnancy, in vitro fertilisation and its consequences, artificial insemination and its consequences, pregnancy;
- the late application for a visa to the competent authorities, visa refusal, passport non-compliance and lack of immunisation;
- psychiatric or mental or depressive illness without hospitalisation or resulting in hospitalisation of less than 2 days.

CANCELLATION DUE TO A LACK OR EXCESS OF SNOW

Article 1 / NATURE AND SCOPE OF COVER

In addition to the main cover provided for in these general terms and conditions, the Company covers, within the maximum limit set in the table of benefits above, the reimbursement of cancellation costs invoiced by the organiser of the trip in application of its General Conditions Of sale when this cancellation, notified BPRIOR TO DEPARTURE, is consecutive to the closing of a ski area, after subscribing the insurance.

The partial or total closure of the ski area must be due to a lack of snow or excess snow on the ski area.

This cover will come into effect only following a snow report published by an organisation registered to publish such a report either for the ski resort in question if it subscribes to such a service or, if not, for the nearest resort.

A lack of snow on the ski resort where the insured is renting is the case if, in the 48 hours prior to or following the intended rental start date, over 70% of the resort's mechanical lifts are closed according to the aforementioned snow report.

This cover can only be applied to ski resorts at over 1200 metres above sea level between the official opening and closing dates of the ski area, including pre - opening periods.

Article 2 / EFFECT AND DURATION OF COVER

Provided that the insured person has previously paid the corresponding premium, cover takes effect from the moment of the subscription of this agreement and expires at the moment of departure, or the handing over of the keys in case of rentals.

However, for any subscriptions subsequent to the date of purchase or reservation of the trip, a waiting period of 4 days during which no cover can take effect, will be applicable from the date of subscription of the agreement and cover will take effect at the end of that period.

Article 3 / LIMIT OF COVER

Compensation due under this cover cannot exceed the actual amount of the penalties invoiced up to the amounts established in the table of benefits following the cancellation of the trip.

In any case, compensation may not exceed the amounts specified in the table of benefits specific to this option.

Fees, insurance premium, airport taxes (reimbursed by the carrier or any collecting body) and visa fees are non-refundable.

NOTICE:

If the insured cancels late, the Company can only assume cancellation fees payable on the date of the occurrence of the event giving rise to the loss.

If cover is taken out after there is a reason for cancelling the trip and the insured is aware of it, the latter will not be entitled to compensation.

Article 4 / EXCESS

In all cases, the Company will compensate the insured against an excess, the amount of which is specified in the table of benefits specific to this option (in the case of a holiday rental, a single excess will be deducted regardless of the number of occupants).

Article 5 / EXCLUSIONS

In addition to the exclusions provided in the following General Provisions, all cancellations for reasons other than the events listed in article 1 "nature and scope of cover" are excluded from this cover.

INTERRUPTION COSTS

Article 1 / NATURE OF COVER

If you have to interrupt the holiday covered by this agreement, we undertake to reimburse the unexpired rental benefits as well as any cleaning costs of the rental, which you will not be able claim the reimbursement, replacement or compensation of, in the event you are forced to leave and return the leased location to the hotelier as a result of:

- Severe illness, serious accident or death, suffered by yourself, your spouse or de facto partner, your ascendants or descendants up to the 2nd degree, stepfathers, stepmothers, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person that usually resides under your roof and of the person accompanying you during your stay as mentioned and insured under this agreement.
- Serious illness, serious accident or death of your professional replacement as mentioned when subscribing the insurance, of the person responsible for the care of your minor children, or a person with a disability living under the same roof as you provided you are the legal guardian.
- Serious damage caused by fire, explosion, water damage or caused by the forces of nature to your professional or private premises and imperatively requiring your presence to take the necessary precautionary measures.
- Theft in professional or private premises provided that the importance of this theft requires your presence.

For rental purposes interruption cover is granted on condition that the rental is fully paid.

EXTENSION:

We reimburse the insured on a pro rata temporis basis for non-refundable ski passes (lift passes, ski lessons, sports equipment, etc.) that have already been paid and not used when the insured person has to interrupt the practice of this activity only in the event of an accident prohibiting the practice of this sport, deducting a one-day excess.

Article 2 / EXCESS

In all cases, the Company shall compensate the Insured against any excess, the amount of which is specified in the Table of benefits

Article 3 / LIMIT OF COVER

In any case, compensation may not exceed the amounts specified in the table of benefits.

Article 4 / EXCLUSIONS

All interruptions for reasons other than the events listed in article 1 "nature and scope of cover" are excluded from this cover. Likewise, in addition to the general exclusions provided for in the following General Provisions, the following interruptions are not covered:

- Diseases or accidents which have been the subject of an initial diagnosis, treatment, relapse, aggravation or hospitalisation between the holiday reservation date and the date of subscription of this agreement;
- a non-stabilised pathology which has been recognised or treated within 30 days before the reservation is made;
- any event occurring between the holiday date of reservation and the subscription of the agreement;
- Death of a parent when the latter takes place more than one month prior to the date of departure;
- atypical pneumonia or severe acute respiratory syndrome (SARS), avian influenza or A-H1N1 flu, and any pandemic or epidemic recognised by national or international health organisations;
- aesthetic treatment, a treatment, voluntary interruption of pregnancy, in vitro fertilisation and its consequences, artificial insemination and its consequences, pregnancy;
- psychiatric or mental or depressive illness without hospitalisation or resulting in hospitalisation of less than 2 days.

LATE ARRIVAL

Article 1 / NATURE OF COVER

If an unforeseeable event, unavoidable and beyond the control of the insured person occurs during his / her journey from the insured's domicile to the holiday destination and the insured cannot be present on the scheduled date of beginning of the holiday covered for more than 24 hours. The Company shall indemnify the Insured for the amount indicated in the table of benefits.

Under no circumstances may the amount be higher than the trip cancellation fee.

This benefit is acquired provided that the insured has allowed sufficient time to travel to the holiday destination.

Article 2 / EXCESS

In all cases, the Company shall compensate the Insured against any excess, the amount of which is specified in the Table of benefits

Article 3 / LIMIT OF COVER

In any case, compensation may not exceed the amounts specified in the table of benefits.

Article 4 / EXCLUSIONS

All late arrivals for reasons other than the events listed in Article 1 "Nature and scope of the cover" are excluded from this cover.

Similarly, in addition to the general exclusions provided for in the General Provisions below, the following late arrivals are not covered:

- Any event occurring between the holiday date of reservation and the subscription of the agreement;
- The late application for a visa to the competent authorities, visa refusal, passport non-compliance and lack of immunisation;

THE TENANT'S CIVIL LIABILITY (WHILE ON HOLIDAY)

Article 1 / DEFINITION

Accident: Any sudden, unforeseen and external event to the Insured

Insured / tenant: The Tenant, a natural person who is a party to the Lease agreement and named (Name, First Name, Address) on the Lease agreement - is an Insured, spouse of the Insured, his/her own children or those of a spouse or partner and any other persons who take part along with the Insured at the holiday covered by the Lease agreement

Leased property: The following property: boat dock, residential house or apartment

Entrusted moveable asset: Any movable property located within the leased Property and made available to the Insured during the term of the Lease Agreement

Material damage: Any deterioration or destruction of movable or immovable property

Personal injury: That is to say, accidental bodily injury to third parties.

Non-material damage: damage "resulting from the deprivation of enjoyment of a right, interruption of a service rendered by a person or by movable or immovable property or loss of profit" as a consequence of bodily and / or material damage.

Explosion: The sudden and violent action of gas or vapour pressure

Non-reducible excess: Portion of the compensation to be borne by the Insured in the event of a covered Loss

Landlord: A natural or legal person that makes available to the Insured the Property leased under the Rental Agreement and party to the said contract

Fire: Combustion with flames outside a normal household

Valuable item: Jewellery of any value, art, watches, carpets and tapestries worth more than € 300

Third-party: Any person other than the Subscriber. Any Subscriber victim of consequential physical, material or immaterial damage caused by another Subscriber (Subscribers are considered as third parties). Any natural person or legal entity excluding the Subscriber, the Insured Person, the members of his family, the persons accompanying him and his employees.

Depreciation: Impairment of the value of the damaged leased asset and of the entrusted asset in the case of an identical new item.

Claim: Accountability of the Insured by the Landlord

Loss: Damage or set of damages caused to the Landlord resulting from a detrimental event and having been the subject of a Claim. All damage arising from the same harmful event, regardless of how it is spread over time, constitutes one single claim.

Article 2 / NATURE OF COVER

The Tenant's Civil Liability

Cover is granted exclusively:

- if the duration of the Lease Agreement does not exceed 90 days

This cover applies exclusively in countries where the insured person does not already benefit from the cover of an agreement subscribed otherwise.

Rental liability

What is covered:

Pecuniary consequences of the tenant's civil liability in respect of the owner for

- property damage caused to the Leased Property as well as bodily injury caused to third parties, as a result of a Fire, Explosion, Water Damage, which originated in the Leased Property occupied by the Insured.
- property damage caused to neighbours and third parties following a Fire, Explosion, Water Damage, which originated in the Leased Property occupied by the Insured and which the Owner is required to compensate.
- Non-material damage caused to the owner, loss of rent and deprivation of use due to covered material damage.

Property damage to entrusted movable property

What is covered:

The pecuniary consequences of civil liability for the Insured as a tenant or occupant as a result of property damage caused to the movable property entrusted to the insured inside the leased property and belonging to the owner of the Leased asset.

Article 3 / EXCLUSIONS

The following are excluded from civil liability:

- Civil or foreign war, riots, popular movements, acts of terrorism;
- The Insured appearing on any official, governmental or police database of persons proven or presumed to be terrorists, any Insured member of a terrorist organisation, a drug trafficker, implicated as a supplier in the illegal trade in nuclear, chemical or biological weapons;
- The disintegration of the atomic nucleus or any irradiation coming from an energy source presenting a radioactive aspect;
- Damages caused intentionally or fraudulently by the Insured or with his/her complicity;
- Damages not involving the tenant's civil liability;
- Damages originating outside of the secured property occupied or made available to the Insured;
- The insured's civil liability in the event of default of payment of the Leased property;
- Damage done intentionally, cigarette burns or causes due to other smokers' items;
- Any damage caused by moisture, condensation, fog, smoke;
- The breakdown of devices made available to the Insured;
- Damage to lamps, fuses, consumables or products;
- The theft of confiscated property;
- The theft or loss of keys of the Leased Property;
- Damage sustained while the premises containing the Insured objects are occupied by third parties other than the tenant;
- Damage due to lack of maintenance by the Landlord or the owner of the Leased Property;
- Damage resulting from the use of the leased asset or movable property not in accordance with the Lease agreement;
- The consequences of contractual commitments exceeding those to which the tenant is legally bound;
- Damage to a boat when it is not moored to a dock;
- Damage to valuables;
- Facilities outside the Leased Property: Swimming pools, tennis courts;
- Damage to shrubs and plants;
- Buildings under construction or demolition;
- Buildings used as offices or for commercial purposes;
- Property damage suffered by period-listed buildings registered as Historical Monuments;
- Fire damage from a camp fire or from a chimney fire has not been swept off at the time of the occurrence of the damage;
- Damage occurring outside the rental period mentioned in the Rental Agreement;
- Damage caused by animals.

Article 4 / AMOUNTS AND THRESHOLDS OF COVER

The maximum liability of the insurer for all damages is defined in the table of benefits

Article 5 / TRANSACTION - ADMISSION OF LIABILITY

No admission of liability; no transaction that you have accepted without our consent will be considered as binding in respect of us. However, acceptance of the relevance of the facts is not regarded as admission of responsibility, nor the mere fact that a victim has been given urgent assistance; that anyone has the right to perform.

Article 6 / PROCEEDINGS

In the event of an action initiated against you, we shall defend you and handle any civil proceedings for the acts and damages falling within the scope of cover of this agreement.

However, you may become a party to our claim provided you can submit evidence of an interest not covered by this agreement.

The provision of your defence, as a precautionary measure, cannot be interpreted as an acknowledgement of cover and does not in any way imply that we accept to assume responsibility for damages not covered by this agreement.

Nevertheless, we retain the right to claim against you all sums that we have paid or set aside for you.

Article 7 / REMEDIES

With regard to remedies:

- we are free to have recourse, within the framework of cover of this agreement, before the civil, commercial or administrative courts,
- before the criminal courts, remedies can be exercised only with your agreement,
- if the dispute concerns only civil interests, the refusal to give your consent for the exercise of the remedy envisaged gives rise to the right for us to claim compensation from you equal to the damage suffered by us.

You cannot object to the exercise of our right of recourse against a responsible third party if this is covered by another insurance agreement.

Article 8 / UNENFORCEABILITY OF PROVISIONS

Even if you fail to fulfil your obligations following a Loss, we are required to compensate the persons in respect of whom you are responsible. Nevertheless, we retain the right to claim against you all sums that we have paid or set aside for you.

Article 9 / LEGAL EXPENSES

We cover the costs of trial, premium notification costs and other claims expenses. However, if you are convicted for more than the cover amount, each of us will bear these costs in the proportion of the respective shares in the conviction.

This contract is subject to French law.

Article 10 / HOW IS COMPENSATION CALCULATED?

You will be compensated on the basis of the replacement value of equivalent and similar items once the security deposit has been used up and after deducting depreciation and the excess up to the maximum amount indicated in the Table of Benefits.

Damage, deterioration and disappearance shall be determined by comparing the entry and departure inventory drawn up jointly between the Grantee and the Owner (or the person responsible for representing him) or by a detailed description of the damage signed by the Grantee responsible.

In the absence of having drawn up a joint inventory, a detailed description of the damage signed by the Grantee who is responsible or a report established by a bailiff, we shall be released from any obligation to pay as a result of such damage.

BREAKAGE OR THEFT OF THE TENANT'S INSURED SPORTS EQUIPMENT

Article 1 / NATURE AND SCOPE OF COVER

In the event of accidental theft or accidental breakage of the insured's personal sports equipment, the company will arrange the lease of identical replacement equipment up to the amount indicated in the table of benefits.

In the event of breakage, cover is granted provided that the insured produces proof by the landlord attesting that the damaged material has been shown to the latter.

Article 2 / EXCLUSIONS

All events not listed in section 1 "Nature and scope of cover" are excluded from this cover.

In addition to the exclusions provided for in the following General Provisions, the following are not covered:

- theft of the insured's sports equipment as a result of forgetfulness or negligence on his/her part, i.e. leaving sports equipment unattended, leaving sports equipment visible from the outside of his/her vehicle and / or without having fully closed and locked it;
- theft committed without burglary or with the use of false keys;
- theft of the insured's sports equipment in a vehicle between sunset and sunrise or in a convertible vehicle;
- indirect damages such as deprivation of use, fines;
- damage resulting from a hidden defect of the insured property, its normal and natural wear and tear;
- loss, forgetfulness or exchange;
- theft while camping;
- damage caused to covered equipment which does not impair the proper functioning of the equipment, such as surface scratches, marks, stains,
- damage resulting from non-compliance with operating and maintenance instructions issued by the warehouse.
- damage under the manufacturer's, distributor's or assembler's warranty.

THALASSOTHERAPY PATIENT

Article 1 / NATURE AND SCOPE OF COVER

By way of derogation from the agreement, cover for cancellation and interruption are granted to thalassotherapy patients under this option

There are no changes to the other clauses, cover and exclusions of the agreement

EXTENSION OF COVER:

Cancellation or interruption of the holiday in the event of illness or accident of the insured certified by a medical doctor until the first day of the treatment preventing the practice by the latter of the holiday's main activity for which he/she had signed up.

INWARD/OUTWARD TRAVEL DELAY COVER DUE TO FORCE MAJEURE

Article 1 / NATURE AND SCOPE OF COVER

This cover is taken out in addition to the main cover provided for in these general conditions and up to the maximum amounts indicated in the above table of benefits.

The term "force majeure" means any natural disaster, such as an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm, caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities. The definition of force majeure does not include strike, political risks, war, civil war, attacks, terrorism, riots and popular movements.

If the insured while on holiday is unable to return to his usual place of residence on the due date due to force majeure, the Company covers:

- the costs of extending the stay on submission of the original documents up to the amounts specified in the table of benefits specific to this option.

"Extension of stay" means the cost of accommodation, food, purchases of essential products (toiletries, children's products, etc.).

Cover will only be provided to the insured if he/she is unable to use another means of transport for his/her return.

Article 2 / LIMIT OF COVER

In any case, compensation may not exceed the amounts specified in the table of benefits.

Article 3 / EXCLUSIONS

All events not listed in section 1 "Nature and scope of cover" are excluded from this cover.

In addition to the general exclusions set out in the General Provisions below, total or partial airport closures related to the following events are excluded from cover:

- Strikes, political risks, war, civil war, attacks, terrorism, riots and popular movements.

REPATRIATION ASSISTANCE

At the time of the incident, in order to benefit from the full cover defined below, it is imperative to contact the Insurer's Assistance Centre prior to any provision of services. A case number will then be issued, which alone will justify cover of the costs for the provision of the above mentioned services.

Article 1 / DEFINITIONS

Attack: any act of violence, constituting a criminal or unlawful attack on persons and / or property in the country in which you are staying, the purpose of which is to seriously disturb public order through intimidation and terror, and which is subject to media coverage. The above "attack" must be identified as such by the French Ministry of Foreign Affairs.

Natural disaster: phenomenon such as an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm, caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities.

Domicile: the place of habitual residence of the insured in Mainland France, in the overseas departments and regions (DOM/ROM) and the overseas communities (COM) as well as sui generis communities, in Monaco, Switzerland or one of the European Union member countries.

Family members: spouse or common-law partner, ascendants or descendants up to the second degree, step-in-law, stepmothers, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law.

Serious illness: any changes in health noted by a medical doctor, involving the cessation of any professional or other activity and requiring appropriate care.

Severe personal injury: any unintentional bodily injury on the part of the victim resulting from the sudden action of an external cause ascertained by a medical doctor and involving the cessation of any professional or other activity and prohibiting him/her from moving by his/her own means.

Geographical scope: cover is applicable worldwide.

Funeral expenses: fees for first preservation, handling, entombment, specific transport arrangements, conservation rendered obligatory by legislation, preparation and simple model casket required for transport and in conformity with the local legislation, does not include burial, embalming and ceremony fees.

Search fees: fees for operations carried out by rescuers or rescue organisations, other than the insured's travel companions, going out specially for the purpose of looking for an insured in a location lacking all means of organised or nearby rescue.

Emergency / rescue costs: transport costs following an accident (once the insured has been found) from the point where the accident occurs to the nearest hospital.

Article 2 / ILLNESS OF THE INSURED OR HE/SHE SUFFERS FROM A PERSONAL INJURY

- The insurer's medical team contacts the on-site doctor and / or the family GP, in order to intervene in the conditions best suited to the insured's condition.
- The Insurer's medical team organises the transport of the insured person to the nearest medical centre or a transfer to a better equipped or more specialised hospital centre.
- Based on the seriousness of the situation, only our medical emergency services staff can decide on repatriation, choice of means of transport and place of hospitalisation.
- The insurer will repatriate the insured person to his/her home if the latter is able to leave the medical centre.
- If the insured's condition justifies it, the insurer organises and takes care of the journey of a person that is currently at the holiday destination to allow him/her to accompany the insured.
- If the insured person's condition does not justify a hospitalisation or repatriation and the insured cannot return home on the date originally planned, the insurer will bear the actual costs incurred for extending the stay at the hotel, as well as those of a person staying at his/her bedside: maximum per night and per person indicated in the table of benefits, on submission of supporting documents, excluding catering costs until the insured's repatriation. The duration of this cover cannot exceed a number of nights indicated in the table of benefits.

When the insured's health so permits, the insurer organises and takes care of his /her return home, as well as that of the person who has remained with him/her.

- If the insured person is hospitalised and his/her condition does not justify or prevents immediate repatriation or a return home, the insurer organises the stay at the hotel of the person whom the insured person appoints, who is already present and who remains at his or her bedside and will cover any unforeseen expenses actually incurred up to a maximum per night indicated in the table of benefits, on submission of supporting documents, excluding catering costs until the insured's repatriation. The duration of this cover cannot exceed a number of nights indicated in the table of benefits.

The insurer assumes responsibility for the return of the above mentioned person if he/she cannot use the means originally foreseen.

- If hospitalisation lasts for more than 7 days and no one stays at the insured person's bedside, the insurer shall make available to the person appointed by the insured a return ticket, so that this person can travel to be with the insured, only from one of the European Union member countries or Switzerland, and organises the stay in the hotel of that person with a maximum per night indicated in the table of benefits, on submission of supporting documents, excluding catering expenses. The duration of this cover cannot exceed a number of nights indicated in the table of benefits.

When the insured's health so permits, the insurer organises and takes care of his /her return home, as well as that of the person who has remained with him/her.

- If the insured person's state of health does not allow him/her to care for his/her minor children and no adult family member of the insured's family accompanies him/her, the insurer organises the travel of the person that the insured has appointed to bring them back to the insured's home.

Article 3 / IN THE EVENT OF DEATH

- The insurer organises and takes charge of transporting the body from the place where it is laid in the coffin to the place of burial in one of the European Union member countries, in the overseas departments and regions (DOM/ROM) and the overseas communities (COM) as well as sui generis communities, in Monaco and Switzerland. Funeral expenses are covered up to the amount indicated in the table of benefits.
- The insurer may be able to organise and bear the costs for the return to the place of burial of the members of the family who took part in the same trip and covered by the same agreement.

Article 4 / OTHER ASSISTANCE TO PERSONS

Early return:

If the insured is forced to interrupt his / her trip due to:

- the death of a member of his family, the person responsible for the care of his/her minor or disabled children, of his/her professional substitute,
- hospitalisation due to serious illness or serious accident of his or her spouse or common-law partner, first-degree ascendants and descendants who have remained in a European Union member country or in Switzerland and which involve the vital prognosis following notice of the medical report by the doctor treating the insured at the insurer's service.
- the occurrence of serious fire, explosion, theft or other damage caused by the forces of nature in the insured's main or secondary residence or in his professional premises and which requires his/her presence on the spot,
- an attack or natural disaster within a maximum radius of 100 km around the place where the insured person is located and if the insured person wishes to interrupt his journey,

The insurer organises and pays for the return of the insured person to his/her home. If the time limits permit and the presence of the insured is necessary for the continuation of the journey, the Insurer shall organise and bear the costs of the return of the insured to the place where he/she can meet up with the rest of participants of the trip.

Repatriation or transport of other insureds:

If, following the insured's repatriation, the accompanying persons covered by the same agreement wish to be repatriated, the insurer will organise and bear the costs for their return up to a maximum of 4 persons.

Medical expenses abroad:

The insurer shall reimburse the insured, following assistance by the Social Security and any other insurance institution, for medical, pharmaceutical, surgical and / or hospitalisation expenses prescribed by a doctor, up to the amounts indicated in the table of benefits.

In all cases, the insurer shall compensate the insured against any excess, the amount of which is specified in the table of benefits.

Advance on hospital costs abroad:

If the insured is abroad from his/her country of residence, unable to pay his/her medical expenses as a result of hospitalisation due to illness or accident occurring during the period of cover, the insurer may, at the insured's request, make an advance payment but only under the following cumulative conditions:

- the Insurer's doctors must decide, after collecting information from the local doctor, that it is impossible to repatriate the insured immediately to his/her country of residence,
- the care to which the advance applies must be prescribed in agreement with the Insurer's doctors,
- the insured person or any person authorised by the latter must formally undertake by signing a specific document, provided by the insurer during the implementation of this service:
 - to initiate the process of assuming the costs with insurance agencies (social security, mutual insurance) within 15 days from the date of sending the necessary documents for these steps by the Insurer,
 - to reimburse the insurer for sums received by insurance agencies within one week of receipt of such sums.

The Insurer shall only be responsible for costs not borne by the insurance agencies, up to the amount of the medical insurance benefit. The Insured must notify the Insurer of the confirmation of commitment to cover costs by these insurance agencies within one week of receipt.

In the absence of taking the necessary steps to take over the insurance bodies within the deadlines or failing to present to the insurer within the deadline confirmation of commitment to cover costs by these insurance agencies, the insured can under no circumstances claim the "medical expenses" benefit and must reimburse all hospitalisation costs advanced by the insurer, who shall, if necessary, initiate proceedings to recover such costs if deemed necessary; the costs of such proceedings shall be borne by the beneficiary.

This cover shall cease from the date on which the insurer is able to effect the insured's repatriation or the day of the insured's return to his/her country of origin.

Medical expenses in France:

This cover is valid only for French insured persons who are holidaying in France.

The insurer shall reimburse the insured, following assistance by the Social Security and any other insurance institution, for medical, pharmaceutical, surgical and / or hospitalisation expenses prescribed by a doctor, up to the amounts indicated in the table of benefits.

In all cases, the insurer shall compensate the insured against any excess, the amount of which is specified in the table of benefits.

Sickness or accident of a minor or disabled child of the insured who has remained in the country of his / her domicile:

If, during the insured's journey, one of his minor or disabled children who has remained in the country of his/her residence is sick or injured, the insurer shall be at the disposal of the person in charge of his/her care to organise the child's transportation to a hospital which is most likely to provide the care required by its condition, provided that the insured has given prior written authorisation.

The insurer guarantees the return to the home of the insured's child and shall keep the insured informed of the child's condition if the insured has left a travel address.

If the insured's presence is essential, the insurer organises his/her return home.

Costs of emergency including search and rescue, primary and secondary runaway rescue costs:

The Insurer shall bear search and rescue costs up to the amount per person per event indicated in the table of benefits, costs corresponding to operations organised by civilian or military lifeguards or specialised public or private bodies on the occasion of the insured's death or in the event of physical injury.

Advance of funds in the event of theft or loss of means of payment

While on holiday abroad, if the insured requires an advance of funds following the loss or theft of his means of payment, the Insurer may make an advance of funds up to the amount indicated in the table of benefits and in exchange for a deposit cheque of the corresponding amount in advance. Acknowledgement of debt will be claimed from the insured at his / her place of residence. The repayment of this advance must be made within one month of the submission of the claim by the Insurer.

Substitute driver:

If, as a result of illness or accident, the insured can no longer drive his/her vehicle and no passenger is able to replace him, the Insurer shall provide a driver for a maximum of 3 days, to return the car to the usual home by the most direct route. If the holiday stay is over, the family members are brought back home in the vehicle.

The insurer pays the driver's salary and his / her expenses during the trip. The costs of fuel, tolls, hotel and restaurant costs for any passengers remain the responsibility of the latter.

Legal assistance:

The insurer shall cover, up to the amount indicated in the table of benefits, legal fees which the insured may have to bear to freely decide if an action is brought against the insured, up to the amount indicated in the table of benefits, provided that the alleged acts do not entail liability for criminal prosecution under the law of the country.

This cover does not apply to events relating to the insured's professional activity or the custody and / or use of a motor vehicle.

Advance of the cost of bail:

If, in the event of a breach of the laws of a country in which the insured is located, the latter is obliged by the authorities to pay bail, the insurer shall make an advance payment up to the amount indicated in the table of benefits.

The repayment of this advance must be made within one month of the submission of the claim by the Insurer. If the cost of bail is refunded to the insured before this period by the authorities of the country, it must be immediately returned to the insurer.

Article 5 / LIMITATIONS OF THE INSURER'S LIABILITY

Interventions that the Insurer is required to make are carried out in full compliance with national and international laws and regulations. They are therefore linked to obtaining the necessary authorisations by the competent authorities

- If the insured refuses to follow the decisions taken by the insurer's medical service, he / she shall relieve the Insurer from any liability in relation to the consequences of such an initiative and the insured person shall forfeit any right to benefits or compensation.
- Under no circumstances can the insurer take the place of the local emergency organisations or bear the costs incurred.
- The insurer cannot be held responsible for delays or impediments in the performance of services agreed in the event of strikes, riots, popular movements, restriction on freedom of movement, sabotage, terrorism, civil or foreign war, other unforeseeable circumstances or force majeure
- Benefits not claimed during travel or not organised by the insurer do not give rise to any compensatory allowance.
- The insurer decides on the nature of the tickets available to the insured depending on the one hand, on the possibilities offered by carriers and on the other, the duration of the journey.
- If the Insured is domiciled in a country other than one of the European Union member states, in the overseas departments and regions (DOM/ROM) and the overseas communities (COM) as well as sui generis communities, in Monaco and Switzerland., the Insurer may upon the insured's request, repatriate the latter to his/her home or to the nearest, best equipped or most specialised medical centre. In the above case the insured agrees to pay the Insurer the excess cost of his/her repatriation compared to a repatriation carried out under the same conditions in mainland France.
- Cover takes effect on the day of departure and expires on the day of return for the duration indicated on the registration form of the 118 without being able to exceed 90 days. The insurer's maximum liability in the event of a claim is established in the table of benefits.

Article 6 / EXCLUSIONS OF COVER

In addition to the exclusions provided for in the General Conditions, the Insurer's cover cannot be requested in the following cases:

- Atypical pneumonia or severe acute respiratory syndrome (SARS), avian influenza or A-H1N1 flu, and any pandemic or epidemic recognised by national or international health organisations,
- When damage or accidents result from the use of a two-wheeled motorised land vehicle, a jet ski or a snow scooter,
- Damage caused by the abnormal intensity of a natural agent,
- Damage constituting damage to the environment suffered by natural elements such as air, water, soil, fauna and flora, the use of which is common to all, as well as aesthetic damage or loss amenity associated thereto,
- Pollution, natural disasters,
- Pre-existing convalescences, conditions and pathologies,
- The consequences of serious personal injury accidents occurring before the insured's date of cover,
- Psychological, mental or depressive illnesses,
- Affections or benign lesions which can be treated on the spot and do not prevent the continuation of the stay or the trip,
- The costs of thermal cure, slimming, rejuvenation and any convenience or aesthetic treatments, physiotherapist fees, vaccination, prostheses, devices, glasses or contact lenses, implants,
- Pregnancy from the 32nd week,
- Trips undertaken for the purpose of diagnosis and / or treatment,
- Expenses incurred after returning from the trip or when cover has expired,
- Expenses incurred without the Insurer's agreement,
- Telephone costs other than those addressed to the Insurer,
- Taxi expenses incurred without the Insurer's agreement,
- Pregnancy-related: childbirth, caesarean section, newborn care, IVG,
- Pre-existing illnesses or injuries diagnosed and / or treated having been hospitalised in the 6 months preceding the trip,
- Costs resulting from care or treatment not resulting from a medical emergency,
- Costs resulting from care or treatment of a therapeutic nature not recognised by French legislation.
- Medical expenses in the insured's country of residence, with the exception of medical expenses in France, valid for French residents.

GENERAL PROVISIONS PROVISIONS COMMON TO ALL GUARANTEES

As with any insurance contract, this agreement carries reciprocal rights and obligations. It is governed by the French Insurance Code. The above mentioned rights and obligations are set out in the following pages.

Article 1 / DEFINITION

Severe personal injury: any unintentional bodily injury on the part of the victim resulting from the sudden action of an external cause ascertained by a medical doctor and involving the cessation of any professional or other activity and prohibiting him/her from moving by his/her own means.

Hazard: An unintentional, unpredictable, unavoidable and external event.

Subscribers: Persons duly insured under this agreement. For the application of statutory limitation provisions, reference should be made to the "Subscriber" when the articles of the French Insurance Code refer to "the Insured".

Insured: the insured person or persons, residing all over the world.

Attack / Acts of terrorism: The term "attack" means any act of violence that constitutes a criminal or illegal attack on persons and / or property in the country in which you are staying, the purpose of which is to seriously disturb the public order. The above "attack" must be identified as such by the French Ministry of Foreign Affairs.

Beneficiary: a person benefiting from benefits paid, not in his/her personal capacity, but due to his/her with the insured. Unless stipulated otherwise at the time of the subscription of the present contract, only the spouse is covered, failing this the children, failing this the insured's heirs.

Natural disaster: The abnormal intensity of a natural agent not from human intervention.

French insurance code: Compendium of French legislative and regulatory texts governing the insurance agreement.

Lease agreement: Agreement between the Landlord and the Insured to make the Leased Property available for a period not exceeding 90 days and for private use. The lease agreement must include the following information: rental address, description of the accommodation, duration of rental with arrival and departure dates, date of signing of the agreement, signatures of the parties, identity of the occupants, address of the tenant, rental price inclusive of VAT, the amount of the advance paid at the time of booking and security deposit paid when entering the premises

Forfeiture of cover: Loss of right to the benefit covered

Insurer/Assistance provider: GROUPAMA RHONE ALPES hereinafter, whose head office is: GROUPAMA RHONE ALPES 50, rue de Saint Cyr 69251 LYON cedex 09

Domicile: the insured's place of usual residence for at least 6 months.

DOM-ROM, COM: DROM POM COM is the new name for the French overseas departments and territories since the constitutional reform of 17 March 2003, which amended the names of the French overseas departments and territories and their definitions.

Physical injury: Any physical or moral injury suffered by a person and the consequential loss or damage arising therefrom.

Property damage: Any impairment deterioration alteration loss or destruction of a thing or substance, any physical damage to animals.

Consequential material and immaterial damage: Any damages, other than bodily or material, consisting of monetary costs and losses resulting from deprivation of enjoyment of a right, interruption of service by a person or property, loss of profits and resulting from bodily injury or material damage.

Duration of cover: Cover is provided to the Insured according to the scope of scope defined in the Special Terms of the agreement.

Transport company: A transport company is any company duly authorised by the public authorities for the carriage of passengers.

Event: any event giving rise to damaging consequences, which could lead to one or more cover benefits of the agreement being applied.

Europe: "Europe" means the countries of the European Union, Switzerland, Norway or the Principality of Monaco.

Excess: which shall be borne by the Insured in the event of a claim.

Short-term rental: Less than 90 days stay in premises which the tenant does not own or rent all year round.

Insurance claims manager: Gritchen Affinity - 27 rue Charles Durand – CS 70139 - 18021 BOURGES - FRANCE

Assistance claims manager: Mutuaide - 8/14, avenue des Frères Lumière - 94368 BRY-SUR-MARNE CEDEX – FRANCE

Strike: Collective action consisting of the suspension of work agreed upon and carried out by the employees of a company, an economic sector, a professional category to defend their interests

Family members: spouse or common-law partner, ascendants or descendants up to the second degree, step-in-law, stepmothers, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law.

Serious illness: any changes in health noted by a medical doctor, involving the cessation of any professional or other activity and requiring appropriate care.

Owner: An individual or legal entity who owns a property, assigned to holiday stays, offered up for rent to a tourist clientèle through the Subscriber.

Grantee: Individuals and accompanying persons who have jointly booked a seasonal rental for a stay in a property belonging to the Insured. The above persons must have their domicile in Western Europe, the French overseas departments, New Caledonia or French Polynesia. The Grantee cannot be the owner, bare owner, an occupant on a purely free basis or usufructuary of the leased property.

Holiday destination / stay: The term "Holiday destination / stay" means any furnished rental worldwide of a maximum and non-renewable duration of 90 consecutive days granted in lease by the Insured to the Grantee. The seasonal rental contracted by the Grantee must satisfy all the following conditions cumulatively:

- the rented premises must be a lodging in a building development or docked boat.
- the rented premises must not be the Insured's official accommodation; the rental must be granted temporarily for a holiday stay.

Underwriter: the body or the legal or natural person, domiciled in France or in the DOM ROM, COM and sui generis communities as defined in articles 72-3,73, 74, 76 and 77 of the French Constitution and designated in the Special Terms, which has underwritten and signed this agreement and has undertaken to pay the contributions.

Loss: Event that may give rise to the application of a covered benefit under the agreement.

Policyholder: The policyholder, natural or legal person who subscribes to the insurance agreement.

Subrogation: The legal situation whereby a person is transferred another person's rights (*including: substitution of the Insurer for the purpose of suing the opposing party*).

Regions covered:

Cover applies:

- Where the Insured resides in a country of the European Union including Switzerland and Monaco for leased goods located worldwide with the exception of countries not politically stabilised and advised against by the French Ministry of Foreign Affairs.
- Where the Insured resides in a country outside the European Union, Switzerland and Monaco for leased goods located in a country of the European Union, Switzerland and Monaco

Third-party: Any person other than the Subscriber. Any Subscriber victim of consequential physical, material or immaterial damage caused by another Subscriber (Subscribers are considered as third parties). Any natural person or legal entity excluding the Subscriber, the Insured Person, the members of his family, the persons accompanying him and his employees.

Wear: Devaluation or depreciation, on the date of the loss, of the value of property caused by prolonged use or maintenance conditions.

Depreciation: Consequence of the deterioration over time, the age or the state of maintenance, on the day of the Loss, on the value of a property.

Depreciation applied:

- 10% per year from the date of purchase of the damaged good/property on presentation of the purchase invoice of the good/property
- 80% per year in the absence of a purchase invoice on the basis of the purchase price inclusive of VAT on the day of the loss, capped at € 200

Exceptions:

	ANNUAL DEPRECIATION RATE	REMAINING SHARE	LIFETIME
Home appliances	20%	10%	8 years
Hi-Fi	20%	10%	8 years
IT equipment	30%	10%	8 years

Simple furniture	10%	10%	10 years
Wallpaper, painting	18%	10%	7 years
Carpets	18%	10%	13 years
Parquet flooring and tiles	4%	20%	30 years
Plastic coatings	11%	20%	10 years
Indoor carpentry	6%	15%	30 years
Locksmiths	11%	15%	15 years
Fittings	9%	15%	15 years
Plumbing	9%	15%	15 years
Sanitary ware	6%	20%	25 years
Water heater	12%	15%	10 years
Boiler	7%	15%	15 years
PVC wood shutters	8%	20%	15 years
Metal shutters	5%	20%	30 years
Roller shutters	8%	10%	15 years
Electric convactor heaters	12%	15%	15 years
Cast iron radiators	6%	10%	25 years
Heating controls (burners)	11%	10%	10 years

Article 2 / RIGHT OF WITHDRAWAL

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

The beneficiary is requested to verify that he/she is not already benefitting from cover covering one of the risks guaranteed by the new agreement. If this is the case, he / she shall have the right to withdraw from this agreement for a period of 14 calendar days from the date of signing without penalty or incurring in costs if all the following conditions are met:

- This agreement is for non-professional purposes;
- this agreement comes in addition to the purchase of a good or service sold by a supplier;
- the beneficiary justifies that he/she is already covered for one of the risks guaranteed by this new agreement;
- the agreement from which he/she wishes to withdraw is not fully implemented;
- The beneficiary has not declared any claim covered by this agreement.

In this situation he/she may exercise the right to withdraw from this agreement by letter or other durable medium addressed to the insurer of the new agreement accompanied by a document proving that he/she already has cover for one of the risks covered under the new agreement. The insurer is required to reimburse you the premium paid, within 30 days of the withdrawal.

"I, the undersigned Mr. / Ms. ... residing ... withdraw from my agreement No. ... subscribed with ..., in accordance with Article L 112-10 of the French Insurance Code. I hereby certify that I have no knowledge of any claim arising from cover under the agreement on the date of sending this letter. "

Article 3 / PAYMENT OF PREMIUM

In the absence of payment before the commencement of the risk, the agreement shall be considered null and void and shall not give rise to any compensation.

Article 4 / REPORTING OBLIGATION

The insurer undertakes to provide all documents and information listed in Article L. 112-2 and Articles L. 112-2-1 and R. 112-4 of the French Insurance Code in the event that the agreement is concluded at a distance and under the conditions laid down in the aforesaid Articles.

If the agreement is concluded on-line, the Insurer must provide the Insured with all the information listed in article 1369-4 of the French Civil Code and must enable the Insured to have direct, easy and permanent access to the information contained in Article 19 of French Law No. 2004-575 of 21 June 2004.

Article 5 / GEOGRAPHICAL SCOPE

Cover is active in the European Union and Switzerland

Article 6 / WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVERED BENEFITS?

We cannot intervene when your requests for the provision of cover or services are the consequence of damages resulting from:

- epidemics, natural disasters and pollution;

- consequences and / or events resulting from: civil war or foreign war, riots, popular movements, in accordance with article L121-8 of the French Insurance Code;
- consequences and / or events resulting from: a strike;
- consequences and / or events resulting from: an attack and an act of terrorism;
- the consequences of the voluntary participation of the Subscriber and persons travelling with the Subscriber and insured under this agreement in a crime, offence, riot or strike except in the case of self-defence;
- intentional non-compliance with the regulations of the country visited;
- the disintegration of the atomic nucleus or any irradiation from ionising radiation;
- improper use of medicinal products or use of drugs not prescribed medically, ascertained by a competent medical authority;
- damage resulting from the use of alcohol by the Subscriber, characterised by the presence in the blood of a pure alcohol level equal to or higher than that established by the regulations of the country visited and regulating motor traffic;
- accidents / damages and their consequences provoked or caused intentionally by the Subscriber.
- the practice of sports on a professional basis;
- participation in endurance or speed tests, on board any of any kind of motorised vehicle or craft on land, water or air;
- failure to comply with safety rules brought to the attention of the Subscriber and persons travelling with the Subscriber and insured under this agreement as well as members of the Subscriber's family related to the practice of sports activities;
- failure to comply with safety rules brought to the attention of the Subscriber and persons travelling with the Subscriber and insured under this agreement as well as members of the Subscriber's family;
- the absence of hazards;
- goods and / or activities insured when a prohibition to provide an agreement or an insurance service is imposed on the insurer by virtue of the sanction, restriction or prohibition provided for in conventions, laws or regulations, including those decided by the United Nations Security Council, the Council of the European Union, or any other applicable national law;
- insured goods and / or activities when they are subject to any sanction, restriction, total or partial embargo or prohibition provided for in conventions, laws or regulations, including those decided by the UN Security Council, Council of the European Union, or any other applicable national law. It is understood that this provision applies only where the insurance agreement, the insured goods and / or activities fall within the scope of the restrictive sanctions decision, total or partial embargo or prohibition.

Article 7 / HOW IS YOUR COMPENSATION CALCULATED?

If compensation cannot be determined by mutual agreement, it is assessed by means of an amicable appraisal, subject to our respective rights. Each party chooses its expert. If the above experts do not agree among themselves, a third one is appointed by them and all three operate jointly and by a majority of votes.

If one of the parties fails to appoint an expert or the two experts agree on the choice of a third expert, the appointment shall be made by the president of the regional court, acting as a referee. Each of the contracting parties shall bear the costs and fees of its expert and, where appropriate, half of those of the third.

Article 8 / WHAT ARE THE SANCTIONS APPLICABLE IN THE EVENT OF DELIBERATE FALSE STATEMENT ON YOUR PART WHEN MAKING THE CLAIM?

Any deliberate fraud, wilful misrepresentation or misrepresentation by you of the circumstances or consequences of a loss shall result in the loss of any right to benefit or compensation for this claim.

Article 9 / OTHER INSURANCE

In accordance with the provisions of Article L. 121-4 of the French Insurance Code, where several insurances are contracted without fraud for the same risk, each of them is effective within the limits of the agreed cover and in compliance with the provisions of Article L. 121-1 of the French Insurance Code. In the above situation, the Subscriber must notify all insurers.

Within the above limits, the Subscriber may apply to the Insurer of his/her choice. When contracted in a fraudulent or fraudulent manner, the penalties provided for in the French Insurance Code (nullity of the agreement and damages) are applicable.

Article 10 / WHAT ARE THE PROCEDURES FOR REVIEWING CLAIMS?

In the event of a claim (*disagreement or dispute*) relating to your agreement, you may address your concerns to your usual contact: Gritchen Affinity – 27 rue Charles Durand – CS 70139 18021 Bourges

If the answer is not satisfactory, your complaint can be addressed to the "Consumer" Service of:

GROUPAMA RHONE ALPES AUVERGNE- Consumer service - 50 RUE DE ST CYR - 69009 LYON.

We undertake to acknowledge receipt of your complaint within a maximum of 10 working days. The complaint will be dealt with within a maximum time-frame of two months. If this is not the case, you will be notified.

Lastly, you may contact the Industry OmbudService for insurance TSA 50110 - 75441 Paris Cedex 09, without prejudice to your right to bring the case to court.

Article 11 / AUTHORITY RESPONSIBLE FOR OVERSEEING THE INSURANCE COMPANY

Autorité de contrôle prudentiel et de résolution (ACPR) 61, rue Taitbout 75436 PARIS CEDEX 09

Article 12 / INFORMATION FROM THE SUBSCRIBER ON THE PROVISIONS OF THE FRENCH DATA PROTECTION BOARD- CNIL (From its French initials or "Commission Nationale de l'Informatique et des Libertés")

Personal data relating to you (or to persons who are parties to or interested in the agreement) is processed by the Insurer in compliance with the French Data Protection Act of 6 January 1978 as amended and the standards issued by the French Data Protection Board (CNIL).

The processing of such data is necessary for the performance, management and execution of your agreement and cover, the management of our commercial and contractual relations, the management of the risk of fraud or the implementation of legal, regulatory or administrative provisions in force, according to the purposes detailed below.

Your rights:

You have the right to access, rectify, delete and oppose data processed by contacting your Insurer by post (*see address in your contract documents*) or on our Internet site: www.groupama.fr.

Data concerning you (*or concerning the persons who are parties or interested in the agreement*) is necessary for managing commercial and contractual relations.

The above information is intended, within the limits of its attributions, to be used by the services of the Insurer in charge of the commercial management or the performance, management and execution of the agreements for each covered benefit, and by its delegates, intermediaries, partners, subcontractors, or other entities of the Groupama Group in the exercise of their duties.

The above data may also be transmitted to insurance companies for persons involved or offering complementary services, to co-insurers, reinsurers, professional bodies and guarantee funds, as well as to all persons involved in the agreement, such as solicitors, experts, court assistants and ministerial officers, curators, tutors, investigators, health professionals, consulting physicians and authorised personnel, to social agencies when intervening in the settlement of claims and benefits or where the Insurer offers complementary cover to that of welfare schemes..

Information about you may also be given to all persons interested in the agreement (subscriber, insured, member and beneficiary of the agreement, their successors and assigns, beneficiaries of assignment or subrogation of agreement rights, and witnesses and third parties interested in the execution of the agreement), as well as to all persons authorised under Authorised Third Parties (*courts, arbitrators, mediators, ministries concerned, supervisory and control authorities and all public bodies authorised to receive them, as well as to departments in charge of control, such as statutory auditors, auditors and internal control services.*).

Fight against insurance fraud:

We would like to also inform you that the Insurer is implementing a device whose purpose is the fight against insurance fraud, which may lead, in particular, to the inclusion in a list of persons at risk of fraud. If your name is included in this file this could mean a lengthening of review times for your case, or even a decrease or refusal in the entitlement to the right, of a benefit, agreement or a service offered by entities of the Groupama Group. In this context, personal data relating to you (or to persons who are parties to or interested in the agreement) may be processed by any authorised person acting within the Groupama Group entities in the context of the fight against fraud. The above data may also be sent to authorised staff of bodies directly involved in fraud (other insurance bodies or intermediaries, social or professional bodies, judicial authorities, mediators, arbitrators, court officials, ministerial officials, third-party bodies authorised by a legal provision and, where appropriate, victims of fraud or their representatives).

Article 13 / CONSUMERS' RIGHT TO OPPOSE COLD CALLING

If you do not wish to receive unsolicited telephone calls, you can opt out for free on a list of objections to telephone sales.

These provisions are applicable to any consumer, that is to say to any natural person who acts for purposes which are not within the scope of his/her trade, business, craft or profession.

Article 14 / SUBROGATION

In accordance with the provisions of article L121-12 of the French Insurance Code, the Insurer is subrogated to the compensation paid by it, in the rights and actions of the Subscriber against third parties responsible for the loss.

In the event that subrogation can no longer be exercised in favour of the Insurer by the Subscriber, then the Insurer shall be relieved of its obligations to the Subscriber insofar as to exercise subrogation.

Article 15 / LIMITATION OF PROCEEDINGS DERIVING FROM THE INSURANCE AGREEMENT

Any proceedings deriving from this agreement prescribe within a period of two years from the event giving rise to it, in accordance with Articles L.114-1 and L.114-2 of the French Insurance Code. However, this requirement is extended to ten years, in accident insurance agreements involving persons, when the beneficiaries are the successors in interest of the deceased insured party. (Article L.114-1 of the French Insurance Code).

Article 16 / JURISDICTION – APPLICABLE LAW

Pre-contractual and contractual relations are governed by French law and mainly the French Insurance Code.

Any legal action relating to this agreement shall be subject to the exclusive jurisdiction of the French courts. However, if you are domiciled in the Principality of Monaco, the Monegasque courts shall have jurisdiction in the event of a dispute between us.

Article 17 / PENALTIES IN THE EVENT OF FALSE DECLARATIONS

Any intentional false declarations, omission or misrepresentation of the circumstances of the risk entails the application of the penalties provided for in the French Insurance Code:

- The nullity of your agreement in the event of intentional misrepresentation (article L113-8 of the French Insurance Code);
- If a false declaration, ascertained before any loss, is not established, there will be an increase in the contribution or the agreement shall be terminated (Article L 113-9 of the French Insurance Code);
- If the intentional false declaration after a loss has not been established, the reduction of your compensation in proportion to the contribution paid and that which should have been made if the declaration had been in conformity with reality (Article L 113-9 of the French Insurance Code).

Article 18 / LANGUAGE

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

Article 19 / PREVENTION OF MONEY LAUNDERING

Anti-Money Laundering and the Financing of Terrorism

In order to comply with its legal obligations, the Insurer implements supervisory procedures aimed at the fight against money laundering and the financing of terrorism and the application of financial penalties.

Article 20 / WHAT ARE THE LIMITS APPLICABLE IN THE EVENT OF FORCE MAJEURE?

We cannot be held responsible for breaches of assistance due to force majeure or civil or foreign wars, notable political instability, popular movements, riots, acts of terrorism, retaliation, restrictions on the free passage of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, or delays in the performance of services resulting from these causes.

HOW TO NOTIFY A CLAIM?

For insurance cover to become effective, the insured must imperatively:

- > **Notify Gritchen Affinity in writing of any claim likely to result in cover becoming effective within five working days (deadline reduced to two business days in the event of theft).**

These periods shall run from the date of the insured's knowledge of the loss which may lead to cover being applied.

After the above period, the insured shall be deprived of any right to compensation if the delay has caused prejudice to the Company.

- > **Spontaneous declaration to Gritchen Affinity of the cover subscribed on the same risk with other insurers.**

Agreement No. 42039202 L

FOR A FAST AND MODERN APPROACH IN HANDLING YOUR INSURANCE CLAIMS

Login to the site:

www.declare.fr

(Send your supporting documents and follow-up the status of your case)

By e-mail:

sinistre@declare.fr

FOR A TRADITIONAL MANAGEMENT OF YOUR INSURANCE CLAIMS

By post:

Gritchen Affinity

Service sinistre (claims service)

27 rue Charles Durand - CS70139

18021 Bourges Cedex



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Déclarez, suivez et complétez votre déclaration en temps réel...



DO YOU NEED ASSISTANCE?

At the time of the incident, in order to benefit from the cover defined above, it is imperative to contact the Insurer's Assistance Centre prior to any provision of services. A case number will be issued, which alone will justify cover of the costs for the provision of the above mentioned services.

THE ASSISTANCE CENTRE IS OPEN 24 HOURS A DAY, 7 DAYS A WEEK

- > Contact us by telephone by calling **01 55 98 57 79**
- > By e-mail: **assistance@mutuaide.fr**

Please do not forget to provide:

- The agreement number shown on your application form (Agreement No. 42039202 L))
- The nature of the assistance requested
- The address and telephone number where you can be reached.