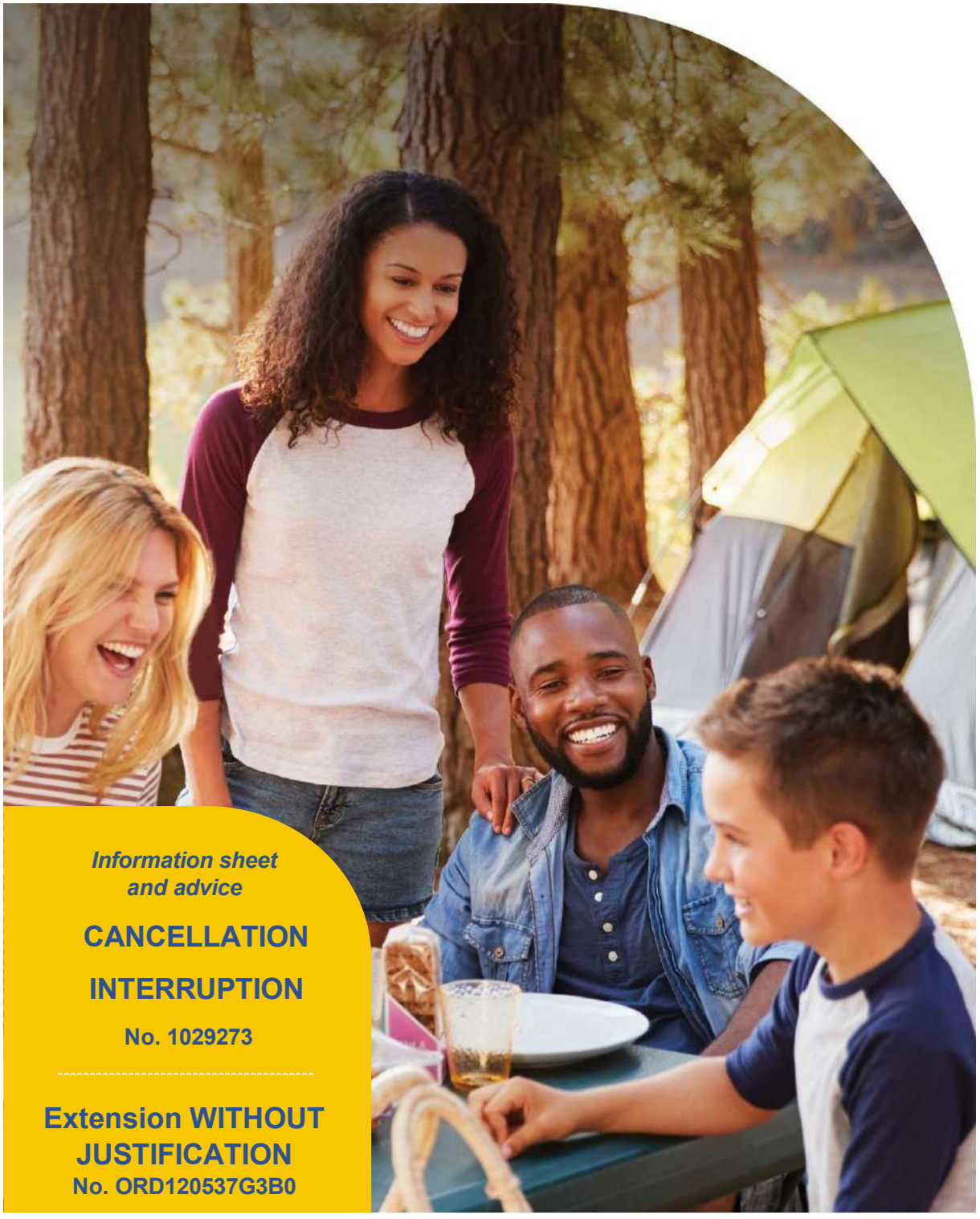
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SMART INSURANCE SOLUTIONS



Information sheet and advice

CANCELLATION INTERRUPTION

No. 1029273

Extension WITHOUT JUSTIFICATION

No. ORD120537G3B0

gritchen
SMART INSURANCE SOLUTIONS

INFORMATION SHEET AND ADVICE

Art. L.521-2 and -4 of the Insurance Code

Your objective:

You wish to be covered in the event of unforeseen circumstances that would force you to cancel your planned trip, as well as in the event of unforeseen circumstances that may occur during your trip?

WHAT DO YOU NEED TO KNOW ABOUT CANCELLATION AND INTERRUPTION INSURANCE?

This insurance is offered as a supplement to a holiday booking and is intended to protect the person making the booking from any costs they may incur:

- before the start of the stay: if they are forced to cancel their stay,
- during the stay: in the event of interruption

WHAT DOES CANCELLATION INSURANCE COVER?

➡ *Reasons for cancellation covered:*

The contract covers you in a variety of situations that force you to cancel your stay:



➡ *Coverage offered:*

CANCELLATION FEES

Reimbursement of sums retained by the booking agency in accordance with its general terms and conditions of sale, when you are obliged to cancel your stay before departure (on the outward journey) **for one of the reasons provided for in the contract,** including **any other unforeseeable event, whatever it may be, constituting an immediate, real and serious obstacle.**

EXTENSION: CANCELLATION WITHOUT PROOF

The "Cancellation without justification" guarantee offers you the possibility of obtaining a refund of the cancellation fees for your stay without having to provide proof of the reason for the cancellation. However, you will always be asked for the reason for your cancellation.

INTERRUPTION COSTS

Reimbursement of unused land services on a pro rata basis in the event of early return following the events detailed in the insurance contract.

This document is a non-contractual summary of the cover provided. As the Insurer is only bound by the terms of the insurance contract, you will find the full contract in the notices attached to this sheet.

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INFORMATION SHEET AND ADVICE

Art. L.521-2 and -4 of the Insurance Code

A comprehensive description of the scope of cover provided by the "CANCELLATION AND INTERRUPTION" insurance policy, the maximum cover amounts, excesses and exclusions can be found in the attached information leaflets, which are the only documents with contractual value and which we invite you to read carefully.

➡ *Our advice:*

In view of your objective as stated above, we suggest you take out the CANCELLATION/INTERRUPTION cover specifically designed for holiday rentals to protect you in the event of unforeseen circumstances that could jeopardise your holiday.

For the Cancellation/Interruption cover to be valid, the insurance must be taken out at the same time as booking the holiday.

WHAT IS THE DEADLINE FOR REPORTING AN EVENT? COVERED BY THE POLICY?

When insurance coverage is involved, the insured must: Notify **Gritchen Affinity** in writing of any claim that may be covered **within 5 working days**.

HOW TO REPORT A CLAIM?

www

For modern and rapid management of your claims:

Log on to the website:
www.declare.fr

You can send us your supporting documents and track the progress of your claim.

For traditional management of your compensation claims:

By email: **sinistres@gritchen.fr**

Contract: 1029273 to report a claim with supporting documents

Contract: ORD120537G3B0 to report a claim without supporting documents

This document is a non-contractual summary of the cover provided. As the Insurer is bound only by the terms of the insurance contract, you will find the full contract in the notices attached to this sheet.

INFORMATION SHEET AND ADVICE

Art. L.521-2 and -4 of the Insurance Code

WHO ARE WE?

Gritchen Affinity - Specialist in sports and leisure insurance

SAS with share capital of €10,260, registered with the Bourges Trade and Companies Register under number 529 150 542, with its registered office at 27 rue Charles Durand - 18000 Bourges. Insurance brokerage company subject to supervision by the ACPR, Autorité de Contrôle Prudentiel et de Résolution (Prudential Control and Resolution Authority), 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 and ORIAS registration number: 11061317 in the Insurance Broker category (www.orias.fr).

Professional civil liability and financial guarantee in accordance with Articles L 512-6 and L 512-7 of the Insurance Code.

As an independent broker, Gritchen Affinity operates without any exclusivity obligation pursuant to Article L521-2 II b of the Insurance Code. As an insurance intermediary, our remuneration is based on a commission paid by the insurer and brokerage fees borne directly by the policyholder.

Offer 1029273 is an offer negotiated with Aréas and offer ORD120537G3B0 is an offer negotiated with Solucia.

YOUR PERSONAL DATA

Gritchen Affinity undertakes, as data controller or when acting as a processor within the meaning of the GDPR, to:

- Process your data in a lawful, fair and transparent manner
- Collect only information that is useful for processing your request
- Collect it for specific, explicit and legitimate purposes
- Ensure that your data is accurate and, if necessary, updated
- Keep them only for as long as necessary for the purpose pursued, as recommended by the CNIL or required by law.
- Ensure appropriate security using appropriate technical and organisational measures

We use the personal data you have provided to us (including through your booking agency) in the course of our business as an insurance broker for the conclusion, management and execution of the insurance contract and for the commercial management of our customers. It is also used in the context of our obligations to combat money laundering and terrorist financing, as well as to combat fraud.

We inform you about the exercise of your rights: you may request access to your personal data, its rectification, erasure or a restriction on its processing. You also have the right to object to the processing and the right to data portability.
For further information, please contact our **Compliance Department - Gritchen - 27 rue Charles Durand - 18000 Bourges, France**, or by email: **conformite@gritchen.fr**. In the event of a complaint, you may choose to contact the CNIL.
Find full information on the processing of your personal data **here**

We would also like to inform you of the existence of the "Bloctel" cold calling opt-out list, which you can sign up to at:
https://www.bloctel.gouv.fr/

COMPLAINTS AND MEDIATION

If you encounter any difficulties, please contact your usual representative first. If you are not satisfied with the response, you can submit a complaint by writing to: **GRITCHEN AFFINITY – Customer Complaints Department – 27 rue Charles Durand, 18000 Bourges,** France, or by email to:**reclamations@gritchen.fr** , or by visiting **declare.fr.**

Our complaints department undertakes to process your complaint within the following timeframes:

- Ten working days from the date of dispatch of the complaint to acknowledge receipt, unless we are able to provide you with a response within this time frame.
- Two months between the date the complaint is sent and the date of our response.

If, due to the complexity of the situation, we are unable to meet this two-month deadline, we undertake to notify you.
If, after exhausting all avenues of appeal with our services, a disagreement persists between us, you may contact the Ombudsman.
insurance at the following address: **La Médiation de l'Assurance – TSA 50110 – 75441 Paris Cedex 09**
Your request will be examined in accordance with the Mediation Charter, which can be consulted at: **http://www.mediation-assurance.org/**

If you are taking out the contract as a consumer, you can also use the European Commission's Online Dispute Resolution (ODR) platform via the following link: http://ec.europa.eu/consumers/odr/

Travel Insurance
Insurance product information document
Company: AREAS Dommages Siren no.: 775 670 466
A fixed-contribution mutual insurance company incorporated in France and governed by the French Insurance Code.
Product : "Multi-risk »

This information document provides a summary of the main guarantees and exclusions of the product. It does not take into account your specific needs and requests. Full details of this product can be found in the pre-contractual and contractual documentation.

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What type of insurance is it?

The purpose of the "Multirisque " policy is to provide the Insured with insurance cover for seasonal leisure rentals only, for which the dates, destination and cost appear on the invoice issued to the policyholder by the service provider, and for which the duration does not exceed 90 consecutive days.



What is insured?

✓ **Cancellation of stay: reimbursement of deposits or any sums retained by the service provider in the event of complete cancellation of the rental due to :**

• Illness, accident or death,

• Other cancellation clauses.

✓ **Trip interruption costs: reimbursement of unused ground services for early return.**



What is not insured?

- ✗ illness requiring psychological or psychotherapeutic treatment, including nervous breakdowns not requiring hospitalisation for at least 3 days at the time of cancellation of the trip;
- ✗ Complications due to pregnancy occurring after the 6th month of pregnancy and in all cases, pregnancy, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences
- ✗ illness or accident first diagnosed, relapsed, aggravated or hospitalised between the date of purchase of the trip and the date on which the insurance contract is taken out;
- ✗ strikes and actions by the organiser's employees. travel and/or of the member, and/or having begun before the effective date of the contract or for which a notice, made public, had been filed before this date ;
- ✗ default of any kind, including financial default, on the part of the organiser of your trip or the carrier, making it impossible to fulfil its contractual obligations.



Are there any exclusions to cover?

Main policy exclusions
! Epidemics, natural disasters and pollution;
! Consequences of and/or events resulting from: civil war or foreign war, riots, civil commotion, civil commotion, civil commotion, civil commotion.
strikes, attacks and acts of terrorism,
! The consequences of the voluntary participation of the Member is involved in a crime, misdemeanour, riot or strike, except in cases of legitimate self-defence
! Misuse of medication or use of narcotics not prescribed by a doctor, and damage resulting from the Member's consumption of alcohol.
! Accidents/damage and their consequences caused or deliberately provoked by the Member and the Member's family.
persons travelling with the Member
! Professional sport;
! The absence of hazards ! Civil or foreign wars, riots or civil commotion,

The contract also contains certain restrictions. The insured may be required to pay a sum specified in the contract (excess).

Where am I covered?

Cover applies worldwide.

What are my obligations?

Failure to do so will invalidate the insurance contract or render the cover null and void:

- When you take out the contract
  - Pay the premium indicated in the contract.
- In the event of a claim
  - Transmit the necessary documents in the event of a claim.

When and how do I make payments?

- Premiums are payable in accordance with the terms and conditions specified at the time of enrolment and in the General and Special Provisions.

When does the cover begin and when does it end?

- The period of validity of all cover corresponds to the travel dates indicated on the invoice issued by the service provider, with a maximum duration of 90 consecutive days,
- Trip Cancellation cover takes effect on the day the policy is taken out and expires on the day of departure,
- Other insurance cover and assistance services take effect on the day of departure and expire on the day of return from the trip.

How can I cancel the contract?

- Members have the right to withdraw from their membership if the membership was purchased more than 30 days before the departure date and if the period of cover is more than one month, with immediate effect from the date of notification of withdrawal. In this case, you may withdraw within 14 days of the start date of the membership.
- The contract ends on its expiry date without tacit renewal and does not require any particular steps to be taken to terminate it.

Travel Cancellation Insurance

Insurance product information document

Company: Solucia Protection Juridique, an insurance company governed by French law and subject to the French Insurance Code, a public limited company with a management board and supervisory board, with capital of €9,600,000, registered with the Paris Trade and Companies Register under number 481 997 708, whose registered office is located at 111 avenue de France – CS 51519 – 75634 Paris cedex 13 (France) and subject to supervision by the Autorité de Contrôle Prudentiel et de Résolution (Prudential Control and Resolution Authority), 4 place de Budapest – CS 94256 – 75436 Paris cedex 09.

This information document provides a summary of the main guarantees and exclusions of the product and does not take into account your specific needs and requirements.
Full pre-contractual and contractual information about this product is provided in the insurance contract documents.

What type of insurance is this?
This optional group insurance covers expenses incurred by the insured when a covered event occurs before or during their stay/trip.

What is covered?

YOUR SYSTEMATIC COVERAGE:

✓ Cancellation of your stay/trip without justification: coverage of cancellation costs up to £5,000 per person and £30,000 per event.

✓ Coverage marked with a green tick is automatically included in the policy.

What is not covered?

- ☐ Cancellation due to the failure, of any kind, including financial, of the carrier or the holiday organiser
- ☐ Cancellation by the holiday organiser of all or part of the services planned during the holiday.
- ☐ Meal or hotel costs
- ☐ Events occurring prior to taking out the insurance policy

Are there any exclusions from the cover?

The main exclusions from your contract are:

! The consequences and/or events resulting from official prohibitions, seizures or constraints by law enforcement authorities
Epidemics or pandemics.

! Civil or foreign war, strikes, popular movements, acts of terrorism

! Consequences and/or events resulting from your participation in competitions.

. Intentional misconduct on the part of the insured.

Main restrictions:

! Cover taken out in supplement multi-cause cancellation insurance

! An excess of 30% of the cancellation costs is applied

Where am I covered?

☐ You are covered worldwide

Insurer: SOLUCIA PROTECTION JURIDIQUE, a company governed by the French Insurance Code, a public limited company with a management board and supervisory board, with capital of €9,600,000, registered with the Paris Trade and Companies Register under number 481 997 708, whose registered office is located at 111 avenue de France- CS 51519 -75634 Paris cedex 13 (France) and subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution (Prudential Control and Resolution

What are my obligations?

- **When taking out the policy**

Answer all questions asked during the application process accurately and truthfully, **failing which the contract may be declared null and void if the omission or inaccuracy misleading the Insurer on the elements used to assess the risk proves to be intentional**;
Pay the insurance premium specified in the contract, **failing which the cover may be suspended or the contract terminated after formal notice has been given in accordance with the general terms and conditions;**

- **During the term of the contract**

Declare any new circumstances or changes in circumstances that are likely to result in a significant and lasting increase in the risk of the insured event occurring;

- **In the event of a claim**

Report any claim that may give rise to one of the guarantees within the specified conditions and time limits, any claim that may give rise to one of the guarantees and attach all documents useful for assessing the claim.
Inform us of any cover taken out for all or part of the same risks with other insurers, as well as any reimbursement the insured receives following a claim.
In the event of theft, file a complaint with the relevant authorities and provide the original copy of the complaint.

When and how should payments be made?

Insurance premiums are payable to the insurer or its representative at the time of taking out multi-cause cancellation insurance and no later than the start of the stay.
Payments can be made by credit card, cheque, money order, and bank transfer.

When does the cover start and when does it end?

Start of cover
The "Cancellation" cover takes effect on the day the contract is taken out.

End of cover
The "Cancellation" cover expires on the day of departure.

How can I cancel the contract?

As this is a fixed-term contract, it will end no later than the start date of your stay as indicated on your insurance certificate.
The contract will automatically terminate without the possibility of renewal.

Gritchen Affinity
27, rue Charles Durand
CS70139 - 18021 Bourges Cedex
www.gritchen.fr



ASSURLODGE

Contract no. 102 92 73

REF: 20 - ASL- pack L1-Luxe
Version 05/2023

Gritchen Affinity - SAS au capital de 10.260 euros immatriculée au RCS de Bourges sous le n° 529 150 542 dont le siège social est sis au 27, rue Charles Durand - CS70139 - 18021 Bourges Cedex - N° TVA : FR24921240917 Société de Courtage d'Assurances sans obligation d'exclusivité (liste des compagnies d'assurances partenaires disponible sur simple demande) soumise au contrôle de l'ACPR, Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 et immatriculée à l'ORIAS dans la catégorie Courtier d'assurance sous le n° 110 613 17 (www.orias.fr) - Responsabilité Civile Professionnelle et Garantie Financière conformes aux articles L 512-6 et L 512-7 du Code des assurances

#2750 uid5720 2023-12-01

PRE-CONTRACTUAL INFORMATION LEAFLET

Dear customer,

Taking into account the characteristics of the benefits you have purchased, the protection you are looking for and the information you have given us, we recommend the cover provided in this insurance contract.
Before subscribing to this insurance contract, we invite you to read this Information Notice and the General Terms and Conditions carefully.
We remind you that subscription to this insurance contract is optional and is not a condition for the purchase of any of the Covered Benefits.

Information for exercising the right of renunciation provided for in article L.112-10 of the French Insurance Code

You have the right to cancel this contract within thirty days (calendar days) of its conclusion, free of charge or penalty. However, if you benefit from one or more insurance premiums offered to you, so that you do not have to pay a premium for one or more months at the start of the contract, this period runs only from payment of all or part of the first premium.

The exercise of the right of renunciation is subject to the following four conditions:

- ***You have taken out this contract for non-business purposes,***
- ***This contract complements the purchase of a good or service sold by a supplier,***
- ***The contract you wish to cancel has not been fully executed,***
- ***You have not reported any claims covered by this policy.***

In this situation, you may exercise your right to cancel the contract by sending a letter or any other durable medium to the insurer. The insurer is obliged to reimburse the premium paid within thirty days of your waiver.

In addition, to avoid duplication of insurance cover, we recommend that you check that you are not already covered by a policy covering one of the risks covered by the contract you have taken out.

If you wish to cancel your contract but do not meet all the above conditions, please check the cancellation terms and conditions of your contract.

The duration of the insurance contract corresponds to the period between the date of subscription and the date on which all cover ceases.

Sample waiver letter :

"I, the undersigned, ... (Name, First name and Address), hereby renounce my membership No. .....Done on ..... A..... (Date and Place) from.....
In accordance with article L. 112-10 of the French Insurance Code. I hereby declare that, at the date of dispatch of this letter, I am not aware of any claim under the policy.
Signature .....

Additional information:

The letter of renunciation of which a model is proposed to you above under the exercise of this right must be addressed to **GRITCHEN AFFINITY** by letter or any other durable support:

by post:

GRITCHEN AFFINITY - Service souscription
27 rue Charles Durand 18000 BOURGES

or by mail :

souscriptions@gritchen-affinity.com

If you exercise your right to cancel, **the Insurer is obliged to reimburse any** premium paid within 30 days of the date on which you exercise your right to cancel.

However, the full premium remains payable to the Insurer if you exercise your right to cancel during the 30-day cancellation period, even though a claim has been made against the policy.

1. POINTS OF ATTENTION

This policy is for anyone seeking protection against the events covered by the **ASSURLODGE** insurance policy.
Your general terms and conditions contain exclusions and limitations which you should familiarize yourself with before taking out the policy.
This information leaflet and the General Terms and Conditions applicable to your insurance cover will be sent to you before you take out your policy, and will then be sent to the address you have given us. The General Terms and Conditions include a notice on the processing of your personal data, summarizing all your rights in this respect. In the event of contradiction between different documents, the most favorable provision will be applied.

2. MEMBERSHIP

The Member's agreement to adhere to this Contract may be expressed electronically (on a website or by e-mail), orally in the case of a telephone sale, or in writing in the case of an on-site purchase (on the premises of a Rental Organization).

Membership eligibility conditions are as follows:

- **The Member must have booked a Rental Property with a Rental Organization for his or her Stay,**
- **The rental period of the Property rented by the Member must not exceed 90 consecutive days,**

When membership is taken out at the same time as the reservation of the rental Property, it takes effect on receipt of the confirmation without the application of a waiting period.
However, for all subscriptions made after the date of purchase and up to 48 hours after booking, a waiting period of 4 days will apply from the date of subscription, during which the cancellation guarantee will not take effect. The cancellation guarantee will only take effect at the end of this period , unless specifically stated otherwise in the guarantee.

3. USEFUL INFORMATION IN THE EVENT OF A CLAIM

Please notify **Gritchen Affinity as** soon as possible in the event of a claim, so that we can help you. You will need to send us all the documents required to support your claim (see *JUSTIFICATIONS TO BE PROVIDED IN THE EVENT OF A CLAIM in the* section at the end of this document).

To report a claim, please contact us at the following address:

- ✓ Website: **www.declare.fr**
- ✓ By e-mail: **sinistre@declare.fr**
- ✓ Mail: **Gritchen Affinity - Service sinistre - 27 rue Charles Durand - CS70139 - 18021 Bourges Cedex**

4. CLAIMS PROCEDURE

In the event of dissatisfaction, you should first send your complaint to **GRITCHEN AFFINITY** by e-mail: **reclamations@gritchen.fr**

You will receive **an acknowledgement of receipt** of your claim within a **maximum of 10 working days** from the date it was sent (unless the claim is responded to within this period). You will be kept informed of the progress of the examination of your situation, and will receive, unless an exception is justified in writing, a reply at the latest within two (2) months of the sending of your letter of complaint.

If you are not satisfied with the response, you may contact **the customer relations department of AREAS - 47, rue de Miromesnil 75380 Paris cedex 08,** www.areas.fr, who will reply within the same timeframe (which cannot be extended), i.e. within two (2) months of the date on which your letter of complaint was sent.

In any event, in the event of persistent disagreement or after the expiry of a period of two (2) months after your complaint has been sent, provided that no legal action has been taken, you may refer the matter to the mediator:

- *Electronically:*
www.mediation-assurance.org

- *By post to the following address*
Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09.

The opinion of the Insurance Mediator is not binding on the parties, who are free to accept or reject the proposed solution and refer the matter to the competent court.

ASSURLODGE GENERAL TERMS AND CONDITIONS

PREAMBLE

The ASSURLODGE Contract is an optional group insurance contract (hereinafter referred to as the "Contract") *underwritten by :*

- ✓ **Gritchen Affinity**, a simplified joint-stock company with share capital of 10.260 euros, registered with the Registre du Commerce et des Sociétés de Bourges under no. 529 150 542, with registered office at 27 rue Charles Durand - 18000 Bourges - VAT no. : FR78529150542 - Société de Courtage d'Assurances with no exclusivity obligation (list of partner insurance companies available on request) subject to the supervision of the ACPR, Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 and registered with the ORIAS in the Insurance Broker category under no. 11061317 (www.orias.fr) - Professional Civil Liability and Financial Guarantee in accordance with Articles L 512-6 and L 512-7 of the French Insurance Code - Subsidiary of GROUPE GRITCHEN ASSURANCES HOLDING, a société par actions simplifiée with capital of 2,312,218.80 euros, registered in the Paris Trade and Companies Register under no. 799 320 726, (hereinafter referred to as "**Gritchen Affinity**" or the "**Broker Manager"**).

From :

- ✓ **Aréas Dommages**, a fixed-contribution mutual insurance company registered in the Paris Trade and Companies Register under no. 775 670 466, whose head office is located at 47-49 rue de Miromesnil 75380 Paris (hereinafter referred to as the "**Insurer**" or "**AREAS**"), for insurance cover: ***Cancellation, Theme Tour Extension, Modification Fee Extension, Cancellation due to lack or excess of snow, Interruption of stay, Late arrival, Replacement vehicle, Tenant's holiday civil liability, Luggage, Breakage or theft of sports equipment, Curist extension, Impossible return due to exceptional event, Owner's reimbursement, Unavailability of reserved property, Damage caused to movable and/or immovable property, Owner's civil liability, Unpaid,*** indicated in **SECTION I.**

AREAS has taken out assistance cover with :

- ✓ **AWP P&C, a** public limited company with share capital of €18,510,562.50, registered with the Bobigny Trade and Companies Registry under no. 519 490 080, head office: 7, rue Dora Maar - 93400 Saint-Ouen, France, a travel insurance and assistance company, a private company governed by the French Insurance Code, Autorité de contrôle prudentiel et de résolution (ACPR), 4 Place de Budapest, CS92459, 75436 Paris Cedex - **www.acpr.banque-france.fr.**

And are implemented by **: AWP FRANCE SAS, a** SAS company with capital of 7,584,076.86 euros, registered in the Bobigny Trade and Companies Register under no. 490 381 753 RCS, with its registered office at 7, rue Dora Maar - 93400 Saint-Ouen, Société de courtage d'assurances - Inscription ORIAS 07 026 669 - ***http://www.orias.fr/*** (hereinafter referred to as the "**Assisteur**" or "**MONDIAL ASSISTANCE**").

The Contract is managed by Gritchen Affinity for the insurance coverages: Cancellation, Cancellation due to lack or excess of snow, Interruption of stay, Late arrival, Replacement vehicle, Tenant's holiday liability, Luggage, Breakage or theft of the Tenant's sports equipment, Extension for curists, Impossible return due to exceptional event, Owner's reimbursement, Unavailability of the reserved property, Owner's liability, Damage to movable and/or immovable property, Outstanding payments, and distributed by The Rental Organization.

The Contract is managed by MONDIAL ASSISTANCE for the assistance coverages: VEHICLE ASSISTANCE and TRAVEL ASSISTANCE indicated in SECTION II, and distributed by the Rental Organization.

The Rental Agency, **GRITCHEN AFFINITY** and **MONDIAL ASSISTANCE** are remunerated in the form of commissions deducted from insurance premiums excluding taxes and/or management fees and/or honoraria. The Rental Organization, **GRITCHEN AFFINITY** and **MONDIAL ASSISTANCE** do not hold any voting rights, shares or interests in any insurance company.

No insurance company holds any shares or voting rights in the Rental Organization, **GRITCHEN AFFINITY** or **MONDIAL ASSISTANCE.**

This is a contractual document, setting out the "General Conditions" of the **ASSURLODGE** contract.

CONTRACTUAL DOCUMENTS

This insurance contract is governed by :

- ✓ **The Insurance Code ;**
- ✓ **The present General Conditions ;**
- ✓ **The insurance certificate issued by your holiday rental organization in lieu of the Special Conditions.**

WARRANTY AMOUNT TABLES

INSURANCE COVER - SUMMARY OF BENEFITS AND COVER (SECTION I)	
TYPE OF GUARANTEE	**COVERAGE LIMITS AND FRANCHISES**
A. TENANT/INSURER WARRANTIES	
1/ CANCELLATION • Serious illness, serious bodily injury or death, including aggravation of a chronic or pre-existing illness, as well as the consequences or after-effects of a pre-existing accident diagnosed after the policy has been taken out.	**Maximum compensation of €50,000 / case** **Deductible-free**
• Death and/or hospitalization of your uncle, aunt, nephews and nieces, • Serious damage caused by fire, explosion, water or natural forces, • Theft from business or private premises, • Pregnancy-related complications • Vaccination contraindication or medical impossibility to follow a preventive treatment necessary for the destination, • Redundancy, • Court summons, only in the following cases: Jury or witness at Assises, Appointment as expert, • Convocation to adopt a child, • Invitation to a make-up exam, • Professional transfer, • Convocation for an organ transplant, • Theft from business or private premises, • Serious damage to the Renter's/Insured's vehicle, • Inability of the Tenant/Insured Party to reach the place of Stay by any means of transport, • Denial of tourist visa by local authorities,	**Deductible of 3% of the claim amount** **With a minimum deductible of €30 / case**
• Getting a job, • Divorce or termination of PACS, • Theft of the Tenant's identity card, driving license or passport, • Deletion or modification of your or your spouse's paid vacation dates imposed by your employer.	**Deductible of 20% of the claim amount with a minimum deductible of €70 / case**
3/ INTERRUPTION OF STAY Reimbursement of unused rental services in the event that you are obliged to leave and return the rented property. - Of which Business interruption extension	**Maximum compensation of €50,000 / case** **Maximum €500 / case** **One-day franchise**

SECTION I
INSURANCE COVER PROVIDED BY AREAS

A. TENANT WARRANTIES

*For the purposes of the Renter's Coverages, the following persons are deemed to be Insured: any natural person(s) taking part in the Insured Stay and whose name(s) and details of the Insured Stay are specified on the insurance certificate, hereinafter referred to as "**you**".*

1. CANCELLATION

Article 1.1

NATURE AND SCOPE OF WARRANTY

We guarantee reimbursement to the Tenant/Insured of the cancellation fees invoiced by the Rental Organization or the Owner of the Rental Property for his or her Stay in application of its General Terms and Conditions of Sale when this cancellation, notified in writing **BEFORE THE DATE OF ARRIVAL** at the place of Stay, is the result of the occurrence, after the insurance has been taken out, of one of the following covered Events that formally prevents your Stay from taking place.

Guaranteed events :

- **Death, serious bodily injury or serious illness preventing the Stay,** including relapse, aggravation of a chronic or pre-existing illness, as well as the consequences or after-effects of an accident that occurred prior to taking out the Contract and could not have been foreseen on the date the Stay was booked (it being understood that the date of the first medical observation of the aggravation, evolution or relapse will be taken into account for the calculation of the reimbursement):
  - ✓ yourself, your Spouse, your ascendants or descendants up to the 2ème degree,
  - ✓ your fathers-in-law, mothers-in-law, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person usually living under your roof, the person accompanying you during your Stay named and insured under this Contract, **provided that your presence at their bedside is necessary at the time of the dates of your Stay and provided that the death, serious illness or serious accident occurs within 30 days prior to the start of the Stay.**
  - ✓ your professional replacement only if a replacement agreement has been signed and regularized prior to the date of reservation of the Stay, as well as the person responsible during your Stay for the care of your minor children, or a disabled person for whom you are the legal guardian living under the same roof as you, whether or not you are the legal guardian.

In the event of serious illness or serious bodily injury, we will intervene only under the following conditions:

- **Serious illness:** Sudden and unforeseeable deterioration in health certified by a competent medical authority, leading to the issue of a prescription for medication or treatment for the patient, and involving the cessation of all professional activity or, in the absence of professional activity, any other basic activity to be carried out as part of everyday life.

- **Serious bodily injury:** any unintentional bodily injury caused by the victim, resulting from the sudden action of an external cause certified by a medical doctor, leading to the issue of a prescription for medication or treatment for the injured person, and involving the cessation of all professional activity or, in the absence of professional activity, any other basic activity to be carried out as part of everyday life, and preventing the injured person from travelling by his or her own means.

- **Unplanned hospitalization of more than 48 consecutive hours or death of an uncle, aunt, nephew or niece** of the Insured or his/her Spouse, **unforeseeable on** the date the Stay is booked, requiring the Insured or his/her Spouse to be at the Insured's bedside or at the Insured's funeral on a date during the Stay.

- **Complications due to pregnancy before the 28th week of pregnancy** of one of the persons participating in the Stay and insured under this Contract:
  - ✓ which result in the absolute cessation of all work or other basic activities required in daily life **or**,
  - ✓ if the very nature of the Stay is incompatible with the state of pregnancy, provided that the Insured was not aware of her condition when she booked the Stay.

- **Vaccination contraindication or medical impossibility to follow a preventive treatment required at the place of the insured Stay, concerning** one of the persons taking part in the Stay and insured under this Contract, provided that the contraindication or medical impossibility is unknown at the time of subscription to the Contract and beyond the control of the participant concerned.

It is your responsibility to establish the reality of the situation giving rise to entitlement to our benefits. We therefore reserve the right to refuse your claim, on the advice of our medical advisor, if the information provided does not prove the materiality of the facts.

- **Serious material damage due to fire, explosion, water damage or damage caused by the forces of nature**, affecting more than 25% of your business or private premises which you own, rent or occupy free of charge, and requiring your presence on the day the insured Stay begins in order to take the necessary precautionary measures.

- **Redundancy** of the Insured, provided that the redundancy procedure was not initiated prior to taking out the Policy and that the Insured was not aware of the redundancy procedure at the time the Policy was taken out.

- **Court summons that** cannot be postponed and requires the Insured's presence, in the following cases only: **Juror or witness at an Assize, Appointment as an expert**, provided that you are summoned on a date coinciding with the period of the insured Stay and that the date of the summons is not known at the time the Contract is taken out.

- **Summons to adopt a child that** cannot be postponed and requires the presence of the Insured, provided that you are summoned on a date that coincides with the period of the insured Trip and that the date of the summons is not known at the time the Contract is taken out.

- **Invitation to a make-up examination for higher education only**, which cannot be postponed, following a failure unknown at the time of booking or taking out the Contract, and provided that the said examination takes place during the insured Stay.

- **Summons for an organ transplant that** cannot be postponed, of yourself, your Spouse or one of your ascendants or descendants to the 1er degree, provided that the date of the summons is not known at the time the Contract is taken out and that the date of the summons coincides with the period of the insured Stay.

- **Theft from your business or private premises** (of which you are the owner, tenant or free occupant) occurring in the 48 hours preceding the 1er day of the insured Stay, provided that the extent of the theft requires your presence on the premises to carry out the necessary protective measures. You must lodge a complaint with the authorities within 48 hours of the day on which the theft was reported.

- **Serious damage to your vehicle occurring in the 48** working **hours** preceding the 1st day of the Stay, or on the way from your home to the place of Stay and insofar as the vehicle is immobilized and cannot be used to get to the place of Stay.

- **Impossibility of reaching the place of Stay** on the day of the beginning of the latter and within 48 hours thereafter, due to :
  - ✓ dams decreed by the State or a local authority,
  - ✓ strikes,
  - ✓ natural event, preventing traffic, certified by the competent authority.

  Proof of road, rail, sea and air closures must be provided by the relevant authorities (local authorities, SNCF, airports or airlines, etc.).

- **Obtaining salaried employment for a period of more than 6 consecutive months**, taking effect before and during the dates of the Stay, while you were registered as a job seeker with Pôle Emploi on the day you booked your Stay, provided that this is not a case of contract extension or renewal, or a change in the type of employment contract, or an assignment provided by a temporary employment agency.

- **Your divorce (legal breakup of civil marriage) or breakup of a civil partnership (PACS)**, provided that the proceedings were instituted before the courts after the trip was booked and on presentation of an official document.

- **Refusal of a tourist visa** by the authorities of the country chosen for the Stay, provided that a valid application has been made within the required time limit, and that no application has previously been made and refused by these authorities for the same country. Proof from the embassy will be required. In the absence of a reply from the authorities of the country chosen for the Stay with a view to issuing a tourist visa, the guarantee is not acquired.

- **Theft of your identity card, driver's license or passport in the 5 working days** prior to the 1er day of the insured Stay, which is essential for the Stay and prevents you from complying with the control measures of the insured Stay, by the competent authorities, of the obligations related to land, air or sea traffic. A complaint must be filed with the authorities within 48 hours of the day on which the theft was detected.

- **Deletion or modification of the dates of your paid vacations or those of your spouse imposed by your/your employer** for exceptional circumstances, having the characteristics of force majeure, when they had been officially agreed by the latter in writing prior to the booking of the Stay. The original agreement document from the employer will be required. **This guarantee does not apply to company directors, legal representatives of a company, liberal professions, self-employed workers, craftsmen and entertainers. This guarantee also does not apply in the event of a change of employment.**

- **Non-disciplinary professional transfer, imposed by the employer, obliging the Insured to move. The effective date of the transfer must be during the insured Stay or within 15 days of the end of the Stay**, and provided that the transfer was not known at the time the Contract was taken out. This cover is granted to salaried employees, with the **exception of members of a liberal profession, managers, legal representatives of a company, self-employed workers, craftsmen and entertainers, as well as all transfers resulting from a request made by the Insured.**

Article 1.2

WARRANTY START DATE AND DURATION

Provided the Member has paid the corresponding premium in advance, cover takes effect as soon as the Stay is purchased or booked, and expires at the time of arrival at the location of the Stay (date shown in the Special Conditions), or when the keys are handed over in the case of rental for the Stay covered by the present Contract.
However, for all subscriptions made after the date of purchase and up to 48 hours after reservation of the Stay, a waiting period of 4 days during which the cancellation guarantee cannot take effect, will apply from the date of subscription of the Contract and the guarantee will only take effect at the end of this period.

Article 1.3

WARRANTY LIMIT

The indemnity due under the present **guarantee cannot exceed the actual amount of** penalties invoiced up to the amounts set out in the table of guarantee amounts following cancellation of the Stay.

In all cases, compensation **may not exceed the amount** of the insured rental shown on the insurance certificate.
Application fees, insurance premiums, taxes including airport taxes (reimbursed by the carrier or any collecting body) and visa fees are non-refundable.

***Please note*:**
If the Insured cancels the Stay late, the Insurer will only cover the cancellation costs due on the date of the insured event.
If the Contract is taken out after the reason for cancellation of the trip has arisen and the Insured is aware of it, this will not entitle the Insured to cover.

All cancellations for reasons other than the events listed in article 1.1 "NATURE AND SCOPE OF THE GUARANTEE" are excluded from the present guarantee.

Article 1.4

EXCLUSIONS

In addition to the exclusions listed under the heading "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR GUARANTEES?" in the General Provisions of the guarantees supported by AREAS, cancellations resulting from :

- ***Illnesses or accidents that are first diagnosed, treated, relapsed, aggravated or hospitalized between the date the trip is booked and the date this Contract is taken out.***
- ***Bodily injury that has occurred or given rise to a surgical procedure, rehabilitation, additional examination or change in treatment during the thirty (30) days preceding the booking of the Stay;***
- ***Medical contraindications to the Stay not resulting from a serious Illness, including pregnancy, or a serious Bodily Injury, in accordance with the conditions set out in the Events covered under article 1.1 of this policy;***
- ***Death of any person who is not an Insured, if the death occurs more than one (1) month before the 1st day of the insured Stay;***
- ***A cosmetic treatment, a cure, a voluntary interruption of pregnancy, in vitro fertilization and its consequences, artificial insemination and its consequences, pregnancy or childbirth;***
- ***A late application for a visa to the competent authorities, a passport that does not conform to the requirements ;***
- ***A medical event or pathology whose diagnosis, symptoms or cause are of a psychological, nervous or mental nature, which has not been qualified as such by a competent medical authority or without hospitalization or resulting in hospitalization of less than 3 days;***
- ***Bodily injury and illness, the cause of which is known before the policy is taken out, except for unforeseeable changes in health;***
- ***Periodic check-ups and observation ;***
- ***A Any circumstance detrimental to the enjoyment of the Insured's Stay ;***
- ***A Any event for which the Tour Operator may be held liable pursuant to Titles VI and VII of Law No. 92-645 of July 13, 1992 laying down the conditions governing the organization and sale of holidays;***
- ***Non-presentation, for any reason whatsoever, of any of the documents required for the trip, except in the cases covered by the present guarantee, indicated in article 1.1 "NATURE AND SCOPE OF THE GUARANTEE";***
- ***Delays in obtaining a visa or refusal due to an invalid application;***
- ***A medical condition for which no medical certificate has been issued by a doctor;***
- ***Theft resulting from proven negligence on the part of the Insured (leaving the property in plain sight without supervision, or in a private place not equipped with a locking device or not activated or not entirely closed);***
- ***Theft of identity card, driving license or passport when entrusted to us.***

2. INTERRUPTION OF STAY

Article 2.1

NATURE AND SCOPE OF WARRANTY

If you have to interrupt the Stay guaranteed by this contract, we undertake to reimburse any unused rental services as well as any cleaning costs for the rental, which you cannot demand the Provider to reimburse, replace or compensate in the event that you are obliged to leave and return the rented site to the hotelier as a result of :

- **Serious illness, serious bodily injury or death of** :
  - ✓ yourself, your Spouse, your ascendants or descendants up to the 2ème degree,
  - ✓ your father-in-law, mother-in-law, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person usually living under your roof, the person accompanying you during your

Stay named and insured under this Contract, provided that your presence at their bedside or at their funeral is necessary during the period of travel,

- ✓ your professional replacement only if a replacement agreement has been signed and regularized before the date of reservation of the Stay, as well as the person responsible during your Stay for the care of your minor children, or a disabled person for whom you are the legal guardian living under the same roof as you, whether or not you are the legal guardian.

- **Serious material damage due to fire, explosion, water damage or damage caused by the forces of nature**, affecting more than 25% of your business or private premises, whether owned, rented or occupied free of charge, and requiring your presence during the Stay to take the necessary precautionary measures.

- **Theft from your business or private premises** (of which you are the owner, tenant or occupant free of charge), provided that the extent of the theft requires your presence during the Stay to carry out the necessary protective measures. You will be required to lodge a complaint with the authorities within 48 hours of the day on which the theft was reported.

In the case of rental property, interruption cover is granted on condition that the property is fully vacated.

It is your responsibility to establish the reality of the situation giving rise to entitlement to our benefits. We therefore reserve the right to refuse your claim, on the advice of our medical advisor, if the information provided does not prove the materiality of the facts.

Article 2.2

FRANCHISE

In all cases, the Insurer will indemnify the Insured subject to deduction of an Excess, the amount of which is specified in the table of coverage amounts.

Article 2.3

WARRANTY LIMIT

In all cases, compensation may not exceed either the amounts set out in the table of coverage amounts, or the insured amount shown on the insurance certificate.

All interruptions for reasons other than the events listed in article 3.1 "Nature and scope of warranty" are excluded from this warranty.

Article 2.4

COMMENCEMENT AND DURATION OF COVER

The guarantee takes effect when the **keys to the rented property are handed over to the Tenant/Insured Party**, and expires when the keys are returned to the Owner or the seasonal rental organization representing him/her.

It should also be noted that this cover **applies only** during the period of the insured Stay (unless otherwise stated in the cover) stipulated on the insurance certificate, the duration of which does not exceed 90 consecutive days.

Article 2.5

EXCLUSIONS

In addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR GUARANTEES?" in the General Provisions of the guarantees supported by AREAS, consecutive interruptions are not covered:

- ***Illnesses or accidents that are first diagnosed, treated, relapsed, aggravated or hospitalized between the date the Stay is booked and the date the present contract is taken out;***
- ***Any event occurring between the date of booking the trip and taking out the policy;***
- ***Death of any person who is not an Insured, if the death occurs more than one (1) month before the 1st day of the insured Stay;***
- ***A cosmetic treatment, a cure, a voluntary interruption of pregnancy, in vitro fertilization and its consequences, artificial insemination and its consequences, pregnancy or childbirth;***

- ***Periodic check-ups and observation ;***
- ***A medical event or pathology whose diagnosis, symptoms or cause are of a psychological, nervous or mental nature, which has not been qualified as such by a competent medical authority or without hospitalization or resulting in hospitalization of less than 3 days;***
- ***Medical interventions resulting solely from the Insured's will, except in cases of medically recognized necessity.***

Article 3
PROCEDURES FOR HANDLING COMPLAINTS

If we have not immediately been able to satisfy your complaint orally or via instant messaging, it must be sent to us in writing as follows:

- By e-mail: reclamation@votreassistance.fr
- By post to the following address ***AWP France SAS - Traitement des réclamations - TSA 70002 - 93488 Saint-Ouen Cedex - France***

We will acknowledge receipt of your written claim within ten (10) working days of its submission and provide you with a written response within a maximum of two (2) months.

In any event, you may refer the matter to the independent insurance ombudsman within two (2) months of the date of your first written complaint:

- Electronically: www.mediation-assurance.org
- By post to the following address ***Monsieur le Médiateur de l'Assurance - TSA 50110 - 75441 Paris Cedex 09 - France***

Your request to the Insurance Ombudsman must be made within **one (1) year of** your first written complaint to us.

However, this does not preclude you from taking legal action.

If you take out your insurance policy online, as a consumer you have the option of using the European Commission's Online Dispute Resolution (ODR) platform by using the following link: http://**ec.europa.eu/consumers/odr**

Article 4
JURISDICTIONAL COMPETENCE

MONDIAL ASSISTANCE's registered office is **7, rue Dora Maar - 93400 Saint-Ouen.**

Any disputes that may arise against **MONDIAL ASSISTANCE in connection with the implementation of** the Agreement shall be submitted exclusively to the competent French courts, and all notifications must be made by registered mail with acknowledgement of receipt to the address indicated above.

Article 5
PERSONAL DATA PROTECTION

The processing of personal data is governed by the French Data Protection Act of January 6, 1978, as amended, and EU Regulation 2016/679 of April 27, 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data.

AWP P&C is responsible for the processing of personal data collected for the purpose of concluding, managing and executing contracts.

This data is **kept for** the time required to execute the contract and in accordance with the provisions relating to prescription. It is intended for use by assistance service managers and may be communicated to subcontractors located outside the European Union.

In accordance with applicable data protection legislation and regulations, the Beneficiary may exercise **his/her right to access** and rectify his/her personal **data** by contacting :
informations-personnelles@votreassistance.fr.

The Beneficiary is informed of the existence of the "Bloctel" telephone anti-solicitation list, on which he/she can register: https://conso.bloctel.fr/.

For further information, please consult the **Privacy Statement**, which explains in particular how and why personal data is collected. The most recent version was given to the Beneficiary when the contract was taken out.

As part of its risk management and anti-fraud policy, AWP P&C reserves the right to check information and, if necessary, to refer the matter to the relevant authorities in accordance with current legislation.

Article 6

CONTROL AUTHORITY

Companies providing benefits under the Agreement are subject to supervision by the Autorité de contrôle prudentiel et de résolution, located at **4 Place de Budapest - CS 92459 - 75436 Paris CEDEX 09 - www.acpr.banque-france.fr.**

Article 7

APPLICABLE LAW - LANGUAGE USED

The Agreement is governed by **French law.** The language used for the execution of the Agreement **is French**.

PRIVACY STATEMENT

The security of your personal data is important to us

AWP P&C is an insurance company licensed by the **Autorité de contrôle prudentiel et de résolution (ACPR) to** provide insurance products and services. Protecting your privacy is our top priority. This privacy statement explains how we collect personal data, what type of data we collect and why, with whom we share it and to whom we disclose it. Please read this statement carefully.

1. Who is the data controller?

The data controller is the person, natural or legal, who controls and is responsible for the storage and use of personal data, whether in paper or electronic form. **AWP P&C** ("We", "Us", "Our") is responsible for data processing, as defined by applicable data protection legislation and regulations.

2. What personal data is collected?

We will collect and process various types of personal data about you in accordance with the following:

- **data** relating to the identification of persons who are parties, interested or involved in the contract, and
- **any other data** required for the conclusion and/or performance of the contract.

In this context, we may collect and process "sensitive personal data" about you.

Please note: *By taking out this contract, you undertake to communicate the information contained in this privacy statement to any third party for whom any personal data may be transmitted to us (e.g. other insureds, beneficiaries, third parties involved in the claim, persons to be notified in the event of an emergency, etc.), and you agree not to communicate this information in any other way.*

3. How is your personal data collected and processed?

We will collect and process the personal data you provide to us and those we receive from third parties (as explained below) for a number of purposes and subject to your express consent, unless such consent is not required by applicable laws and regulations, **as set out below:**

PURPOSE	IS YOUR EXPLICIT CONSENT REQUIRED?
Administration of the insurance contract (e.g. claims processing, investigations and estimates required to determine the existence of the insured event and the amount of compensation to be paid or the type of assistance to be provided, etc.).	**Yes, if necessary.** However, in cases where we need to process your personal data in order to process your claim, we will not seek your express consent.
To conduct quality surveys on the services provided, in order to assess your level of satisfaction and improve it	**No.** We have a legitimate interest in contacting you after handling a request or providing a service to ensure that we have performed our contractual obligations satisfactorily. However, you have the right to object to this by contacting us as explained in section 9 below.
To meet all legal obligations (e.g., those arising from laws governing insurance contracts and insurance activities, regulations on tax, accounting and administrative obligations)	**No, insofar as** these processing activities are expressly and legally authorized.
For auditing purposes, to comply with legal obligations or internal procedures.	**No.** We may process your data for internal or external audits required either by law or by our internal procedures. We will not seek your consent for such processing if it is justified under current regulations or in our legitimate interest. However, we will ensure that only strictly necessary personal data is used and that it is treated confidentially. Internal audits are generally carried out by our parent company.
To carry out statistical and qualitative **analyses** based on data and claims rates	**If we carry out any of these processing activities,** we will do so by anonymizing the personal data. As a result, anonymized data is no longer considered "personal" data and your consent is no longer required.
For debt collection management	**No,** if the processing of your data, including sensitive categories of personal data, is necessary for the establishment, exercise or defence of legal claims, which we may also invoke as a legitimate interest.
For the purposes of preventing and combating fraud, money laundering and compliance with economic sanctions regulations, including, where applicable, for example, comparing your information with that contained in previous applications, or verifying current claims reporting systems.	**No. It is understood that** the detection and fight against fraud, money laundering and compliance with regulations applicable to economic sanctions constitute a legitimate interest of the Data Controller. Consequently, we are entitled to process your data for this purpose without having to obtain your consent.
To transfer risks via reinsurance and coinsurance	**We may process and share your personal data** with other insurance or reinsurance companies with which we have signed or will sign co-insurance or reinsurance agreements.

PURPOSE	IS YOUR EXPLICIT CONSENT REQUIRED?
	Coinsurance is the coverage of risk by several insurance companies under a single contract, each assuming a percentage of the risk or sharing the coverage between them. Reinsurance is the "subcontracting" of coverage for part of a risk to a third-party reinsurer. However, this is an internal agreement between us and the reinsurer, and you have no direct contractual relationship with the reinsurer. These risk transfers are carried out in the legitimate interests of insurance companies, and are even generally expressly authorized by law (including the sharing of personal data strictly necessary for this purpose).

As mentioned above, for the purposes listed above, we will process personal data about you that we receive from our business partner **AREAS.**

For the purposes mentioned above for which we have indicated that your express consent is not required, or in cases where **we need your personal data** in order to **underwrite your insurance and/or manage your claim,** we will process your personal data on the basis of our legitimate interests and/or in accordance with our legal obligations.

Your personal data is required for the purchase of our products and services. If you do not wish to provide us with this data, we will not be able to guarantee you access to the products and services you have requested or which may be of interest to you, or to provide you with offers tailored to your specific requirements.

4. Who can access your personal data?

We will ensure that your personal data is processed in compliance with the purposes indicated above.

For the purposes described above, your personal data may be disclosed to the following third parties responsible for data processing:

- **public sector bodies,** other Group companies, other insurers, reinsurers.

Within the scope of the stated purposes, your personal data may be disclosed to the following parties, acting as data processors, operating under our responsibility:

- **other companies in our group (including AWP France SAS),** technical consultants, experts, lawyers, claims adjusters, repairers, service providers, doctors and service companies delegated to handle our operations (claims, IT, postal services, document management)

Ultimately, we may share your personal data in the following cases:

- **in the event of a contemplated or actual reorganization,** merger, sale, joint venture, assignment, transfer or other disposition of all or part of our business, assets or securities (including in connection with insolvency or similar proceedings);
- **to comply with any legal obligation,** including obligations arising from ombudsman decisions in the event that you make a complaint about one of our products or services.

5. Where are your personal data processed?

Your personal data may be processed both inside and outside the European Union (EU) by the parties specified in section 4, always subject to contractual confidentiality and security restrictions, in accordance with applicable data protection laws and regulations. We do not disclose your personal data to parties not authorized to process them.

Any transfer of your personal data for processing outside the EU by another company in our group will be carried out on the basis of internal corporate rules approved by the regulatory authority to which our group belongs, establishing adequate rules for the protection of personal data and legally binding on all companies in our group. Where internal corporate rules do not apply, we will take steps to ensure that the transfer of your personal data outside the EU will be carried out in accordance with an adequate level of protection, in the same way as if it were a transfer within the EU.

You can find out about the safeguards we implement for this type of transfer (standard contractual clauses, for example) by contacting us as indicated in section 9.

6. What are your rights concerning your personal data?

Where permitted by law or regulation, you have the right to:

- **access your personal data** and find out where it comes from, the aims and purposes of data processing, information about the person(s) responsible for data processing, the person(s) responsible for data processing and the recipients of potentially disclosed data;
- **to withdraw your consent at any time, where** such consent is required for the processing of your personal data;
- **update or rectify your personal data** so that it is always accurate;
- **delete your personal data from our systems** if their retention is no longer necessary for the purposes indicated above;
- **restrict the processing of your personal data** in certain circumstances, for example, if you have challenged the accuracy of your personal data, for the period necessary for our services to verify its accuracy;
- **obtain your personal data in electronic format,** for your own use or that of your new insurer; and
- **file a complaint** with our company and/or the relevant data protection authority - Commission Nationale de l'Informatique et des Libertés (CNIL).

You may exercise these rights by contacting us as indicated in **section 9.**

7. How can you object to the processing of your personal data?

Where permitted by applicable law or regulation, you have the right to **object to the processing of your personal data by our services,** or to request our company to stop processing such data (including for direct marketing purposes). Once we have received your request, we will no longer process your personal data, unless permitted by applicable laws or regulations.

You can exercise this right in the same way as your other rights set out in **section 6.**

8. How long do we keep your personal data?

We will retain your personal data only for as long as is necessary for the purposes set out in this privacy statement and then delete or anonymize it once it is no longer required.

Below are some of the retention periods applicable to the purposes indicated in section 3 above:

- **For a period of 5 (five) years from the** date of termination of the insurance contract
- **In the event of a claim - 5 (five) years** from the date of settlement of the claim.
- **In the event of a claim involving bodily injury** - 10 (ten) years from the date of the claim.
- **For claims information** - 5 (five) years from receipt of claim.
- **For contract information** - 5 (five) years from expiration, termination or cancellation.

However, please be aware that **additional specific obligations or events** may sometimes override or modify these durations, such as ongoing litigation or regulatory investigations, which may supersede or suspend these durations until the case is closed and the applicable review or appeal period has expired. In particular, retention periods based on legal requirements may be suspended and then subsequently resumed.

9. How to contact us

If you have any questions about our use of your personal data, *you can contact us by e-mail or post:*

AWP France SAS
Personal Data Protection Department
7 rue Dora Maar - 93400 Saint-Ouen, France
informations-personnelles@votreassistance.fr

10. How often do we update this privacy statement?

We **regularly** revise this privacy statement.

SUPPORTING DOCUMENTS TO BE PROVIDED IN THE EVENT OF A CLAIM

FOR INSURANCE COVERAGE:

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

When insurance cover is involved, the insured must notify **Gritchen Affinity, the managing broker**, in writing of any claim that may trigger the contract's cover within five working days *(reduced to two working days in the event of theft).*

These deadlines run from the **moment the insured becomes aware of the loss** that triggers coverage.

After this period, the Insured shall forfeit any right to compensation if the delay has caused prejudice to the Insurer.
If you fail to comply with the formalities or deadlines for submitting documents, we may claim damages in proportion to the resulting loss for us (article L 113-2 of the French Insurance Code).

Any declaration that does not comply with the provisions of this warranty will result in forfeiture of any right to reimbursement.

A. TENANT INSURER GUARANTEES

CANCELLATION / INTERRUPTION OF STAY

Your declaration must be accompanied by :

- **In all cases :**
  - your contract reference,
  - a copy of the Rental Contract indicating the identity of the Reservers, the amount of the advance payment, the amount of the rental and the dates of the rental initially planned,
  - a receipt showing the date on which the holiday rental was booked,
  - all documents justifying the date of cancellation and the reason for it,
  - You agree to provide us with all the documents we need to process your claim,
  - The receipted invoice for the debit that you are required to pay to the Owner or Rental Organization, or that the Owner or Rental Organization retains.
- **In the event of illness or accident, a medical certificate specifying the origin, nature, severity and foreseeable consequences of the illness or accident,**
- **In the event of death, a death certificate and civil status form,**
- **In all other cases, proof of purchase.**
- **In the event of a medical reason, you must provide us with the medical documents and information we need to investigate your claim, using the pre-printed envelope bearing the name of the medical advisor that we will send you on receipt of the claim form, together with the medical questionnaire to be completed by your doctor.**

  If you do not have these documents or information, you must obtain them from your attending physician and send them to us using the pre-printed envelope referred to above.
  You must also send us, in a pre-printed envelope bearing the name of the medical advisor, any information or documents you may be asked to provide in order to justify the reason for your cancellation, and in particular :
  - All photocopies of prescriptions for medicines, tests or examinations, as well as all documents proving that they have been dispensed or carried out, and in particular sickness slips containing copies of the corresponding labels for medicines prescribed,
  - Statements from the French social security system or any other similar organization, relating to the reimbursement of treatment costs and the payment of daily allowances.

  In the case of an accident, you must specify the causes and circumstances, and provide us with the names and addresses of those responsible, as well as any witnesses.

  It is also expressly agreed that you accept in advance the principle of an examination by our medical advisor. If you object to this without a legitimate reason, you will lose your warranty rights.

We will not be able to settle your claim unless you provide our medical advisor with the medical information required for an investigation.

HOW TO REPORT A CLAIM

*When the **INSURANCE GUARANTEES** are involved, the Insured must imperatively :*

- **Notify Gritchen Affinity in writing** within five working days (reduced to two working days in the event of theft) of any loss or damage likely to result in coverage. These deadlines run from the time the Insured becomes aware of the loss that is likely to result in coverage being taken out. After this period, the Insured will forfeit any right to compensation if the delay has caused prejudice to the Insurer.

- **Voluntarily declare to Gritchen Affinity** any cover taken out for the same risk with other insurers.

FOR FAST, MODERN MANAGEMENT YOUR INSURANCE CLAIMS *Log on to :* **www.declare.fr** *(Transmit your receipts and track at any time the status of your file)* *By mail :* **sinistre@declare.fr**	**FOR TRADITIONAL MANAGEMENT YOUR INSURANCE CLAIMS** *By post:* **Gritchen Affinity** **Claims department** **27 rue Charles Durand - CS70139** **18021 Bourges Cedex**

NEED ASSISTANCE?

In order to benefit from assistance guarantees, **it is imperative to** contact Mondial Assistance prior to any intervention. **A file number** will be issued, which alone will justify coverage.

MONDIAL ASSISTANCE IS THERE FOR YOU 24/7

1. **Contact us from metropolitan France on 01.49.93.73.83**
   Access for the deaf and hearing-impaired: https://accessibilite.votreassistance.fr
   accessible **24/7**, unless otherwise specified in the agreement.

2. **Please indicate** :
   - ✓ The name and number of the contract taken out : B922678 / 1029273
   - ✓ The full name of the Beneficiary
   - ✓ The exact address of the Beneficiary
   - ✓ The telephone number where the Beneficiary can be reached

Gritchen Affinity
27, rue Charles Durand
CS70139 - 18021 Bourges Cedex
www.gritchen.fr

EPIDEMIC EXTENSION Assurlodge Contract 102 92 73

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

TABLE OF BENEFITS

INSURANCE GUARANTEES	CEILING
Subject to the eligibility conditions and exclusions detailed in this Information Notice	
1 / CANCELLATION	
• **Death following Covid-19 infection** • **Serious illness or disease following Covid-19 infection** • **Infection with Covid-19** • **Refusal of boarding by the means of transport reserved following temperature measurement** • **Case of Contact with Covid-19**	**Maximum compensation of 20 000 € / file** **Without deductible**
2/ **LATE ARRIVAL** • **Serious illness or disease following Covid-19 infection** • **Infection with Covid-19** • **Refusal of boarding by the means of transport reserved following temperature measurement** • **Case of Contact with Covid-19**	**Maximum 3 days of refundable rental** **Deductible of one day**
3 / INTERRUPTION OF STAY • **Interruption of stay following illness or death due to a Covid-19 infection during the stay.**	**Maximum compensation of 20 000 € / file** **Deductible of one day**
4/ HOTEL EXPENSES FOLLOWING QUARANTINE FOR DISEASE • **extension of stay following quarantine**	**Hotel fee 80 € per file / Max 7 nights** I

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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.

<u>WHAT WE EXCLUDE</u>

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.

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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.

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Gritchen Affinity
27, rue Charles Durand
CS70139 - 18021 Bourges Cedex
www.gritchen.fr

EXTENSION OF CANCELLATION WITHOUT JUSTIFICATION
GENERAL INSURANCE TERMS AND CONDITIONS

Insurance contract No. ORD120537G3B0

You have just taken out, in addition to your contract 1029273, a Cancellation Extension without justification guarantee No. ORD120537G3B0 through Gritchen Affinity, broker, distributor and manager of the contract – A simplified joint stock company with a share capital of €10,260, registered in the Bourges Trade and Companies Register under number 529 150 542, with its registered office at 27 rue Charles Durand - 18000 Bourges - VAT number: FR78529150542 - Insurance brokerage company with no exclusivity obligation (list of partner insurance companies available on request) subject to supervision by the ACPR, Autorité de Contrôle Prudentiel et de Résolution (Prudential Control and Resolution Authority), 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09 and registered with ORIAS in the Insurance Broker category under No. 11061317 (www.orias.fr) - Professional Civil Liability and Financial Guarantee in accordance with Articles L 512-6 and L 512-7 of the Insurance Code.

With SOLUCIA Legal Services and Protection, hereinafter referred to as the "Insurer" - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13, a public limited company with a board of directors and supervisory board, with capital of €9,600,000 - Registered with the Paris Trade and Companies Register under number 481 997 708 - Company governed by the Insurance Code and subject to supervision by the ACPR, located at 4 place de Budapest CS 92459 - 75436 Paris Cedex 9.

This contract allows you, in the event of cancellation of your stay, to benefit, under certain conditions, from coverage of the cancellation costs remaining at your expense.

The purpose of these General Terms and Conditions is to define the cover, its limits, the conditions for applying the cover and how the contract works.

When the insurance cover is in play, the Insured must:

- Notify Gritchen Affinity in writing of any Claim that may give rise to coverage within **within 10** working **days** (reduced to two working days in the event of theft).

These time limits shall run from the date on which the Insured becomes aware of the Claim that may give rise to the application of the cover.
After this period, the insured shall forfeit all rights to compensation if the delay has caused damage to the Insurer.

- Spontaneously declare to Gritchen Affinity any cover taken out with other insurers for the same risk

www

For modern and rapid management of your claim following cancellation

Log on to the website:
www.declare.fr

You can send us your supporting documents and track the progress of your claim.



For traditional management of your cancellation claim.

By email: sinistres@gritchen.fr

or

By post:

Gritchen Affinity
Sinistre
27 Rue Charles Durand – CS70139
18021 Bourges Cedex

TABLE OF COVERAGE AMOUNTS

COVER	AMOUNTS
CANCELLATION FEES	According to the cancellation fee schedule applicable by the holiday organiser Maximum €5,000 per person and €30,000 per event **Excess: 30% of the cancellation fee**
Cancellation without justification	

EFFECTIVE DATE	EXPIRY OF COVER
Cancellation: on the day of subscription to this contract	**Cancellation: on the day the holiday begins**

Subscription period and conditions

For the cancellation cover without proof to be valid, this contract must be taken out at the same time as the holiday booking or before the start of the cancellation fee scale and in addition to multi-cause justified cancellation cover.

The cancellation cover without supporting documents can only be taken out in addition to multi-cause cancellation cover requiring supporting documents for the reason for cancelling your stay.

1. WHAT DO WE COVER?

We will reimburse you, up to the amount of the insured trip indicated on your insurance certificate and the amounts provided for in the "Table of Guarantee Amounts", any deposits or sums retained by the Travel Organiser, less any Excess indicated in the "Table of Guarantee Amounts" and invoiced in accordance with the latter's general terms and conditions of sale (**excluding administrative fees, visa fees, insurance premiums and all taxes**), when You are obliged to cancel Your Trip before departure (on the outward journey) in the circumstances set out below.

2. IN WHAT CASES DO WE INTERVENE?

CANCELLATION WITHOUT PROOF

The "Cancellation without justification" cover allows you to obtain a refund of the cancellation costs for your trip without having to provide proof of the reason for the cancellation. However, you will always be asked for the reason for your cancellation.

WHAT WE EXCLUDE

Under the "Cancellation without justification" guarantee, stays that cannot be completed due to the following are excluded:

- **Any failure, including financial failure, on the part of the carrier or the holiday organiser.**
- **Cancellation by the holiday organiser of all or part of the services planned during the holiday.**

The following are excluded from coverage:

- **Meal or hotel costs,**
- **The amount of fines and their consequences,**
- **Customs fees**

We will not intervene if the request to enforce the guarantees is a result of or consequence of:

- **The use of narcotics or drugs not prescribed by a doctor,**
- **Alcohol intoxication,**
- **Damage caused intentionally by the Insured and damage resulting from their participation in a crime, offence or brawl, except in cases of self-defence,**
- **Participation as a competitor in a competitive sport or rally giving entitlement to a national or international ranking organised by a sports federation for which a licence is issued, as well as training for such competitions,**
- **The professional practice of any sport,**
- **Participation in endurance or speed competitions or events and their preparatory trials, aboard any land, water or air vehicle,**
- **The consequences of failing to comply with recognised safety rules relating to the practice of any recreational sporting activity,**
- **Accidents resulting from your participation, even as an amateur, in the following sports: motor sports (regardless of the motor vehicle used), air sports, high-altitude mountaineering, bobsleigh, hunting dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports involving international, national or regional rankings,**
- **Deliberate failure to comply with the regulations of the country visited or participation in activities not authorised by the local authorities.**
- **Official prohibitions, seizures or constraints by law enforcement authorities.**
- **Use by the Insured of aircraft navigation devices,**
- **Use of military equipment, explosives and firearms,**
- **Damage resulting from intentional or fraudulent misconduct on the part of the Insured in accordance with Article L.113-1 of the Insurance Code,**
- **Suicide and attempted suicide,**
- **Epidemics and pandemics, unless otherwise stipulated in the guarantee,**
- **Pollution, natural disasters,**
- **Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,**

- **The disintegration of the atomic nucleus or any radiation from a source of energy of a radioactive nature,**
- **Absence of risk,**
- **The occurrence of an event prior to the signing of the insurance contract.**

3. HOW MUCH WILL WE PAY OUT?

We will cover the cancellation fees **incurred on the day of the Event** that may be covered by the guarantee, in accordance with the General Terms and Conditions of Sale of the Holiday Organisation, up to a maximum amount and with an excess as indicated in the
"Table of Cover Amounts".

In all cases, the compensation shall not exceed the amount of the insured Trip appearing on the insurance certificate.

The insurance premium, administrative fees, visa fees and taxes due for the stay are never refundable.

4. HOW LONG DO YOU HAVE TO REPORT THE CLAIM?

1/ *Medical reasons:* You must report your claim **as soon as it becomes apparent and no later than 10 working days after, and have a competent medical authority confirm that the seriousness of your state of health is such that it contraindicates your trip.**
If your cancellation is subsequent to this contraindication to travel, our reimbursement will be limited to the cancellation fees applicable on the date of the contraindication (calculated according to the scale of the travel organiser).
For any other reason for cancellation: You must report your Claim as soon as you become aware of the Event that may give rise to the cover. If your cancellation of the stay is after this date, our reimbursement will be limited to the cancellation fees applicable on the date of the Event (calculated according to the scale of the holiday organiser).

2/ On the other hand, if the Claim has not been reported to Us directly by the travel agency or the holiday organiser, You must notify Us within 10 working days of the Event giving rise to the cover.

5. WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

In the event of cancellation without justification, you will always be asked to provide:
- The original paid invoice for the holiday,
- The original invoice for the costs remaining payable by you following cancellation with the travel organiser
- Your insurance policy number
- Where applicable, proof of relationship with the Insured Party,
- The bank details of the Insured Party who booked/paid for the holiday.
- And any other documents necessary for processing your claim.

The insurance contract cannot provide a benefit for the Insured. It only guarantees compensation for their actual losses. **Any fraud, falsification or false statements and false testimony regarding the nature, causes, circumstances and consequences of a Claim, or if you knowingly use inaccurate documents or fraudulent means, you will forfeit all rights to cover for the Claim in question**.

6. CONDITIONS OF REIMBURSEMENT

Reimbursements to the Insured Party can only be made by us upon presentation of the original paid invoices corresponding to the costs incurred and covered under the guarantees of this contract.
Refund requests must be submitted on the website: www.declare.fr or sent by email to:

sinistres@gritchen.fr
or by post to:
Gritchen Affinity
Claims
27 Rue Charles Durand –
CS7013918021 Bourges Cedex

General Provisions

The Cancellation without Proof cover can only be taken out in addition to multi-cause cancellation cover, which requires proof of the reason for cancelling your stay. If you waive your multi-cause cancellation cover, the Cancellation without Proof cover cannot be maintained.

WAIVER

Like any insurance contract, this contract involves reciprocal rights and obligations. It is governed by the French Insurance Code. These rights and obligations are set out in the following pages.

Appendix to Article A. 112-1
Information document for exercising the right of waiver provided for in Article L. 112-10 of the Insurance Code

You have the right to cancel this contract within thirty calendar days of signing it, without incurring any costs or penalties. However, if you are offered one or more insurance premiums, such that you do not have to pay a premium for one or more months at the start of the contract, this period shall only run from the date of payment of all or part of the first premium.

The exercise of the right of withdrawal is subject to the following four conditions:
1° You have taken out this contract for non-professional purposes;
2° This contract is complementary to the purchase of goods or services sold by a supplier;
3° The contract you wish to cancel has not been fully performed;
4° You have not made any claims covered by this contract.

In this situation, you may exercise your right to cancel this contract by sending a letter or other durable medium to the insurer. The insurer is required to refund the premium paid within thirty days of your cancellation.

Furthermore, to avoid multiple insurance coverage, you are advised to check that you are not already covered by a policy that covers any of the risks covered by the policy you have taken out.

Additional information:
The letter of withdrawal, a template of which is provided below for the exercise of this right, must be sent by letter or any other durable medium to Gritchen Affinity – 27, rue Charles Durand – CS70139 – 18021 Bourges:
"I, the undersigned, M……. residing at ……., hereby cancel my contract No. taken out with SOLUCIA SERVICE ET PROTECTION JURIDIQUES in accordance with Article L 112-10 of the Insurance Code. I certify that, as of the date of this letter, I am not aware of any claim involving coverage under the contract."

Consequences of cancellation:
Exercising the right of withdrawal within the period specified in the box above will result in the termination of the contract from the date of receipt of the letter or any other durable medium. Once you become aware of a claim involving the contract's cover, you can no longer exercise this right of withdrawal.
In the event of withdrawal, you are only required to pay the portion of the premium or contribution corresponding to the period during which the risk was covered, this period being calculated up to the date of termination.
However, the full premium or contribution remains payable to the insurance company if you exercise your right of withdrawal when a claim involving the cover provided by the contract and of which you were unaware has occurred during the withdrawal period.

DEFINITIONS AND SCOPE

For the purposes of these terms and conditions, certain words and expressions used in a specific sense are defined below. These words begin with a capital letter.

We, the Insurer

SOLUCIA Legal Services and Protection - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13, SA with a management board and supervisory board, with capital of €9,600,000 - Registered with the Paris Trade and Companies Register under number 481 997 708.

Abroad

A trip to a country other than your country of residence.

Accident

Sudden deterioration in health resulting from the sudden action of an external cause that was not intentional on the part of the victim, as confirmed by a competent medical authority.

Applicable law

Pre-contractual and contractual relations between You and Us are governed by French law.
We will use the English language for all our contractual exchanges throughout the term of the contract.

COM

COM refers to the Overseas Collectivities, namely French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Saint Martin and Saint Barthélemy

Disaster

A random event that triggers the coverage provided by this contract.

Domicile

Your domicile is considered to be your main and usual place of residence in France, the French overseas departments and territories, the French overseas collectivities and sui generis collectivities, or in Europe. In the event of a dispute, your tax domicile shall be considered your domicile.

DOM-ROM, COM and sui generis communities

Guadeloupe; Martinique, French Guiana, Réunion, French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Mayotte, Saint Martin, Saint Barthélemy, New Caledonia.

DROM

DROM refers to the Overseas Departments and Regions, namely Guadeloupe, Martinique, French Guiana, Réunion and Mayotte.

Duration of cover

• The "Cancellation" cover takes effect on the day you take out the insurance policy and expires on the day you depart on your trip.

Epidemic

An abnormally high incidence of a disease during a given period and in a given region.

Europe

Europe refers to the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, mainland France, Gibraltar, Hungary, Greece, Ireland, Italy and its islands, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, Monaco, Norway, the Netherlands, Poland, Portugal, Romania, the United Kingdom, Slovakia, Slovenia, the Czech Republic, San Marino, Sweden and Switzerland.

Events covered by insurance

- ✓ Cancellation

Excess
The portion of the claim payable by the Insured as stipulated in the contract in the event of compensation following a claim. The excess may be expressed as an amount, a percentage, a number of days, hours or kilometres.
Guaranteed stay or insured stay
Stay for which you are insured and have paid the corresponding premium, with a maximum duration of 90 consecutive days.

Family members
Your legal or common-law spouse or any person linked to you by a civil partnership, your ascendants or descendants or those of your spouse, your fathers-in-law, mothers-in-law, brothers, sisters, including the children of the spouse or cohabiting partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, or those of your spouse. They must be resident in the same country as you, unless otherwise stipulated in the contract.

Holiday organiser
The travel organisation or agency with which you booked your holiday, which is covered by this contract.

Insured, You
Natural person or groups duly insured under this contract and referred to hereinafter as "you".

Managing broker
Claims management is entrusted to the managing broker Gritchen Affinity.

Maximum per event
In the event that the cover is exercised in favour of several insured parties who are victims of the same event and insured under the same specific conditions, the insurer's cover is in any event limited to the maximum amount provided for under this cover, regardless of the number of victims. As a result, compensation is reduced and paid in proportion to the number of victims.

Natural disaster
Abnormal intensity of a natural agent not resulting from human intervention. A phenomenon, such as an earthquake, volcanic eruption, tidal wave, flood or natural disaster, caused by the abnormal intensity of a natural agent and recognised as such by the public authorities.

Nullity
Any fraud, falsification, false statements or false testimony that may give rise to the guarantees provided for in the agreement shall result in the nullity of our commitments and the forfeiture of the rights provided for in the said agreement.

Pandemic
An epidemic that spreads over a large area, crossing borders, and is classified as a pandemic by the World Health Organisation (WHO) and/or by the competent local public authorities of the country where the disaster occurred.

Territoriality
Worldwide.

We cover
We finance the service.

WHAT IS THE GEOGRAPHICAL COVERAGE OF THE CONTRACT?

The cover and/or benefits provided under this contract apply worldwide.

WHAT IS THE DURATION OF THE CONTRACT?

The period of validity corresponds to the duration of the services sold by the holiday organiser.
Under no circumstances may the duration of the cover exceed 3 months from the date of departure.
The cover takes effect on the date of subscription to this contract and expires on the day of departure (outbound journey).

COMPLAINT HANDLING

We make every effort to provide the best quality service, advice and customer care. Despite our vigilance, dissatisfaction or misunderstandings may nevertheless arise.
You have the right to express your dissatisfaction:
If you have a complaint about the subscription or management of your contract (administrative management, payment, etc.), you can send it to:

. by email to: reclamations@gritchen.fr
. by post to: GRITCHEN AFFINITY - Claims Department - 27 rue Charles Durand - 18000 BOURGES

If you have a complaint about the claims management of your policy, you should first address it to your case manager.
If you are not satisfied with the response, you can write to:

. by email to: reclamation@soluciaspj.fr, or
. by post to: SOLUCIA SERVICE ET PROTECTION JURIDIQUES- Service réclamation – 111 avenue de France – CS 51519 – 75634 Paris Cedex 13

If you are dissatisfied with the responses provided by your usual contacts, the departments concerned will acknowledge receipt of your complaint in writing within a maximum of 10 working days of its submission and will examine your request in order to provide you with a response. Every effort will be made to provide you with a response within 10 working days of your written complaint being sent; if this period is extended, you will be kept informed of the progress of your complaint within the same period. You will receive a response no later than two (2) months after your written complaint is sent.

MEDIATION

Any request for mediation must be preceded by a written complaint to the insurance company concerned. Regardless of the outcome of your complaint and after a period of two months from the date of submission, you may refer the matter to the Insurance Mediation Service.

The referral can be made online or by post to the following addresses:

La Médiation de l'Assurance
LMA – TSA 50110 – 75441 Paris cedex
09 www.mediation-assurance.org

A free dispute resolution mechanism will then be put in place between you and us with the aim of finding an amicable solution.

The Mediator is an independent authority external to the insurance company, which examines and gives an opinion on the settlement of disputes relating to the insurance contract.

Pursuant to Article 2238 of the Civil Code, recourse to mediation suspends the limitation period for legal action.

The suspension has the effect of temporarily halting the limitation period, but does not erase the period that has already elapsed (Article 2230 of the Civil Code). The limitation period shall only recommence, for a minimum period of six months, from the date on which the mediation procedure is declared to be completed.

If this process fails, you naturally retain all your rights to take legal action. Any dispute relating to the application of this contract falls within the sole jurisdiction of the French courts.

LIMITATION PERIOD

Any action arising from your contract is inadmissible after a period of two (2) years from the event that gave rise to it, in accordance with the provisions of Articles L. 114-1, L. 114-2 and L. 114-3 of the Insurance Code, which provide:

Article L. 114-1 - "*All actions arising from an insurance contract are time-barred two years after the event that gave rise to them.*
[...]
However, this period shall not run:
1° In the event of concealment, omission, false or inaccurate declaration regarding the risk incurred, from the date on which the insurer became aware of it; 2° In the event of a claim, from the date on which the interested parties became aware of it, if they can prove that they were unaware of it until then.

When the insured party's action against the insurer is based on a third party's claim, the limitation period shall only run from the date on which that third party brought legal proceedings against the insured party or was compensated by the latter.

The limitation period is extended to ten years in life insurance contracts where the beneficiary is a person other than the policyholder and, in personal accident insurance contracts, where the beneficiaries are the dependants of the deceased insured person.

Article L. 114-2 - "*The limitation period is interrupted by one of the ordinary causes of interruption of the limitation period and by the appointment of experts following a claim. The limitation period for the action may also be interrupted by the sending of a registered letter or a registered electronic message, with acknowledgement of receipt, addressed by the insurer to the insured with regard to the action for payment of the premium and by the insured to the insurer with regard to the payment of the indemnity*."

Article L. 114-3 - "*Notwithstanding Article 2254 of the Civil Code, the parties to the insurance contract may not, even by mutual agreement, modify the duration of the limitation period or add to the causes for its suspension or interruption*."

The ordinary causes of limitation provided for by the Civil Code are:

- Recognition by the debtor of the right of the person against whom he was prescribing (Article 2240 of the Civil Code),
- Legal action (Articles 2241 to 2243 of the Civil Code),
- A protective measure taken pursuant to the Code of Civil Enforcement Procedures or an act of enforcement (Article 2244 of the Civil Code),
- Interpellation of one of the joint and several debtors by legal action or an act of enforcement, or recognition by the debtor of the right of the person against whom he was prescribing (Article 2245 of the Civil Code),
- The interpellation made to the principal debtor or his acknowledgement in cases of limitation applicable to guarantors (Article 2246 of the Civil Code).

PAYMENT OF THE PREMIUM

In the event of non-payment of your insurance premium, We shall apply the provisions of Article L.113-3 of the Insurance Code: within ten days of the premium due date, and without prejudice to Our right to seek legal enforcement of this contract, We shall send a formal notice to your last known address. If We do not receive a response from you to this letter within thirty days, We will suspend the cover provided by your contract. If You do not settle the premiums within ten days of the suspension of cover, your contract will be terminated automatically.

FALSE DECLARATIONS

When they change the nature of the risk or reduce our opinion of it:

- Any concealment or intentionally false statement on your part will render the policy null and void. The premiums paid will be retained by Us and We will be entitled to demand payment of the premiums due, as provided for in Article L 113-8 of the Insurance Code.
- Any omission or inaccurate statement on your part, where bad faith has not been established, will result in the termination of the contract 10 days after notification sent to you by registered letter and/or the application of the reduction in compensation provided for in the Insurance Code, as stipulated in Article L 113-9 of the Insurance Code.

SETTLEMENT OF DISPUTES

Any dispute arising between the Insurer and the Insured relating to the determination and settlement of benefits shall be submitted by the most diligent party, failing amicable resolution, to the competent court of the Insured's domicile in accordance with the provisions of Article R 114-1 of the Insurance Code.

REGULATORY AUTHORITY

The authority responsible for supervising SOLUCIA SERVICE ET PROTECTION JURIDIQUES is the Autorité de Contrôle Prudentiel et de Résolution (ACPR) – 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9.

PERSONAL DATA

The data collected by SOLUCIA Service et Protection Juridiques, the data controller, is mandatory as it is necessary for the assessment, processing and execution of the contract entered into, the handling of complaints, mediation and litigation, the compilation of commercial statistics and technical studies, and the fulfilment of our legal, regulatory and administrative obligations.

The processing operations listed below are based on at least one of the following grounds:

- The performance of a contract to which you are a party or the performance of pre-contractual measures taken at your request;
- Compliance with a legal obligation to which SOLUCIA SERVICE ET PROTECTION JURIDIQUES is subject;
- The legitimate interest pursued by the data controller, in particular the prevention of fraud;

Where the processing is not based on any of the above elements, specific consent for the processing will be requested from you.

This data is processed electronically by SOLUCIA SERVICE ET PROTECTION JURIDIQUES and its staff responsible for the processing operations concerned. It may also be transmitted for these purposes to insurers, reinsurers, insurance intermediaries, management delegates, solicitors, experts, court officers, ministerial officers, curators, guardians, investigators and healthcare professionals, authorised professional bodies and our service providers, Tracfin for the fight against money laundering and terrorist financing, the mediator to whom the matter has been referred, and the authorities legally authorised to handle your complaints.

Your data is stored in accordance with our legal and regulatory obligations. SOLUCIA SERVICE ET PROTECTION JURIDIQUES and its partners undertake to take the appropriate technical and organisational measures to guarantee a level of security and confidentiality appropriate to the risk presented by the processing of your data and to notify the CNIL and inform you in the event of a breach of your data within the limits and conditions of Articles 33 and 34 of the GDPR.

In the context of contract and claims management, we may be required to process data classified as sensitive, particularly relating to personal health. Such processing is carried out in accordance with medical confidentiality or professional secrecy by implementing technical and organisational security measures appropriate to the sensitivity of such data. You will be asked for specific and explicit consent for the collection and processing of this personal data for these specific purposes.

If you have given your consent, we may pass on your data to our partners so that you can receive their commercial offers. Your data will be stored for the entire duration of your contract for the purposes of monitoring, performing the services provided and handling complaints. After your contract has been terminated, your data will be stored for a period not exceeding the legal limitation period for your actions. The list of our partners can be sent to you on request from our Data Protection Officer.

For these purposes, your data is processed by us and our service providers within the European Union. However, it may be transferred outside the European Union. These transfers are governed by data protection and security rules
data protection and security rules, which can be sent to you on request by our Data Protection Officer.

In order to measure and improve our quality of service, your correspondence, faxes, emails and telephone conversations with our company may be analysed and recorded and may be subject to computer processing for which your data may only be communicated to SOLUCIA SERVICE ET PROTECTION JURIDIQUES and will be kept for 6 months for this purpose.

In accordance with the French Data Protection Act No. 78-17 of 6 January 1978, amended by Act No. 2004-801 of 6 August 2004, Law No. 2018-493 of 20 June 2018 on the protection of personal data (LPD) and Regulation (EU) 2016/679 (General Data Protection Regulation) of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR), You have the right to access, rectify, erase (inaccurate, incomplete, ambiguous, outdated or unlawfully processed data), restrict processing (in the cases provided for by law), object on legitimate grounds, and delete your personal data. You have the right to data portability (in cases provided for by law) and the right to define guidelines for the storage, erasure and communication of this data after your death. Finally, you may object to commercial prospecting at any time and free of charge.

To exercise these rights, you can send us a letter or email to:
SOLUCIA LEGAL SERVICES AND PROTECTION
Data Protection Officer 111 avenue de
France
CS 51519 - 75634 Paris cedex 13
dpo.solucia@soluciaspj.fr

You also have the right to register free of charge on the cold calling opposition list managed by Wordline. For more information, visit www.bloctel.gouv.fr.

Furthermore, in order to meet its legal obligations, our company has implemented a monitoring system for the purpose of combating fraud, money laundering and terrorist financing, and enforcing financial sanctions. In accordance with the provisions of Article L561-45 of the Monetary and Financial Code, data processed in the context of the fight against money laundering and terrorist financing is kept for a period of 5 years.
However, if the request concerns processing carried out for the purpose of identifying persons subject to asset freezing measures or financial sanctions, in accordance with the amended Data Protection Act No. 78-17 of 6 January 1978, You may exercise your right of access by sending a letter accompanied by a copy of both sides of your identity document to our address mentioned above.

You have the right to lodge a complaint with the CNIL on its website: www.cnil.fr or by post at the following address: Commission Nationale Informatique et Libertés - TSA 80715 - 3 Place de Fontenoy- 75334 PARIS cedex 07, if you consider that the processing of your personal data constitutes a violation of the regulations relating to the protection of personal data.

ANTI-MONEY LAUNDERING AND TERRORIST FINANCING

Pursuant to the provisions of Articles L. 561-1 et seq. of the French Monetary and Financial Code, SOLUCIA SERVICE ET PROTECTION JURIDIQUE is required, as part of its obligations concerning the fight against money laundering and terrorist financing, to identify its customers and, where applicable, the beneficial owners of transactions, and to exercise constant vigilance with regard to its customers throughout the duration of the business relationship (amount and nature of transactions, origin and destination of funds, monitoring of the customer's professional, economic and financial situation, etc.)..

In accordance with the above provisions, SOLUCIA SERVICE ET PROTECTION JURIDIQUE is also required to declare in particular:
- the sums recorded in its books and transactions involving sums that could originate from an offence punishable by a term of imprisonment of one (1) year or that could contribute to the financing of terrorism;
- transactions for which the identity of the originator or beneficial owner of the transaction remains unclear despite the due diligence carried out in accordance with its identity verification obligations.

SOLUCIA SERVICE ET PROTECTION JURIDIQUE is also required to collect information from its policyholders for transactions that it considers unusual, particularly due to their terms, amount or exceptional nature compared to those processed to date.

In this respect, you undertake to SOLUCIA SERVICE ET PROTECTION JURIDIQUE, throughout the term of the agreement:

. to notify it of any transactions that are exceptional in relation to usual transactions and to provide it, upon request, with any information or documents required;

. to keep it informed without delay of any changes in its professional, financial or personal circumstances.

. to provide it, upon first request, with any information, document or record relating to their professional, financial or personal situation or to the terms and conditions of an unusual transaction initiated for their benefit or for the benefit of a third party.

SOLUCIA SERVICE ET PROTECTION JURIDIQUE may be required to seek authorisation from the State authorities before proceeding with a transaction, due to the laws and regulations in force relating to the fight against money laundering or terrorist financing.

SOLUCIA SERVICE ET PROTECTION JURIDIQUE, due to the obligations imposed on it by the public authorities in relation to the fight against money laundering and terrorist financing, may be required to take any measures, including the freezing of assets, which may lead to delays or refusals to execute transactions related to these obligations.

ANTI-FRAUD

SOLUCIA SERVICE ET PROTECTION JURIDIQUE has set up a system to detect and combat insurance fraud.

Fraud is defined by ALFA, the Agency for the Fight against Insurance Fraud, as a "deliberate act or omission that allows someone to gain an illegitimate advantage from an insurance contract".

Thus, any attempted or proven fraud on the part of an insured party may result in the contract being declared null and void, in accordance with Article L113-8 of the Insurance Code, and may give rise to legal proceedings, in particular with a view to recovering any benefits unduly paid.