

Travel Insurance

Insurance product information document

Company: AWP P&C – French insurance company

Product: Voyages d'Affaires

This document presents a summary of the main types of cover and exclusions of the policy. It does not take into account your specific requests and requirements. You will find the complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The **Voyages d'Affaires** insurance product is a temporary policy that provides travel assistance and cover for damage to luggage and transport delays during business travel. It also includes optional supplementary cover covering cancellation of a business trip.



What is insured?

In the event of accident or illness:

- ✓ Repatriation assistance
- ✓ Psychological support following trauma

In the event of hospitalization of the Insured Person lasting more than 24 hours:

- ✓ Accommodation costs of a family member (limit: €100 per day for a maximum of 7 days) and return transport costs

For search and/or rescue costs:

- ✓ Reimbursement (limit for each type of expense: €1,500 per Insured Person and per claim)

For drugs that cannot be found locally:

- ✓ Drug shipping costs

In the event of illness, accident or death of a loved one

- ✓ early return to attend the bedside or funeral

In the event of theft of the Insured Person's identity documents, credit cards or travel documents:

- ✓ Advance of funds abroad (limit: €1,500 per claim and per insurance period)

In the event of death of the Insured Person:

- ✓ Repatriation of a body,
- ✓ Funeral expenses (limit: €2,500)

In the event of emergency hospitalization or medical expenses abroad:

- ✓ Reimbursement (limit: €200,000 or €300,000 for USA, Canada and Australia and €300 for dental expenses)

In the event of damage to luggage, including theft and delay:

- ✓ Compensation (limit: €5,000 per Insured Person and per claim)

In the event of delayed flight or train

- ✓ Reimbursement of additional costs of waiting (limit: €100 per Insured Person and per insurance period)

In the event of permanent disability/death following an accident:

- ✓ capital (total limit: €50,000 per Insured Person and per claim)

In the event of incurring third party liability abroad:

- ✓ Any physical, material or consequential non-material damage (limit: €4,500,000 including €450,000 for material and consequential non-material damage)

In the event of business trip cancellation following occurrence of an insured event:

Reimbursement of expenses incurred by the Insured Person (limit: €8,000 per Insured Person and €32,000 per claim)

The types of cover marked with a tick (✓) are automatically included in the policy



What is not insured?

- ✗ Persons not resident in Europe
- ✗ Journeys of more than two (2) consecutive months
- ✗ Any person aged under 75 on the day the insurance policy is taken out



Are there any restrictions on cover?

Main exclusions:

- ! Deliberate acts, including suicide or attempted suicide by the Insured Person or fraudulent acts
- ! Damage resulting from war, whether civil or foreign, acts of terrorism, riots, popular movements, coups d'état, taking of hostages or strikes
- ! Damage caused by natural catastrophes
- ! Convalescences and diseases under treatment but not yet completed
- ! Pre-existing injuries or illnesses diagnosed and/or treated, which resulted in hospitalization in the 6 months prior to the assistance request.
- ! Voluntary termination of pregnancy, childbirth, in vitro fertilisation
- ! Participation in any sport (or preparatory training) as part of an official competition or on a professional basis

Principal restrictions:

- ! Excess of €30 per Insured Person or 10% or 25% of the amount of cancellation fees, depending on the reason
- ! Excess of €30 per Insured Person and per claim for the Damage to Luggage cover
- ! Excess per claim of €80 for third party liability abroad
- ! Excess per claim of €30 for the reimbursement of emergency hospitalization and medical expenses abroad
- ! Payment of capital beyond permanent disability of 10%
- ! Reimbursement of additional costs of waiting longer than 2 hours or 4 hours due to delayed departure depending on the airline
- ! Reimbursement of additional costs of waiting longer than 4 hours due to delayed arrival for trains.



Where am I covered?

- ✓ The Business Cancellation cover applies to any business trip worldwide, **with the exception of North Korea (updated list of countries not covered on the insurer's website)**
- ✓ The Transport Delay cover applies in the country/countries of departure or of origin stated by the insurer, **with the exception of North Korea (updated list of countries not covered on the insurer's website)**
- ✓ The other types of insurance cover in the policy apply in:
 - The country of stay, **excluding the principal residence, the habitual place of work of the Insured Person, and excluding their travel to or from work)** or
 - the region, **excluding North Korea (updated list of countries not covered on the insurer's website)**, selected when taking out the policy from among those offered by the insurer.
The regions are: zone 1 (Europe, North Africa), zone 2 (All countries **excluding Australia, Canada, United States**), zone 3 (All countries).



What are my obligations?

Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:

- **When purchasing the insurance policy**

Declare the risk to be insured in good faith so as to enable the insurer to assess the risks it is covering,
Pay the premium indicated when purchasing the insurance policy

- **During the term of the policy**

Declare all new circumstances that may increase the risks insured or create new risks.

- **In the event of a claim**

Declare any event that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the claim,
Inform the insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how do I pay?

The premium is paid on the day the policy is taken out with the insurer.
Payment is made by bank card on the insurer's website or by telephone.



When does the cover start and end?

The cover takes effect once the premium is paid and ends on the expiry date of the last applicable cover type taken out.
The Insured Person has a right of cancellation.



How do I cancel the contract?

As a temporary insurance policy, no termination may be triggered by the Insured Person.

**Information
Notice**



INFORMATION NOTICE

Dear Customer,

Taking account of the type of service(s) you are buying and the information you have sent us, we recommend that you take out this insurance policy. This policy comprises these General Terms and Conditions, together with the Specific Terms and Conditions which you receive when you take out the policy.

Before you take out this insurance policy, please read both this Information Notice and the General Terms and Conditions carefully. They specify your rights and obligations and those of the Insurer and answer any questions you may have.

Who is the insurer?

AWP P&C.

Société Anonyme (Joint-stock company) with share capital of 17,287,285 euros, 519 490 080 RCS Paris, Registered office: 7, rue Dora Maar - 93400 Saint-Ouen private company governed by the French Insurance Code

Who is the distributor?

AWP France SAS

Simplified joint-stock company with share capital of €7,584,076.86, Bobigny Trade & Companies Register No. 490 381 753, registered office: 7 rue Dora Maar – 93400 Saint-Ouen – registered as a broker with ORIAS under No. 07 026 669 – <http://www.orias.fr>

AWP FRANCE SAS is contractually obliged to work exclusively with the following insurance companies: Fragonard Assurances (in which it holds a direct equity interest of more than 10%) and AWP P&C.

Its insurance distribution operations with these insurance companies, for which it earns a commission included in the insurance premium, account for more than 33% of its turnover.

To who does this policy apply?

This policy applies to all persons aged more than seventy-five (75) years on the day it is taken out, having reserved a business journey, as defined in the General Terms and Conditions with an organization or authorized Representative, under the following conditions.

What are the conditions for benefiting from this policy?

Your Home must be in Europe.

When you choose the "Business Cancellation" option, the contract must be taken out on the same day as the booking is made for the Business Trip or at the latest within forty-eight (48) hours of booking. When the "Business Cancellation" cover is not chosen, the contract may be taken out up to the day before departure.

What is the effective date and term of your policy?

The policy is valid from the date it is taken out for any Business Trip, of a maximum duration of (2) consecutive months, sold by the Organisation or Authorised Representative. The cover applies according to the conditions of article 2 of the following General Terms and Conditions.

What is covered by this policy?

- The types of cover listed below are those corresponding to the option taken out and which are shown in your Specific Terms and

Conditions and for which you will be paying the corresponding premium.

- To find out the payment amounts and limits, along with the Excess relating to each type of cover, we request you to please refer to the Cover Table. This table is supplemented by the list of General Exclusions and the specific exclusions that apply to each type of cover.

IMPORTANT POINTS TO NOTE

- You may or may not have a right to change your mind after taking out this insurance policy. The conditions and terms for the exercising of this faculty are described in article 7 "Right to Change Your Mind" of the following General Terms and Conditions.
- To avoid multiple insurance, in accordance with article L112-10 of the Insurance Code:

We ask you to confirm that you do not already have a policy that covers any risk included in this policy. If this is the case, you have a right to refuse this cover for a period of fourteen days (calendar days starting from it's being drawn up, without any expenses or penalties, if all the following conditions are fulfilled:

- - you took out this policy for non-professional purposes;
- - this policy complements the purchase of an item or service sold by a supplier;
- - you can prove that you are already covered for one of the risks covered by the new policy;
- - the policy that you wish to cancel has not been executed in full;
- - you have not declared any covered claim under this policy.

In this situation, you are entitled to cancel this contract by letter or any other lasting medium sent to the insurer of the new policy, together with a document proving that you already hold cover for one of the risks covered by the new policy. The insurer is required to refund the paid premium to you, within a period of thirty days after its cancellation.

If you wish to cancel your policy but do not fulfil all the above conditions, check the cancellation conditions stipulated in your policy in article 7 "Right to change your mind".

- Service quality and customer satisfaction are a priority for us. However, if you have not found our services to be fully satisfactory, you may contact us under the terms of article 15 "Complaint examination conditions" of the following General Terms and Conditions.

The policy has been drawn up in French and is subject to French law. The cover provided by this policy, **with the exception of assistance cover**, is governed by the French Insurance Code.



REQUEST FOR COMPENSATION

- ▶ To register immediately your request for compensation, connect to:

<https://indemnisat.allianz-global-assistance.fr>

- ▶ Access for the deaf and hard of hearing (24/24)

<https://accessibilite.votreassistance.fr>

- ▶ If you do not have access to the Internet,

contact us (metropolitan France time):

on 00 33 (0)1 42 99 03 95

from 9 am to 6 pm Monday to Friday

*no surcharge on numbers



IN URGENT NEED OF MEDICAL ASSISTANCE

- ▶ Contact us (24/24)

on 00 33 (0)1 42 99 02 02*

- ▶ Please state:

Your policy No.

Who needs help?

Where? Why?

Who is helping the ill/injured person?

How, where and when can they be contacted?

The insurance cover is underwritten by:

AWP P&C.

Société Anonyme (joint stock company) with share capital of 17,287,285.00 euros

519 490 080 RCS Bobigny

Registered office: 7 rue Dora Maar - 93400 Saint-Ouen

Private company governed by the French Insurance Code

Assistance services are implemented by:

AWP FRANCE SAS

Société Anonyme (joint stock company) with share capital of 7,584,076.86 euros

490 381 753 RCS Bobigny

Registered office: 7 rue Dora Maar - 93400 Saint-Ouen

Insurance Brokers - Registered with ORIAS 07 026 669 -

<http://www.orias.fr>

**General Terms
and
Conditions**
**Insurance
Policy**



GENERAL TERMS AND CONDITIONS

1 TABLE OF COVER

The covers provided for in your contract are as listed in your Special Terms and Conditions sent to you with your subscription confirmation email.

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
BUSINESS CANCELLATION		
<ul style="list-style-type: none"> As a result of the occurrence of an event provided for in the policy (except those stated below): 	Reimbursement of the cancellation charges specified in the scale contained in Business Travel General Terms and Conditions of Sale, up to the following limits:	<ul style="list-style-type: none"> for hotel accommodation: 10% of the cancellation charges in all other cases, per insured person: €30
<ul style="list-style-type: none"> As a result of theft of identity documents Following the cancellation of the Appointment by the contact receiving the Insured. Following the unavailability of the "Key Person". Indispensable presence Insured when he/she has status of "irreplaceable person". As a result of a riot, a terrorist action or attack that occurs Abroad at the destination or holiday location As a result of a Natural Disaster that occurs Abroad at the Appointment location of the Insured. 	<ul style="list-style-type: none"> €8,000 per insured person, €32,000 per event, regardless of the number of insured persons. 	<ul style="list-style-type: none"> for hotel accommodation: 10% of the cancellation charges in all other cases, 25% of the amount of cancellation charges covered, with a minimum of €150, per insured.
TRAVEL ASSISTANCE		
ACCIDENT, ILLNESS AND UNFORESEEN CIRCUMSTANCES ASSISTANCE		
<ul style="list-style-type: none"> Repatriation Assistance organising and paying the cost of the Insured for transportation to a hospital organising and paying the costs of the return of an Insured travel companion and minor children 	Actual costs Actual costs	None
<ul style="list-style-type: none"> Hospitalisation in situ paying the cost to enable a member of the Insured's family to get to the hospital bedside outward/return journey Cost of accommodation locally until the Insured is repatriated 	Actual costs Up to a limit, per day, of €100 for a maximum of 7 days i.e. a maximum of €700	None
<ul style="list-style-type: none"> Search and/or Rescue Costs Search costs Rescue costs 	Up to the following limits: - per Insured person and per Claim: €1,500 - per Insured person and per Claim: €1,500	None
<ul style="list-style-type: none"> Despatch of medicines to the location 	Despatch costs	None
<ul style="list-style-type: none"> Psychological support in the event of severe trauma as a result of a covered Illness or Accident 	Up to a limit of two telephone interviews per Insured and per insurance period	None

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
<ul style="list-style-type: none"> • Early return assistance - organising and paying transportation costs 	Actual costs	None
TRAVEL ASSISTANCE		
ACCIDENT, ILLNESS AND UNFORESEEN CIRCUMSTANCES ASSISTANCE		
<ul style="list-style-type: none"> • Assistance in the event of curtailment of the Insured's business assignment - payment of your replacement collaborator's travelling costs 	Actual costs	None
<ul style="list-style-type: none"> • "Unforeseen" assistance - communication with the Insured's family - unforeseen event: <ul style="list-style-type: none"> · reservation of a hotel room, rental car, or airline ticket - theft of Insured's identity documents, credit cards, travel tickets, business documents: · advance of funds Abroad · organising the return of the Insured's will continuation of the Business Travel. 	<p>Actual costs</p> <p>Costs incurred are payable by the Insured</p> <p>Up to a limit, per Insured and per Insurance Period / per Claim, of €1,500</p> <p>Costs incurred are payable by the Insured</p>	None
LEGAL ASSISTANCE		
<ul style="list-style-type: none"> • Legal assistance Abroad - reimbursement of lawyer's fees - advance for bail 	<p>Up to the following limits, per Insurance Period:</p> <p>€3,000</p> <p>€30,000</p>	None
DEATH ASSISTANCE		
<ul style="list-style-type: none"> • Assistance in the event of an insured's death - transporting the body - Funeral costs 	<p>Actual costs</p> <p>Up to a limit, per Insured, of €2,500</p>	None
EMERGENCY MEDICAL EXPENSES AND HOSPITALISATION ABROAD		
<ul style="list-style-type: none"> • Emergency medical expenses and hospitalisation Abroad - reimbursement of expenses for which the Insured is responsible (except for Emergency dental treatment costs) - reimbursement of Emergency dental costs - advance for Hospital Costs 	<p>Up to the following limits, per Insured and per Insurance period:</p> <p>- €200,000</p> <p>- USA, Canada, Australia €300,000</p> <p>- €300</p> <p>- €200,000</p> <p>- USA, Canada, Australia €300,000</p>	<p>Per claim: €30</p> <hr/> <p>None</p>

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
BAGGAGE DAMAGE		
<ul style="list-style-type: none"> Loss and/or accidental damage to baggage, personal items and effects 	Compensation at replacement value, with a deduction for the item's Age, up to a limit of: - €5,000 per insured and per Claim The maximum amount of the "Baggage damage" cover, including "Theft of Valuables" and "Delay in delivering your baggage of the Insured to the place of stay" is € 5,000 per Insured and per Claim	Per Insured and per Claim: €30
<ul style="list-style-type: none"> Loss and/or accidental damage of business equipment 	Compensation at replacement value, with a deduction for Wear and Tear, up to a limit of 50% of the "Baggage damage" cover amount, per insured and per Claim	
<ul style="list-style-type: none"> Theft of Valuables 	Compensation at replacement value, with a deduction for Wear and Tear, up to a limit of 50% of the "Baggage damage" cover amount, per insured and per Claim	
<ul style="list-style-type: none"> Delay exceeding 24 consecutive hours in the transfer of the Insured's luggage to the Insured's place of stay 	Reimbursement of the cost of Essential Items per Insured and per Claim up to a limit of €300	
TRANSPORT DELAY		
<ul style="list-style-type: none"> Reimbursement of Additional expenses in the event of transport Delay: - meals, refreshments, - the first night in a hotel, - cost of the transfer to another airport or another station. 	Up to the following limits: - per insured and per period of insurance €100 and - however, compensation shall not exceed €500 for all the insured persons under cover of this contract,	Intervention limit: - over 2 hours delayed departure for all flights on a Regular Airline - over 4 hours delayed departure for all flights on a Chartered Airline - over 4 hours delayed train arrival
PERSONAL ACCIDENT		
<ul style="list-style-type: none"> Capital sum, in the event of death 	Up to a limit, per Insured and per Claim: - €50,000	None
<ul style="list-style-type: none"> Capital sum in the event of permanent disability 		Intervention limit: 10% permanent disability
<ul style="list-style-type: none"> Single event total 	Up to a limit, per event, of €2,300,000	None

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
PRIVATE CIVIL LIABILITY ABROAD		
<ul style="list-style-type: none"> • Bodily injury and consequential loss 	Up to a limit, per claim, of €4,500,000	Per Claim: €80
<ul style="list-style-type: none"> • Property damage and consequential loss 	Up to a limit, per Claim, of €450,000	
<ul style="list-style-type: none"> • Bodily injury, property damage and consequential intangible damage included 	Up to a limit, per event, of €4,500,000	



2 POLICY VALIDITY

1. TERRITORIAL VALIDITY

The "Business Cancellation" cover applies to any Business Trip anywhere in the world, **to the exclusion of the Countries that are not covered.**

The "Transport Delay" cover applies in the country or countries of departure or origin mentioned in the Specific Terms and Conditions **to the exclusion of the Countries that are not covered.**

The other covers of the contract apply:

- either in the selected country all countries of stay mentioned in the Specific Terms and Conditions **except for the main residence and usual place of work of the Insured and excluding travel to the place of work,**

- or in the geographical area mentioned in the Specific terms and Conditions **with the exclusion of the Excluded Countries.**

"Geographical area" is understood to be:

- area 1: Geographical Europe as well as Guadeloupe, French Guiana, Martinique, Reunion, Saint Bartholomew, St. Martin (French part) and Maghreb
- area 2: Worldwide **except for Australia, Canada, United States**
- area 3: Worldwide

The Countries not covered are excluded from all the covers.

2. VALIDITY TERM

The policy must be taken out:

- **for the package with the "Business Cancellation" cover:** on the same day as the booking or within forty-eight (48) hours of the booking;
- **for the package without the "Business Cancellation" cover:** before departure on the Insured, provided that he/she has not already used a means of Transport to reach the place of stay.

Cover takes effect:

- **for the "Business Cancellation" cover:** at 12 noon on the day after the premium has been paid by the Insured. It terminates as soon as the Business Travel begins
- **for "Travel assistance" cover:** from the moment that the *Insured* leaves his/her Home (maximum of forty-eight (48) hours before the Departure date stated on the Specific Terms and Conditions) and, at the earliest, after the premium has been paid by the Insured.

It terminates when he/she has returned Home, and at the latest, forty-eight (48) hours after the return date stated in the Specific Terms and Conditions.

- **for all other cover:** at 00:00 on the departure date as stated in the Specific Terms and Conditions and, at the earliest, after the premium has been paid by the Insured. Cover terminates twenty-four (24) hours after the return time stated in the Specific Terms and Conditions.

The "Business Cancellation" cover is not combined with the other types of cover.



3 DEFINITIONS

The terms beginning with a capital letter in this insurance contract will have the following meanings:

DEFINITION OF THE PARTIES TO THE POLICY

INSURED: collaborators designated in the Specific terms and Conditions, as long as they are residents in Europe.

INSURER: AWP P&C, that is, the insurance company with which the Insured took out the insurance policy. The assistance services are provided by AWP France SAS, hereinafter referred to in its business name "Allianz Travel",

POLICYHOLDER: the signatory of the Specific Terms and Conditions, who thereby undertakes to pay the insurance premium. The subscriber must be resident in Europe.

DEFINITION OF INSURANCE TERMS

ACCIDENT: any sudden, unforeseen event, external to the victim or the damaged item, constituting the cause of the damage.

PHYSICAL ACCIDENT: any unintentional bodily injury caused by the sudden action of an external cause.

BUSINESS TRAVELING: journey or stay as part of a business assignment lasting no more than two (2) months and scheduled during the validity period of this policy.

HOME: place of usual residence, which determines the exercise of the Insured's civil rights.

ABROAD: all countries **except the country in which the Insured is domiciled and countries that are not covered are also excluded.**

EUROPE: the territories of the Member States of the European Union, located geographically in Europe and the following territories: Guadeloupe, Guyana, Martinique, Réunion, Liechtenstein, the Principalities of Monaco and Andorra, Saint Bartholomew, San Marino, Switzerland and the Vatican City.

FRANCE: Geographical France (including Corsica) Guadeloupe, French Guiana, Martinique, Reunion, Saint Bartholomew, St. Martin (French part).

METROPOLITAN FRANCE: European territory of France (including the nearby islands in the Atlantic Ocean, the English Channel and the Mediterranean) **but excluding the French Overseas Territorial Communities.**

EXCESS: the share in the damage payable by the Insured when the claim is settled. Excess amounts in respect of each type of cover are specified in the Table of Cover.

ESTABLISHED PARTNERS: two people who are not married and have not signed a civil partnership agreement but can prove that they live together (partnership certificate or failing this, housing tax, electricity, gas, water, or insurance bill, rent payment receipt, etc.) and that they have been living under the same roof from the date at which this policy was taken out, until the date of the Claim.

SPOUSE/PARTNER: An undivorced and unseparated partner of a marriage, established Partner, or co-signatory of a PACS (civil partnership) agreement.

OFF-PISTE SLIDING: practising a sliding snow sport in unmarked areas, that are uncontrolled, or not prepared by the winter sports resort's safety services.

MAGHREB: Morocco, Algeria, Tunisia.

ILLNESS: any deterioration to health diagnosed by a competent medical authority.

EXCLUDED COUNTRIES: North Korea: The up-to-date list of all Excluded Countries can be found at the Allianz Travel website on the following page:

www.allianz-voyage.fr/pays-exclus

INSURANCE PERIOD: period of validity of this policy.

TIME LIMITATION: period beyond which no further claim will be accepted.

CLAIM: all damaging consequences of an event falling within the scope of one of the types of cover taken out. All Damages arising from the same initial cause constitute one and the same Claim.

SUBROGATION: the process by which the Insurer replaces the Insured in respect of his/her rights against any party liable for his/her damage, to obtain repayment of the sums the Insurer has paid to the Insured following a Claim.

THIRD PARTY: any natural person or legal entity, **except:**

- the Insured,
- members of his/her family,
- persons accompanying him/her during the Business Travel,
- salaried or non-salaried employees of the insured, in the performance of their duties.

► **Relating to "Business Cancellation" cover:**

NATURAL DISASTER: event caused by the abnormal intensity of a natural agent.

SERVICE CHARGES: charges levied, at the time the Trip is booked, by the approved Organisation or authorized intermediary, which relate to their preparation of the trip.

TEMPORARY DISABILITY: loss, for a limited period of time, of a person's functional capacity, which, on the day of the cancellation, obliges them to cease all activity, including professional activity, and which gives rise to a diagnosis and care by a doctor with accompanying medical treatment.

ORGANIZATION OR AUTHORIZED INTERMEDIARY: travel professionals, transport professionals, associations, works councils.

KEY PERSON: person who, by function, renown or technique he or she masters, plays a major role in the Appointment.

APPOINTMENT: any business meeting at the place of the Business Trip, **excluding congresses and seminars.**

► **Relating to the "Travel assistance" cover:**

SEARCH COSTS: cost of operations undertaken by rescuers or rescue bodies, other than your travel companions, who set out specifically to search for the Insured in a place which does not have any organised rescue services in the vicinity.

RESCUE COSTS: transport costs after an Accident (when the Insured has been found) from the place where the Accident occurred to the nearest hospital.

EMERGENCY DENTAL TREATMENT: dental treatment that the Allianz Travel Medical Department considers to be emergency treatment.

ACCOMMODATION COSTS: additional hotel costs and cost of telephoning the Insurer, following a covered event, **excluding all costs for meals and drinks.**

FUNERAL COSTS: first conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for

transportation and compliance with local legislation, excluding burial, embalming and ceremony costs.

MEDICAL COSTS: medically prescribed pharmaceutical, surgical, consultant's and hospital costs required for the diagnosis and treatment of an illness.

EMERGENCY HOSPITALISATION: a stay of over forty-eight (48) consecutive hours in a public or private hospital, for an emergency procedure, which is unscheduled and cannot be postponed.

DOCTOR: any person who holds a qualification as a medical doctor that is legally recognised in the country in which he/she usually carries out their professional activity.

MEDICAL EMERGENCY: inadvertent medical event.

► **Relating to the "Baggage damage" cover:**

SERIOUS ACCIDENT: any temporary or permanent injury to the Insured's physical integrity, medically diagnosed, requiring him/her to cease all professional or other activity, and requiring medical care and treatment to be carried out.

ESSENTIAL ITEMS: items of clothing and toiletries providing the Insured with replacements due to the temporary unavailability of his/her personal possessions.

VALUABLES: any object other than clothing having a purchase value per unit exceeding **two hundred and fifty euros (€250).**

WEAR AND TEAR: depreciation of an item's value caused by time, use or its current condition on the day of the Claim incident. Unless stated otherwise in the policy, the Wear and Tear applied when calculating compensation is 1% per month, up to a limit of 80% of the original purchase price.

► **Relating to cover for "Flight delay":**

REGULAR AIRLINE: an airline offering scheduled flights, in other words, constant connections with a fixed timetable throughout the year.

CHARTER AIRLINE: an airline offering charter flights, in other words, specific connections according to the demands of the market, chartered especially to transport a group of passengers at rates lower than those of regular flights.

ADDITIONAL EXPENSES: all expenses engaged following a delay of the Means of Transport at the expense of the Insured after possible action of the transport company, concerning the cost of meals, refreshments and the first night in our hotel, transfer to another airport, or another station.

MEANS OF TRANSPORT: air or train transport provided for as part of the Business Trip and used by the Insured to reach or return from his/her place of stay.

FLIGHT DELAY: time lag between the scheduled departure time stated on the Insured's ticket, his/her airport check-in document or Trip booking form and the actual departure time.

TRAIN DELAY: time lag between the scheduled departure time stated on the Insured's ticket, his/her Business Trip booking form and the actual arrival time.

► **Relating to "Personal accident" cover:**

OCCUPATIONAL ACCIDENT SCALE: scale for the assessment of disability rates resulting from an occupational accident, an appendix to the French Social Security Code (Article R 434-35 of the said Code).

BENEFICIARY(BENEFICIARIES): physical person(s) designated in the Specific Terms and Conditions of this contract or otherwise, legal inheritors of the Insured.

CONSOLIDATION: a diagnosis made by a Doctor, establishing with certainty at a given time, the definitive consequences of an Accident or an Illness.

PERMANENT DISABILITY: definitive total or partial loss of a person's functional capability, expressed as a percentage by reference to the "occupational accidents" Scale and established by a medical expert's report.

INTERVENTION LIMIT: percentage of partial permanent disability, representing the limit above which the Insured may receive compensation for his/her partial permanent disability damage.

PERMANENT DISABILITY FACTOR: percentage of permanent disability determined by reference to "Occupational accident" Scale.

► **Relating to the "Private civil liability Abroad" cover:**

BODILY INJURY: any bodily injury (wound, death) involuntarily suffered by a natural person.

CONSEQUENTIAL LOSS: any monetary loss resulting from deprivation of the enjoyment of a right, interruption of a service provided by a person or by an item, from the loss of a benefit and which is the direct or indirect consequence of bodily Injury or Damage to property.

PROPERTY DAMAGE: any damage to, or accidental destruction of an item, and also any harm suffered by a pet.

All covers and services are provided within the limits given in the Table of Cover in article 1 of the General Terms and Conditions.

BUSINESS CANCELLATION

1. PURPOSE OF THE COVER

When the Insured cancels his/her booking, the Approved Organization or Intermediary of the Business Trip may hold the Insured responsible for all or part of the cancellation fees, and these fees increase as the departure date approaches.

The fees are calculated using a scale of charges specified in the General Terms and Conditions of Sale of the Business Trip. The Insurer will reimburse the Insured for the cost of the levied cancellation fees, subject to deduction of the Excess amount as stated in the Table of Cover.

2. EVENTS COVERED IN RELATION TO A CANCELLATION

Cancellation, notified before the departure of the Insured, must be after insurance has been taken out, and be the result of one of the following events which absolutely prevents the Insurance from departing on the Business Trip.

2.1. Temporary or permanent disability of:

- The Insured, his/her Spouse, ascendants or descendants, and those of his/her Spouse.
- his/her business replacement, direct collaborator, direct superior, company manager.

directly resulting:

- from an Illness or accident,
- complications in a pregnancy up to the 28th week,
- the results, after-effects, complications or deterioration of an Illness diagnosed or an accident that took place before the Insured's Business Trip was booked.

It is the Insured's responsibility to prove all the elements constituting the Temporary or Permanent Disability as defined in this policy. If, by means of these elements, the Insured cannot establish the occurrence of the Temporary or permanent Disability, the Insurer may reject its claim.

2.2. The death of:

- The Insured, his/her Spouse, ascendants or descendants, and those of his/her Spouse.
- his/her business replacement, direct collaborator, direct superior, company manager.

2.3. Serious damage to property resulting from:

- a burglary,
 - a fire,
 - water damage,
 - a climate event,
- definitely requiring the Insured's presence at that location on the scheduled day of departure to implement conservation measures and administrative actions, and which affects over 50% of:
- his/her main or secondary residence,
 - his/her business premises.

2.4. A vaccination contraindication, the effects of vaccination or being medically unable to take preventive treatment required for the Insured's Business Trip destination, provided that he/she received a favourable and materialized medical opinion, prior to booking the Business Trip.

2.5. An accident or breakdown of the Insured's means of transport, occurring on his/her way to the point of departure, which creates a delay of over two (2) hours, causing the Insured to miss the reserved departure flight, subject to you having made arrangements to arrive at the airport at least two (2) hours before the boarding deadline time.

2.6. Refusal of a tourist visa from the authorities of the trip country, provided that the Insured had not submitted a request that was refused by these authorities for a previous trip and that his/her actions allowed sufficient time for them to take a position

prior to his/her departure and subject to his/her compliance with the constraints made by the administrative authorities of this country.

2.7. Theft, in the forty-eight (48) hours prior to his/her departure, of his/her identity documents (passport, identity card) essential to pass through the customs post(s) during the Business Trip, subject to taking steps to replace them immediately.

2.8. Cancellation of the Appointment by the contact intended to meet with the Insured, nullifying the purpose of the Business Trip.

2.9. The unavailability of the "Key Person", whose presence at the Appointment is indispensable, because of illness, accident or a death.

If the Insured cannot establish the indispensable nature of the "Key Person", the Insurer may refuse his/her request.

2.10. The indispensable presence of the Insured in his/her company on the dates of the Appointment when the Insured is **considered to be an irreplaceable" person.**

The Insured is covered for Business Trips lasting **at least three (3) consecutive days.**

If the Insured cannot establish his/her indispensable status of being "irreplaceable", the Insurer may refuse his/her request.

2.11. As a result of a riot, a terrorist action or attack that occurs Abroad at the Appointment destination of the Insured.

The cover applies to the Insured in the case of a riot, attack or terrorist action, when all of the following conditions are met:

- the event has resulted in damage to property and bodily injury at the location of the Appointment,
- the French Foreign Affairs Minister has advised against travel to the Appointment destination town(s) or town(s),
- the date scheduled for the Departure is less than 30 days after the date on which the event occurred,
- no similar event occurred in the Appointment destination town(s) or the town within the thirty (30) days before Business Trip ticket was booked.

2.12. As a result of a Natural Disaster that occurs Abroad at the Appointment location of the Insured.

The cover applies to the Insured in the event of a Natural Disaster when all of the following conditions are met:

- the event has resulted in damage to property and bodily injury at the location of the Appointment,
- the date scheduled for the Departure is less than thirty (30) days after the date on which the event occurred,
- no similar event occurred in the Appointment destination town(s) or the town within the thirty (30) days before the Business Trip ticket was booked.

For articles 2.8 to 2.13, compensation is paid after deduction of the specific Excess amount stated in the Table of Cover. This

Excess also applies to those persons who are booked on the Business Trip at the same time as the Insured.

3. DELAYED DEPARTURE

If the Insured's departure is prevented as a result of one of the events listed above and only causes delay to the departure, we provide the means to get to the initial trip destination if the ticket is no longer valid. **The Insured must inform the Insurer immediately to avoid losing the cover.** The Insurer will deal with organizing his/her new departure.

4. COVER AMOUNTS

The Insurer refunds the Insured, up to the amount limits stated in the cover and excess amounts table, for the cancellation charges levied by the approved Travel organisation or intermediary, by application of the contract scale shown in their General Terms and Conditions of Sale for Business Trips.

The costs of cancellation invoiced are reimbursed within the limits set by the Cover Table but shall not exceed the limit per insured (or per file for accommodation rental or sea crossings) but shall not exceed the limit set per Event.

The Insurer's compensation amount is limited to the fee amount that would have been charged to the Insured if the Insured had notified the Approved Organisation or Intermediary on the day on which the covered event occurred.

Compensation paid by the Insurer, shall under no circumstances exceed the price of the insured Trip, declared when this policy was taken out.

If the Insured has decided to change the dates of the Business Trip rather than cancel it, because of the occurrence of one of the above covered events, the Insurer will refund the Insured for the amendment fees.

5. COVER EXCLUSIONS

In addition to the "General Exclusions" and any exclusions stated within the definitions, the consequences of the following circumstances and events are also excluded:

- 5.1 cancellation in the Insured's participation in Congress is and or seminars;
- 5.2 any circumstance that only harms the simple pleasure of the Insured's Business Trip;
- 5.3 illnesses already diagnosed or accidents that had already occurred, or treatment or relapse or deterioration or hospitalisation between the date on which the Business Trip booking of the Insured was made and the date on which this policy was taken out;
- 5.4 unbalanced illnesses or injuries that were diagnosed or treated during the 30 days prior to the Business Trip booking;
- 5.5 voluntary termination of pregnancy, in vitro fertilisation;

6. WHAT THE INSURED MUST DO IN THE EVENT OF CANCELLATION

In the event of a Claim, the Insured must notify the Approved Travel Organisation or Intermediary for his Business Trip of his/her withdrawal by the quickest methods when the covered event that prevents the departure takes place.

Then, the Insured must declare the Claim to the Insurer within five (5) working days of his/her knowledge of it, except in the event of exceptional circumstances or force majeure:

To make declaration easier and Claim handling more efficient, you are advised to declare the Claim via the following website: <https://indemnisation.allianz-travel.fr>
A confidential access code will be supplied for tracking the claim 24/24.

This cover is limited to the cost that the Insurer would have undertaken if the Insured had cancelled the Business Trip on the day on which he/she learned about the problem.

The Insured must restore to the Insurer any unused tickets.

Service charges will be fully reimbursed, under the same conditions as mentioned above, only if they form part of the insured amount, declared when this policy was taken out.

The cost of tips, visas and other expenses, outside of service charges, with the exception of service Charges, as well as the premium paid to take out this policy will not be reimbursed.

Only airport taxes whose reimbursement is not the liability of the airline or the flight ticket dispenser in the event of cancellation may be refunded by the Insurer, as long as these taxes are included within the price of the insured Professional Trip.

With respect to a rental, in the event of only some of the insured cancelling, the Insurer will pay the cost of the rent corresponding to their share, in order to allow the other insured parties to benefit from their stay, provided that the persons who have cancelled are not replaced.

An Excess amount per Insured (or per file for accommodation rentals or sea crossings), as shown in the Table of Cover, is always deducted from the compensation due to the Insured.

- 5.6. forgetting to get vaccinated or take the preventive treatment necessary for the Business Trip on the Insured;
- 5.7. epidemics, local health situations, pollution, meteorological or climate events;
- 5.8. Natural Disasters, occurring in France and subject of the procedure covered by Law N° 82-600 of 13 July 1982;
- 5.9. any event that occurs between the date on which the Business Trip was booked by the Insured and the date when this policy was taken out.
- 5.10. airport taxes coded as QW and QX, as well as any other taxes reimbursable by airlines and/or by flight ticket distributors, in accordance with article L113-8 of the consumer code.

If this deadline is not met, if the Insurer incurs a loss because of your late notification, the indemnification may be reduced to the cost of the loss.

The Insurer will notify the Insured of the information that is needed in order for the Claim to be declared and it will be the Insured's responsibility to provide it with any documents or information that support the reason for the cancellation and enable the Insurer to assess the compensation amount.

If the reason for the Cancellation is medical, the Insured may, if wished, send the medical details in an envelope marked "Confidential" for the attention of the Insurer's medical expert (Médecin conseil).

6. SUPPORTING DOCUMENTS TO BE PROVIDED

**IMPORTANT NOTE**

It is the Insured's responsibility to prove that all the conditions required for implementation of this "Business Trip Cancellation" cover have been met by supplying the supporting documents listed below.

If the documentation provided does not prove the materiality of the Covered event, the Insurer will be entitled to reject the Insured's claim for compensation.

COVERED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
IN ALL CASES	<ul style="list-style-type: none"> - Business trip booking confirmation document, - bill for the cancellation fees for the business trip, - when applicable, the official document showing the relationship with the person who was the reason for the cancellation or modification (copy of the family identity booklet, partnership certificate, etc.), - R.I.B. (bank account details), - after the file has been reviewed, any other supporting document requested by the Insurer.
In the event of temporary or permanent disability	<ul style="list-style-type: none"> - the medical questionnaire to be filled in by the patient's Doctor - if relevant, medical prescriptions for drugs, - if relevant, test results, - if relevant, a copy of the sickness certificate, - if relevant, a hospitalisation form, - after the file has been reviewed, if requested by the Insurer: statements showing reimbursement by the health insurance body of which the patient is a member.
In the event of medical contraindication to vaccination or being unable to take preventive treatment	<ul style="list-style-type: none"> - the medical certificate stating the contraindication to vaccination or the advice about not taking preventive treatment, - any medical document proving the situation that is incompatible with vaccination or preventive treatment.
In the event of death	<ul style="list-style-type: none"> - a copy of the death certificate, - if relevant, contact details for the lawyer dealing with the estate of the deceased Insured.
If identity documents have been stolen:	<ul style="list-style-type: none"> - a copy of the detailed crime report drawn up by the police authorities
In the event of redundancy	<ul style="list-style-type: none"> - a copy of the letter summoning the person to the pre-redundancy interview, - a copy of the redundancy letter.
If a tourist visa is refused:	<ul style="list-style-type: none"> - a copy of the invoice issued by the Embassy for the visa application - a copy of the visa refusal letter issued by the competent authority and addressed to the person
For serious Property damage	<ul style="list-style-type: none"> - the acknowledgement of the claim declaration to the home insurance company, - in the event of a burglary, a copy of the report made to the police authorities.
In the event of an Accident or mechanical breakdown of the means of transport used for travel to the departure point:	<p>Public transport:</p> <ul style="list-style-type: none"> - the travel ticket for the public transport, stating the Departure time, - a copy of the certificate provided by the transport company stating the date and time of the incident and the length of the delay or stoppage. <p>Private transport:</p> <ul style="list-style-type: none"> - a copy of the bill for the breakdown repair/towing, - if applicable, the acknowledgement of the claim declaration to the vehicle insurance company,
In the event of a riot, attack or terrorist act that occurs Abroad	<ul style="list-style-type: none"> - the document issued by the French Foreign Affairs Ministry advising against travel to the destination town(s) of the Trip; - the confirmation letter from the Approved Organisation or Intermediary stating that they cannot offer the Insured a destination other than the originally planned destination.
In the event of a Natural disaster that occurs Abroad	<ul style="list-style-type: none"> - the confirmation letter from the Approved Organisation or Intermediary stating that they cannot offer the Insured a destination other than the originally planned destination. - any document which describes the situation which caused the obstacle to travel.
In the event of a random event:	
In the event of the death of the Insured person	<ul style="list-style-type: none"> - any document demonstrating the why the presence of the Insured within his/her company is essential.
Following the cancellation of the Appointment by the contact receiving the Insured.	<ul style="list-style-type: none"> - any justification for the cancellation of the contract meeting with the Insurance.
In the event the unavailability of the "Key Person" following illness, Accident or death.	<ul style="list-style-type: none"> - any document which describes the situation which caused the unavailability of the "Key Person".

ADVICE TO TRAVELLERS

- **Before the trip:**
 - check that this policy covers the selected destination and the duration of the planned Trip;
 - obtain information about the required identity documents for entry to the country you are visiting (identity card, passport, visa) and the health conditions;
 - obtain and carry the necessary documents (vaccination booklet, medical insurance document);
 - obtain the documents the Insured needs to carry from the Health Insurance Association to certify they are responsible for medical expenses during the Trip: European Health Insurance Card or specific form, depending on the country.
 - if the Insured is undergoing treatment, they should take with them a sufficient supply of medicines, over and above the amount required for the Trip period, to allow for the eventuality of their return being delayed.
- **While travelling:**
 - keep medication and prescriptions in your hand luggage so as to avoid interrupting treatment if the baggage you check with the transportation company is delayed or lost;
 - keep separate copies of both sides of your identity papers and means of payment. These photocopies will be useful, in the event of loss or theft.



IMPORTANT

1. PURPOSE OF THE COVER

When the Insured calls on Allianz Travel for assistance, decisions regarding the nature, the appropriateness, and the way in which the measures to be taken are organised are the exclusive responsibility of its Assistance Department.

> **ACCIDENT, ILLNESS AND UNFORESEEN CIRCUMSTANCES ASSISTANCE**

1.1. Repatriation Assistance

If the Insured's state of health requires them to be repatriated, Allianz Travel will assist as follows:

- **Organization of and payment for the cost of return or transportation to a hospital**
Allianz Travel arranges and pays for the return of the Insured to his/her Domicile in Europe or transportation to the hospital that is closest to the home of the Insured and/or is the most suitable to provide the care required by his/her state of health. In this case, if the Insured wishes, Allianz Travel can then organise the return to their Home in Europe as soon as their state of health permits.
- **Organization of and payment for the costs of the return of an insured's travel companion and minor children**
Allianz Travel also organizes and pays the costs, once our medical department has agreed to this, for a trip for an insured person who is with the Insured at the place of stay to enable that person to accompany him/her and/or enable the minor children who were travelling with him/her to return home if no adult member of the family is present at the place of stay with them and if repatriation takes place more than twenty-four (24) hours before the originally planned return date.



IMPORTANT NOTE

Decisions are only taken in consideration of the medical interests of the Insured and are the exclusive responsibility

IMPORTANT NOTE

- **Minor children**
All underage minors living in France and traveling abroad alone or unaccompanied by one of its legal representatives must carry, in addition to the currently valid identity documents, an authorization to leave the territory drawn up by one of its representatives.
In all cases, when a minor child is repatriated, Allianz Travel cannot be held responsible for any delay caused by the need to correct the administrative situation.
- **Pregnant women**
Because of risks that could endanger the health of women at an advanced stage of pregnancy, the various airlines apply different restrictions and these are liable to change without advance notice: medical examination a maximum of forty-eight (48) hours before departure, presentation of a medical certificate, request for the medical approval of the company, etc.
In the event of an emergency and if their contract allows, assistance companies organise and pay the cost of air transport on the express condition that doctors and/or the airlines have no objections.

of the Allianz Travel Doctors in agreement with the local Medical Practitioners.

Allianz Travel Doctors contact the local medical teams and, if required, the Insured's usual medical practitioner, in order to gather the information that will enable the most appropriate decisions in respect of the Insured's state of health to be taken.

The Insured's repatriation is decided on and managed by medical staff who hold qualifications that are legally recognised in the country in which they usually practice their professional activity.

If the Insured refuses to comply with the decisions taken by our Medical Department, he/she discharges us of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation by him/her. Furthermore, Allianz Travel will, under no circumstances, replace the local emergency services.

1.2. Hospitalisation in situ

- **Paying the cost to enable a member of the Insured's family to get to the hospital bedside**
If hospitalization on the spot lasts more than twenty-four (24) hours:
 - Allianz Travel pays the cost of an outward and return Journey for a member of his/her family staying in Europe to enable them to get to the hospital;
 - On presentation of supporting documents, Allianz Travel will reimburse the cost of that person's accommodation, up to the amount limit stated in the Table of Cover until the Insured is possibly repatriated.
- This service is not additional to the "Organisation and payment for the return of an insured travel companion and minor children" cover.

1.3. Search and/or Rescue Costs

Allianz Travel reimburses the Search Costs at sea or in the mountains and/or the Rescue Costs incurred up to the ceiling limit stated in the Table of Cover.

1.4. Despatch of medicines to the location

If the Insured is staying Abroad or requires medicines that cannot be found on the spot, as long as the Insured's Doctor agrees:

Allianz Travel undertakes to despatch the medicines if they are essential to a curative treatment in progress, provided that no equivalent medication can be prescribed for you locally and that national and international customs regulations or health regulations do not prevent the medicines from being despatched;

Allianz Travel will get these products to destination as soon as possible. However, it cannot be held liable for delays attributable to the carrier companies used or for the potential unavailability of the medicines.

The Insured agrees to refund us the cost of these medicines within three (3) months of receiving them. After this time, Allianz Travel will be entitled to claim expenses and legal interest in addition.

1.5. Psychological support

Allianz Travel provides the Insured with its telephone support service, up to the limits stated in the Table of Cover, in the event of major trauma resulting from a covered Illness or Bodily Accident.

1.6. Early return assistance

Allianz Travel will organise and pay the costs for the outward/return journey of the Insured, if the originally planned means for the Insured's return journey to Europe can no longer be used:

The Insured can receive this service in the following cases:

- in the case of an Illness or Accident, resulting in emergency hospitalisation which commences during the stay and which, in the opinion of the Allianz Travel Medical Department is of a life-threatening nature, of the Spouse or common-law partner, of one of his/her ascendants, descendants, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law, legal guardian, professional replacement, who is not taking part in the trip;
- in order to attend the funeral after the death of his/her Spouse of an ascendant, descendant, brother, sister, brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law, mother-in-law, Professional replacement, not taking part in the trip and living in Europe;
- in the event of damage to property as a result of a burglary, fire, water damage or climate event, making your presence at the location essential to implement conservation measures and administrative actions, and affecting over 50% of:
 - his/her main or secondary residence,
 - his/her business premises, if he/she is a tradesperson, trader, company manager or if he/she is in a liberal profession.

1.7. Assistance in the event of curtailment of the Insured's business assignment

If the Insured's business assignment is curtailed as a result of a covered event, Allianz Travel will organise and pay the transport costs to enable a replacement colleague to continue the curtailed assignment.

1.8. "Unforeseen" assistance

• Communication with the family or company

If the Insured is unable to contact his/her family, but is able to contact Allianz Travel, the latter will transmit any urgent messages to them.

• Unforeseen event

In the event of an unforeseen event (strike, plane being diverted, Accident or Illness not requiring your medical repatriation) that modifies the planned Business Trip of the Insured, Allianz Travel will take all steps to reserve a hotel room or rental car or flight ticket for him/her.

Costs incurred are payable by the Insured

• Theft of Insured's identity documents, credit cards, travel tickets, business documents

In the event the theft of identity documents, credit cards, travel tickets and/or business documents, Allianz Travel may:

- advise the Insured on the steps to take;
- assist by making the necessary stop requests if the Insured sends us a fax authorising us to do so;
- if the Insured no longer has any means of payment,
 - either grant a funds advance for an amount not exceeding the ceiling stated in the Table of Cover,
 - or arrange for the Insured to return or continue the Business Trip; the expenses incurred will be payable by the Insured.

In this case, the Insured has three (3) months from the date on which the funds were made available or his/her return date to repay Allianz Travel for this advance or the expenses incurred by it on behalf of the Insured.

After this time, Allianz Travel will be entitled to claim expenses and legal interest in addition.

➤ LEGAL ASSISTANCE

1.9. Legal assistance Abroad

• Reimbursement of lawyer's fees

When a legal action is commenced against you, Allianz Travel we reimburse you for your lawyer's fees, on presentation of receipts and up to the ceiling limit stated in the cover and excess amounts table, insofar as:

- the lawsuit is not related to the Insured's professional activity,
- the lawsuit does not relate to using or keeping a terrestrial motor vehicle,
- the actions with which the Insured is charged are not, under the legislation of the country in which he/she is staying, subject to criminal penalties.

• Advance for bail

If the Insured is imprisoned or threatened with imprisonment, provided that the proceedings in which the Insured is involved are not motivated by:

- trafficking of drugs or narcotics,
- the Insured's participation in political movements,
- any willful infringement of the laws of the country in which the Insured is staying,

Allianz Travel will advance the legally required amount of bail, up to the limit stated in the Table of Cover

In this case, the Insured has three (3) months from the date on which the sum was deposited to repay us for this advance.

After this time, Allianz Travel will be entitled to claim expenses and legal interest in addition.

➤ DEATH ASSISTANCE

1.10. Assistance in the event of an Insured's death

In the event of the death of an insured person, Allianz Travel organizes and pays the cost of:

- transportation of the body from the place of death to the premises of the funeral director, the place of burial (or cremation) in Europe,
- Funeral expenses, up to the ceiling limit stated in the Table of Cover,

➤ EMERGENCY MEDICAL EXPENSES AND HOSPITALISATION ABROAD

1.11. Emergency medical expenses and hospitalisation Abroad

Up to the amount limits stated in the Table of Cover, less the Excess stated in the same table:

• Reimbursement of expenses for which the Insured is responsible (except for Emergency dental treatment costs)

If the Insured incurs medically prescribed medical or hospital expenses Abroad, Mondial Assistance will reimburse him/her for the remaining costs payable by him/her (except emergency dental costs) after payment by the basic health insurance body, the health insurance company or any other insurance or provident organisation.

• Reimbursement of Emergency dental costs

Allianz Travel will also reimburse the Insured for the cost of emergency dental treatment incurred Abroad, which he/she is responsible for after payment by his/her basic health insurance body, health insurance company or any other insurance or provident organisation.

To receive this service, the Insured must belong to a primary health insurance scheme.

• Advance for emergency hospitalization costs

In the event of emergency hospitalisation Abroad, Allianz Travel can make an advance for the costs, by direct payment to the hospital up to the ceiling limit stated in the Table of Cover.

In this case, the Insured undertakes to repay this advance to us within three (3) months of the date of return from the Business Trip.

After this time, Allianz Travel will be entitled to claim expenses and legal interest in addition.

Our refunds and/or advances cease on the day on which the Allianz Travel medical department considers that it is possible for you to be repatriated.

In all cases, the Insured undertakes to submit his/her reimbursement claim to his/her basic health insurance body,

2. COVER EXCLUSIONS

In addition to the General Exclusions and any exclusions stated within the definitions, the following exclusions exist:

- For all types of assistance cover:
- 2.1. expenses incurred without the prior approval of the Allianz Travel Assistance Department;
- 2.2. the consequences of any air transport incident that occurs to transport booked by the Insured, if it is operated by a company listed in the European Commission blacklist, regardless of the departure or destination location;
- 2.3. the consequences of illnesses or injuries that were pre-existing, had been diagnosed and/or treated, as well as surgical "comfort" operations resulting in a hospital stay, day patient or outpatient treatment, in the six (6) months prior to the assistance request;
- 2.4. the consequences of an unconsolidated ailment being treated and from which the Insured is still convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment;
- 2.5. the eventual results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation in the six (60 months prior to the assistance request);
- 2.6. organising and paying for the transport referred to in Article 1.1 "Repatriation assistance" for ailments or minor injuries which can be treated on the spot and do not prevent the Insured from continuing the Business Trip;
- 2.7. voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences, in addition to a pregnancy which has resulted in hospitalisation within the six (6) months prior to the assistance request;
- 2.8. the Insured's participation in any sport practised in an official competition or as a professional or under a paid contract, in addition to preparatory training;

- 2.9. the failure of the Insured to comply with official prohibitions and safety rules related to the practice of a sports activity;
- 2.10. the consequences of an Accident that occurred when the Insured was practising one of the following sports or leisure activities, regardless of whether they were being practised on a personal basis or within an activity run by a sports association: kite-surf, skeleton, bobsleigh, ski jumping, any off-piste sliding sport, mountain climbing at more than 3000 m, rock climbing, caving, delta plane, sailplane, paragliding, any parachuting activity and any sport with or from ultralight motorized aircraft under the terms of the civil aviation code;
- 2.11. the consequences of an Accident that occurred when the Insured was bungee-jumping, doing SCUBA diving if the activity is not organised by a qualified professional;
- 2.12. expenses not expressly mentioned as giving rise to a refund, in addition to any expenses for which the Insured is unable to produce a receipt.
- In addition, under the "Emergency medical and hospital costs Abroad" cover, the following are excluded:
- 2.13. the cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and all kinds of "comfort" or beauty treatments, physiotherapist's costs;
- 2.14. the costs of implants, prostheses, artificial aids and optical costs;
- 2.15. vaccination expenses;
- 2.16. the cost of treatment or care not resulting from a medical emergency;
- 2.17. the cost of treatment or care, the therapeutic nature of which is not recognised by French legislation.

3. WHAT THE INSURED MUST DO IN THE EVENT OF A CLAIM

3.1. To request assistance

The Insured must contact Allianz Travel or get a third party to contact us as soon as his/her situation is expected to involve early return or expenses that fall within the scope of our cover. Allianz Travel services are available 24 / 7:



by calling 01 42 99 02 02
on 00 33 (1) 42 99 02 02
if the Insured is outside France:
*no surcharge on numbers

The Insured will immediately be given a file number and Allianz Travel will ask him/her to:

- specify the contract number,
- give an address and telephone number where we can contact him/her and the details of the people who are assisting them,
- permission for the Allianz Travel Assistance Doctors to access all the medical information about the Insured or the person who needs assistance from Allianz Travel.

3.2. For a refund claim

In order to receive a refund of expenses advanced by the Insured with the approval of Allianz Travel, the Insured must provide Allianz Travel with all the supporting documents that will enable it to determine the validity of the claim.

- either by e-mail to the following address:



AWP FRANCE SAS
Service Relations Clientèle (Customer
Relations) – RELAC 01

7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex

by calling Monday to Friday, between 9 am and 5.30 pm:
From France on 01 42 99 08 83 or
From outside France on + 33 (1) 42 99 08 83
*no surcharge on numbers

Services which have not been requested in advance and which have not been organised by Allianz Travel do not provide entitlement to a refund or a compensation payment.

The insured must supply the following justifying documents:

- R.I.B. (bank account details),
- A copy of the Trip booking form,
- after the file has been reviewed, any other supporting document requested by Allianz Travel

And depending on the implemented services:

Reimbursement of medical expenses

- copies of the medical expenses bill(s) paid by the Insured, a copy of the refund statement issued by Social Security,
- the original of the mutual insurance reimbursement and/or of any insurance and provident body

Reimbursement of Search costs/Rescue costs

- the original paid bill for the Search costs/Rescue costs.

Reimbursement of lawyer's fees

- the original paid Bill of fees

Reimbursement of accommodation Expenses

- original paid bill of accommodation expenses

3.3. To cover the cost of transport

When Allianz Travel organizes and pays the cost of transport as part of our cover, this will be 1st class train travel and/or tourist class flight or by taxi, depending on the decision taken by our Assistance Department.

In this case, the Insurer takes ownership of the original tickets and the Insured undertakes to return them to us or to refund us with the amount he/she managed to obtain as a refund from the organisation that issued these tickets.

When the insured did not originally have a return ticket, Allianz Travel asks the Insured to refund the amount he/she would have paid, in any case for a return on the basis of 1st class train tickets and/or tourist class air tickets, at the time of the planned return, from the company with which the outward journey was made.

4. LIMITS TO THE ASSISTANCE SERVICE

Allianz Travel acts in compliance with national and international laws and regulations and our services are subject to obtaining the necessary approval from the competent administrative authorities.

Moreover, Allianz Travel cannot be held liable for delays or hindrances to the performance of the agreed upon services as a result of force majeure, or events such as strikes, riots, notable political instability, reprisals, embargoes, economic sanctions (a summary of restrictive measures by company is available on the website of the French Ministry of Economy and Finances: [https://www.tresor.economie.gouv.fr/Ressources/sanctions-](https://www.tresor.economie.gouv.fr/Ressources/sanctions-financieres-internationales)

[financieres-internationales](https://www.tresor.economie.gouv.fr/Ressources/sanctions-financieres-internationales)), popular movements, restrictions on free circulation of goods and persons, sabotage, terrorism, Civil or Foreign wars, consequences of the effects of radioactive activity, natural disasters on any other fortuitous case.

Information for each country is also available in the "Advice to Travelers" section of the website of the French Ministry for Foreign Affairs and International <http://www.diplomatie.gouv.fr/fr/conseils-aux-voyageurs/conseils-par-pays/>.

BAGGAGE DAMAGE

1. PURPOSE OF THE COVER

1.1. Loss and/or accidental damage to baggage, personal items and effects

The Insurer covers, up to the amount limits shown in the Table of cover amounts, the loss of and/or accidental damage to baggage, personal items and effects carried with the Insured or bought by him/her during the Business Trip, and resulting from:

- partial or complete destruction,
- loss during carriage by a transport company, when the baggage, personal items and effects carried with him/her or purchased during the trip have been entrusted to the company,
- theft, **subject to the specific clauses on theft of valuables contained in Article 1.2.**

This cover also includes professional equipment, but up to 50% on the cost of the "Disappearance and or accidental damage to baggage, personal items and effects" indicated in the Table of Cover.

Specific cases:

- **Accidental damage to photographic or video equipment:**
The Insurer covers accidental damage to photographic or video equipment when these articles are damaged at the time when the Insured has a bodily accident.

- **Theft from a vehicle:**

The Insurer covers the theft of articles transported out of sight in the boot, after the Insured's vehicle has been broken into.

The vehicle must not be a convertible, and must be locked completely, with the windows and sunroof closed.

It is the Insured's responsibility to provide proof of the vehicle break-in and proof of the time at which the theft was committed.

1.2. Theft of Valuables

The Insurer covers, up to the amount limits shown in the Table of cover amounts, the theft of valuables that the Insured is carrying on him/her, or that he/she is using or has deposited in an individual left luggage locker or a hotel safe.

1.3. Delay exceeding in the transfer of the Insured's luggage to the place of stay

In the event of the baggage being delayed for over twenty-four (24) consecutive hours before its delivery to the place where the Insured is, we will reimburse, after presentation of proof, and up to the ceiling limit shown in the cover and excess amounts table, for the expenses incurred in purchasing essential items.

2. DAMAGE ASSESSMENT AND COMPENSATION

2.1. Cover amount

- **Loss and/or accidental damage to baggage, personal items and effects**

Cover is provided up to the limit per insured person, stated in the Table of Cover for all Claims arising during the insurance period.

- **Theft of Valuables**

Compensation in the case of theft of Valuables may not exceed 50% of the amount covered in respect of "Loss and/or accidental damage to baggage, personal items and effects".

- **Delay in delivering baggage to the place of stay**

In the event of the delayed delivery of the baggage to the place of stay, cover is provided up to the limit stated in the Table of Cover.

This compensation is not provided in addition to the cover in respect of "Loss and/or accidental damage to baggage, personal items and effects".

In the event of both types of cover being applied as the result of the same event, compensation paid in respect of delayed delivery of baggage to the place where you are staying will be deducted from the amount due under cover for "Loss and/or accidental damage to baggage, personal items and effects".

2.2. Calculation of the compensation amount

The compensation calculation is based on the replacement value of articles of the same type, with a deduction for Age and up to the limit amounts stated in the Table of Cover.

It is assessed by mutual agreement and may never exceed the amount of the damage suffered, nor does it take consequential damage into account.

The Insurer foregoes application of the proportional rule on capital provided for by Article L 121-5 of the French Insurance Code.

3. IF THE INSURED FINDS THE STOLEN OR LOST ITEMS

If the Insurer finds the stolen or lost items, **he/she must notify the Insurer** by registered letter sent to the address indicated in Article 11 of these General Terms and Conditions.

- **if the Insurer has not yet made a compensation payment** the Insured, the Insured must recover possession of these items, and if the cover applies, the Insurer will then only be responsible for payment for damage or for any missing items;

- **if the Insurer has already paid compensation**, the Insured can choose to either relinquish or to recover these items and repay the compensation amount the Insurer paid to him/her, subject to deduction for damage or any missing items. However, if the Insured does not ask to recover possession of these items within fifteen (15) days from the date on which he/she was notified that they had been found, the Insurer will consider that the Insured is opting for relinquishment.

4. COVER EXCLUSIONS

In addition to the General Exclusions and any exclusions stated within the definitions, the following exclusions exist:

- 4.1. theft, damage, destruction or loss:
 - as a result of a decision by an administrative body or a prohibition on the transportation of certain items,
 - occurring during a removal;
- 4.2. partial or complete destruction, damage to or loss of Valuables of any kind whatsoever, including during their carriage by a transport company;
- 4.3. thefts committed by your staff in the performance of their duties;
- 4.4. thefts committed without a break-in or by using duplicate keys;
- 4.5. theft of articles that is committed in a public place, when those articles were not under continuous supervision;
- 4.6. damage resulting from the insured item's own inherent vice, its normal wear and tear, or the leakage of liquid, fats, colourants or corrosive substances forming part of the insured baggage;
- 4.7. damage to fragile articles, especially pottery and glass, porcelain or marble objects;
- 4.8. items lost, forgotten or misplaced by the Insured's own actions or by the actions of his/her travel companions;

4.9. damage resulting from scratches, grooves, tears or stains;

4.10. damage resulting from smoking-related accidents;

4.11. damage caused to:

- documents, identity documents, credit cards, magnetic cards, travel tickets, cash, shares and securities, keys,
- goods, medical equipment and drugs, perishable foods, wines and spirits, cigarettes, cigars and tobacco,
- all downhill, cross-country and water-skiing kit and equipment (skis, monoskis, surfboards, wakeboards, poles, footwear, etc.), windsurfing boards, golfing equipment, diving bottles, bicycles, paragliders, parachutes, flying wings, boats, car accessories, caravan, camping car, and boat furniture,
- musical instruments, objets d'art and crafted objects, antiques, religious objects, collectable items,
- video game consoles and their accessories,
- clothing, accessories, unless they are Valuables, worn by the Insured,
- spectacles (lenses and frames), contact lenses, prostheses and aids of all kind, unless they are destroyed or damaged at the time of an Accident causing serious bodily injury to the Insured,
- animals.

5. WHAT THE INSURED MUST DO IN THE EVENT OF A CLAIM

He/she must:

- **In the event of theft:** file a formal complaint, within 48 hours, with the police authorities closest to the scene of the crime.
- **In the event of complete or partial destruction:** obtain a written report of the damage, produced by a competent authority or the person responsible; or failing this, by a witness.
- **In the event of loss or partial or complete destruction by a transport company:** it is essential to have a report drawn up by a qualified employee of this company.

In all cases, he/she must:

- take all measures so as to limit the consequences of the Claim incident;
- **Advise the Insurer of the Claim, by registered letter, within five (5) working days** of his/her knowledge of it, except under exceptional circumstances or a case of force majeure; this deadline is reduced to **forty-eight (48) hours in the case of theft.**
If the Insured fails to meet this deadline and if the Insurer incurs a loss because of the late notification, the indemnification may be reduced to the cost of the loss.
- **contact the Insurer:**

To make declaration easier and Claim handling more efficient, it is advisable to declare the Claim via the following website:

<https://indemnisat.alianz-travel.fr>

A confidential access code will be supplied for tracking the claim 24/24.

The Insurer will provide the Insured with the information that will be needed for the claim file to be set up. The latter must send the Insurer the supporting documents for the claim, in particular:

- the Specific Terms and Conditions contract,
 - the Trip booking confirmation document,
- and where applicable:
- a copy of the detailed crime report drawn up by the nearest police authorities to the crime location
 - a copy of the Baggage Irregularity Report (P.I.R.) drawn up by the transport company or the Certificat for the late delivery of baggage, mentioning the date and time of delivery and the original check-in ticket of the baggage(s) concerned.
 - the original invoices for the purchase, or repairs, or refurbishment,
 - photographs and/or estimation certificates confirmed by an approved expert in the event of the theft of Valuables.
 - a letter acknowledging reception of the incident statement by the car insurer or a copy of the car repair invoice or in the event of a rental, a copy of the description of the vehicle on the day of its restitution to the rental company, in the event of a vehicle being stolen.

TRANSPORT DELAY

1. PURPOSE OF THE COVER

In the event of a delay to the Means of Transport used by the Insured for his/her Business Trip, the Insurer will reimburse the Insured, for his/her Additional costs during the waiting period, subject to the limits stated in the Table of Cover:

The Insurer's cover will only apply in the event of:

- **Flight delay** of more than:
 - two (2) hours for flights with regular companies
 - four (4) hours for flights with charter companies
- **Train delay** of more than four (4) hours

This cover is provided to the Insured, for both the outward and return journeys, at the dates and destinations as stated on the Professional Trip sales contract or the travel ticket.

2. COVER EXCLUSIONS

In addition to the General Exclusions (excluding article 7), and any exclusions stated within the definitions, the following exclusions exist:

- delays arising from:

- 2.1. temporary or permanent withdrawal of an aircraft or train ordered by airport authorities, government authorities, civil aviation authorities or any other authority, when this is announced over twenty-four (24) hours before the date of the Business Trip;

- 2.2. the Insured missing the Means of transport on which he/she had a confirmed booking, irrespective of the reason for this;
- 2.3. the Insured not being allowed to board, because of failure to respect the time limit for checking in baggage and/or for presenting himself/herself for boarding;
- 2.4. any event that endangers the Insured's safety during the Business Trip when the destination has been advised against by the French Foreign Affairs Ministry.

- the following exclusions also apply:
- 2.5. flights which the Insured had not previously confirmed, unless prevented from doing so by a strike or force majeure event;
- 2.6. delays to flights operated by any airline listed in the European Commission blacklist, regardless of the departure or destination location.
- 2.7. the consequences of cancelled flights.

3. WHAT THE INSURED MUST DO IN THE EVENT OF FLIGHT DELAY

The Insured must declare the claim to the Insurer **within five (5) working days of his/her knowledge of it**, except in the event of exceptional circumstances or force majeure:

To make declaration easier and Claim handling more efficient, it is advisable to declare the Claim via the following website:

<https://indemnisation.allianz-travel.fr>

A confidential access code will be supplied for tracking the claim 24/24.

The Insured may also call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time zone):

From France on 01 42 99 03 95 or

From outside France on 00 33 (1) 42 99 03 95

*no surcharge on numbers

If this deadline is not met, if the Insurer incurs a loss because of late notification, the indemnification may be reduced to the cost of the loss.

4. SUPPORTING DOCUMENTS TO BE PROVIDED

The Insurer will provide the Insured with the information that will be needed for the claim file to be set up. The latter must send the Insurer the supporting documents for the claim, in particular:

In all cases:

- a copy of the Special Terms and Conditions of the insurance policy;
- the original receipts for the additional costs incurred during the waiting period, arising from the delay,
- R.I.B. (bank account details),

If the aircraft is delayed:

- the documents stating the date and time of the Business Trip (airport check-in document, E-ticket, booking form for the Business Trip etc.).
- the original boarding card,
- the certificate issued by the airline stating the reason and length of the delay and the actual departure time,
- any other supporting document requested by the Insurer.

If the train is delayed:

- the documents stating the date and time of the Business Trip (cancelled original train ticket, E-ticket, booking form for the Business Trip etc.).
- the certificate issued by the Railway Company stating the reason and length of the delay and the actual arrival time,
- any other supporting document requested by the Insurer.



IMPORTANT NOTE

It is up to the Insured to prove that all required conditions for the application of this "Transport Delay" cover are provided as substantiation of the aforementioned supporting documents.

These documents and all the information supplied by the Insured will be used for the purposes of justifying the damage suffered and for assessment of the due compensation amount.

If no documentation is supplied or the documentation provided does not prove the materiality of the damage suffered, the Insurer will be entitled to reject the Insured's reimbursement claim.

PERSONAL ACCIDENT

1. PURPOSE OF THE COVER

1.1. Capital sum, in the event of death

In the event of the death of the Insured due to a Bodily Accident, The Insurer guarantees the Beneficiary or beneficiaries the payment of capital within the ceiling stipulated in the Table of cover.

The death must occur within one (1) year following the Bodily Accident and must be the direct consequence of the accident, proof of this being the insurance beneficiary's responsibility, who must specifically establish the exceptional circumstances of the event.

Any compensation amounts that had been paid to the Insured before the death, in respect of permanent disablement resulting from the same bodily Accident will be deducted from the death capital sum.

1.2. Capital sum in the event of permanent disability

In the event of definitive Permanent Disability of the Insured resulting from a Bodily Accident occurring during the Business Trip, the Insurer guarantees the payment of a capital sum, which is calculated as follows.

- **Determining the Insured's disability rate**

An expert's report is arranged by our expert doctor in order to determine the degree of disability, after consolidation of the

injuries, by reference to the "Occupational Accidents" Scale, which is an appendix to the French social security code (Article R 434-35 of the said code).

A Doctor of the Insured's own choice may accompany the Insured, at the Insured's own expense.

The Insured undertakes to communicate to the Insurer any information that the latter may consider useful for the assessment of the degree of Permanent disability.

In the event of a disagreement about the conclusions in the expert's report, the provisions of Article 10 of these General Terms and Conditions will be applied.

- **Calculation of the capital sum paid**

The compensation amount paid to the Insured corresponds to a capital sum that is proportionate to the Insured's level of Permanent disability. It is calculated by multiplying the ceiling of the cover (the amount of which is indicated in the Table of Cover) by the permanent disability rate, as long as **the permanent disability rate is strictly greater than 10%**.

No compensation is paid if the permanent disability rate is less than or equal to 10%.

In any case, the permanent disability rate cannot exceed 100%.

1.3. Single event total

If a single event causes harm to several people, the Insurer's maximum commitment shall be the limit per event amount as stated in the Table of Cover.

The ceiling per event will apply when it has been reached by the total sum of compensation due to each insured victim. Compensation that is paid is reduced and settled proportionately according to the number of insured persons who are victims.

2. COVER EXCLUSIONS

In addition to the General Exclusions and any exclusions stated within the definitions, the following exclusions exist:

- 2.1. the Insured's participation in any sport practised as a professional or under a paid contract;
- 2.2. taking part in a mechanical sport (using any terrestrial motor vehicle) or air sport, or using motorcycles of 125 cm³ or over;
- 2.3. the practicing of hunting as well as any of the following sports, whether individually or as part of an activity under the aegis of a sporting association: surf-kiting, skeleton, bobsleigh, ski jumps, competition sleighing, any off-piste sliding sport, mountain climbing at more than 3000 m, rock climbing, caving, delta plane, sailplane, paragliding, any parachuting activity and any sport carried out from

ultralight motorized aircraft under the terms of the civil aviation code;

- 2.4. the consequences of an Accident that occurred when the Insured was bungee-jumping, doing SCUBA diving if the activity is not organised by a qualified professional;
- 2.5. bodily injuries not resulting from an accident, including heart attacks;
- 2.6. a manual activity carried out in the Insured's profession;
- 2.7. the consequences of any air transport incident that occurs to transport booked by the Insured, if it is operated by a company listed in the European Commission blacklist, regardless of the departure or destination location;

The following exclusion also applies:

- 2.8. payment of the death capital sum to a beneficiary who has been found guilty and sentenced for taking the life of the Insured.

3. WHAT THE INSURED MUST DO IN THE EVENT OF A CLAIM

The Insured or an interested third party must:

- The Insured must declare the claim to the Insurer within five (5) working days of his/her knowledge of it, except in the event of exceptional circumstances or force majeure:



by post to the following address:
AWP FRANCE SAS
Service Indemnisation Assurances- DOP01
7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex

If the Insured fails to meet this deadline and if the Insurer incurs a loss because of the late notification, the indemnification may be reduced to the cost of the loss.

- **attach** to the claim declaration:

- Trip booking form,
- the report giving accurate details of the circumstances of the Bodily accident.

in the event of permanent disability

- the original medical certificate stating the nature and probable consequences of the injuries,

- the condition Stabilisation certificate,

in the event of death

- a copy of the death certificate,
- if applicable, the post mortem certificate and autopsy report,
- the certificate of inheritance or details of the lawyer dealing with the estate,
- any other supporting document requested by the Insurer.

- **inform the Insurer** of any cover that may have been taken out under other insurance policies for the same risk;
- **accept** submitting to an examination by the Insurer's Doctor
- **take** all steps so as to limit the consequences of the incident;

PRIVATE CIVIL LIABILITY ABROAD

1. PURPOSE OF THE COVER

During the business Trips of the Insured, not exceeding the time stipulated in the Special Terms and conditions, the Insurer covers the financial consequences of civil liability that you could incur in the form of damages, by application of legislation or case law in the country in which he/she is staying because of the Damages:

- bodily injury,
 - property damage,
 - non-pecuniary damage consequential from the covered bodily injury or property damage,
- resulting from an Accident that occurred in the Insured's private life and caused to a Third party by:
- his/her act,
 - the act of persons for whom he/she is responsible,
 - the act of things or animals in the Insured's care.

2. SUBSIDIARITY OF THE COVER

Cover is provided to the Insured for his/her Business Trips outside his/her country of domicile and only in those countries in which he/she does not have the benefit of Civil liability insurance taken up with another company.

3. COVER AMOUNTS

Cover is provided up to the ceiling limits stated in the Table of Cover, on the assumption that:

- The Per event limit stated in the Table of Cover constitutes the maximum amount of coverage for a single event, i.e. a combined limit for all Damages: bodily injury, property damage and directly consequential loss,
- in all cases, an Excess per Claim, for the amount stated in the Table of Cover will be payable by the Insured.

4. COVER EXCLUSIONS

In addition to the General Exclusions and any exclusions stated within the definitions, the following exclusions exist:

- 4.1. damage caused to members of the Insured's family, salaried and non-salaried staff in the performance of their duties or to any other person who has the status of an insured person under this policy;
- 4.2. damage caused to pets or objects belonging to the Insured or which have been rented, loaned or entrusted to him/her;
- 4.3. damage caused by:
 - any terrestrial motor vehicle that meets the definition contained in Article L 211-1 of the French Insurance Code,
 - any terrestrial vehicle that has been designed for the purposes of attachment to a terrestrial motor vehicle,
 - any air, sea or river navigation device;
- 4.4. damages resulting from hunting or any mechanical sports practiced with any terrestrial motor driven vehicle and any of the following sports or leisure activities whether carried out individually or as part of an activity within a sports federation: kite-surf, skeleton, bobsleigh, ski jumping, any off-piste sliding sport, mountain climbing at more than 3000 m, rock climbing, caving, delta plane, sailplane, paragliding, any parachuting activity and any sport with or from ultralight motorized aircraft under the terms of the civil aviation code ;
- 4.5. the consequences of an Accident that occurred when the Insured was bungee-jumping, doing SCUBA diving if the activity is not organised by a qualified professional;
- 4.6. damage which results from the organisation, preparation or participation in a competition organised under the aegis of a sports federation, subject to official approval or is under a legal insurance obligation;
- 4.7. damage caused in the performance of the Insured's professional activity (during professional courses) or when he/she is participating in an activity organised by a non-profit association, an institution or community;
- 4.8. the Insured's contractual liability;
- 4.9. the liability that the Insured could incur due to a fire, explosion or water damage.

In addition, the following exclusions apply:

- 4.10. fines and all monetary penalties, pronounced as penalties, which do not constitute the direct repair of a Bodily injury or Property damage and/or directly Consequential loss are never covered.

5. TIME-RELATED APPLICATION

The time period for operation of the cover is stated in Law No. 2003-706 of 1 August 2003.

Cover that is triggered by the harmful event covers the insured person for the monetary consequences that he/she is liable for, when the harmful event occurs between the original effective date of the cover and its cancellation or expiry, irrespective of the date of the other elements constituting the incident.

6. WHAT THE INSURED MUST DO IN THE EVENT OF A CLAIM

The Insured must not make any acknowledgement of liability, nor have any dealings without the agreement of the Insurer. However, admission of a material fact or acting simply from a duty of assistance does not constitute admission of liability.

The Insured must declare the claim to the Insurer **within five (5) working days** of his/her knowledge of it, except in the event of exceptional circumstances or force majeure:



- either by e-mail to the following address:

responsabilite.civile@votreassistance.fr

- or by post to the following address:

AWP FRANCE SAS

DT - Service Juridique - DT03

7 rue Dora Maar

CS 60001

93488 Saint-Ouen Cedex

If this deadline is not met, if the Insurer incurs a loss because of late notification, the indemnification may be reduced to the cost of the loss.

In the event of court proceedings against the Insured, he/she grants the Insurer all powers to manage the case and exercise any method of recourse in relation to the civil jurisdictions or to associate with the Insured's defence and exercise any method of recourse for civil interests in relation to the criminal jurisdictions.

On receipt, the Insured must send the Insurer any notification, summons, served document and proceedings-related document that is sent to him/her or which has been served on him/her.

In the event of a delay in sending these documents, the Insurer can claim compensation from the Insured that is proportionate to the harm suffered by the Insurer (Article L 113-11 of the French Insurance Code).

If the Insured fails in his/her obligations subsequent to the Claim incident, the Insurer will compensate the Third parties or their beneficiaries, but the Insurer may bring proceedings against the Insured to recover the sums paid out.

7. MEASURES IN THE EVENT OF INCOME BEING GRANTED TO A VICTIM BY A COURT RULING

If an order is made for the purchase of securities as a guarantee for payment of income, the Insurer will establish this security guarantee up to the amount of its responsibility.

If no order has been made in respect of security, the capital value of the income is calculated using the rules that apply to the calculation of

the actuarial reserves for this income. If this value is below the amount of the cover, the Insurer is responsible for the total income. If it is higher, only the income that corresponds to the amount of the Insurer's cover, is the responsibility of the Insurer.

6. SUPPORTING DOCUMENTS TO BE PROVIDED

The Insurer will provide the Insured with the information that will be needed for the claim file to be set up. It is the Insured's responsibility to provide the Insurer with all the documents and information in support of the claim and which will enable the Insurer to assess the loss, in particular:

DAMAGE CAUSED TO THE VICTIM	SUPPORTING DOCUMENTS TO BE PROVIDED
In all cases	<ul style="list-style-type: none"> - Trip booking form, - the refusal letter sent by the Insured's main insurer for Civil liability (multi-risk home insurance company).
Property Damage and/or Consequential Loss	<ul style="list-style-type: none"> - the original repair bill for the damaged item and the payment receipt, accompanied by a copy of the original purchase bill on which the damaged item is specified <p>or</p> <ul style="list-style-type: none"> - a certificate issued by a professional stating that the damaged item cannot be repaired, accompanied by a copy of the original purchase bill on which the damaged item is specified - any other element relating to the claim submitted by the victim, - any other supporting document requested by the Insurer.
Bodily Injury and/or Consequential Loss	<ul style="list-style-type: none"> - full contact details of the victim, - any supporting medical documents provided by the victim, - any other element relating to the claim submitted by the victim, - any other supporting document requested by the Insurer.

5 GENERAL EXCLUSIONS

In addition to the specific exclusions stated for each type of cover, and any exclusions stated in the Definitions section, the Insurer never insure the consequences of the following circumstances and events:

1. unless stated otherwise in the policy cover, damage resulting from Civil war or Foreign war, acts of terrorism, riots, popular movements, coups d'état, hostage taking, strikes;
2. **damage of any kind that is intentionally caused or provoked by the Insured or with his/her complicity, or which arises from the Insured's willful misconduct or fraudulent fault (Article L113-1 Paragraph 2 of the French Insurance Code) except in a case of self-defence or assistance to a person in danger;**
3. **civil or military application of nuclear reaction, i.e. transformation of the nucleus of atoms, transporting and processing radioactive waste, use of a radioactive source or body, exposure to ionising radiation, contamination of the environment by radioactive agents, an accident or malfunction taking place on a site that transforms the nucleus of atoms;**
4. **suicide or attempted suicide of the Insured;**
5. **criminal proceedings against the Insured;**
6. **damage resulting from the insured's consumption of alcohol and/or the Insured's absorption of medicines, drugs or narcotics specifically mentioned in the Public Health Code, that have not been medically prescribed;**
7. **events for which liability may fall either on your trip organiser by application of Title 1 of Law No. 2009-888 of 22**

July 2009 on the development and modernisation of tourism services, or on the carrier, unless stated otherwise in the policy;

8. **the Insured's failure to comply with the safety rules imposed by the carrier or with any regulation issued by the local authorities;**
9. **restriction on the free movement of persons or property, airport closure, border closures,**
10. **the Insured's refusal to board the flight originally planned by the approved organisation.**
11. **the consequences of:**
 - **infectious risk situations in an epidemic scenario,**
 - **exposure to infectious biological agents, chemical agents of a combat gas type, incapacitating agents, radioactive agents or to neurotoxic agents or agents with residual neurotoxic effects,**

requiring a quarantine period or specific preventive or monitoring measures or recommendations by the international health authorities or the local health authorities,

• **regarding natural and/or human pollution.**

In addition, the following exclusions also apply:

12. **damage that occurred before this policy was taken out;**

6 APPLICABLE TEXTS AND LOCATION OF SUBSCRIPTIONS

This policy is governed by the French Insurance Code, **except for assistance cover**, the General Terms and Conditions and the Specific Terms and Conditions.

The General Terms and Conditions have been drawn up in French.

In respect of transactions which are carried out on an Internet website hosted in France, the virtual space consisting of the webpages of the

www.allianz-voyage.fr website is considered to be within the French space and any subscriptions made to it other four located in France, notwithstanding the protection provided to the consumer by the Law of the country in which he/she is usually resident.

7 RIGHT TO CHANGE YOUR MIND

The Insured may have a right to a cooling-off period after taking out an insurance policy.

1. CASE OF CHANGING YOUR MIND

Multiple insurance - Remote sale

Under the provisions of Article L112-10 of the French Insurance Code, an Insured who takes out, for non-professional purposes, an insurance policy constituting a supplement to a service sold by an intermediary, if they provide proof of prior cover for one of the risks covered by this policy, may waive the said policy, at no cost or penalty, whilst it has not been executed in full or whilst the Insured has not claimed any cover. This waiver must occur within fourteen (14) calendar days as from conclusion of this policy.

In accordance with Article L112-2-1 of the French Insurance Code, the right to change one's mind applies to insurance policies taken out by distance selling, and especially those taken out online, without the simultaneous physical presence of the parties to the contract, direct canvassing or outside the seller's usual business premises.

This right to change one's mind does not apply to travel and baggage insurance policies or similar short-term insurance policies of less than one (1) month's duration. The term of the insurance policy corresponds to the time elapsed in between the date of its subscription and the date on which all the covers cease.

2. PROCEDURES FOR WITHDRAWING FROM THE POLICY

If the insurance policy is eligible for possible waiver under the conditions specified above, the Insured may exercise this right by returning to Air France, a duly completed, dated and signed waiver request before the expiry of the fourteen (14) calendar day period from the date on which this policy was taken out.

The Insured Person may, if they wish, use the template waiver letter below:

"I, the undersigned, Last name, first name, date and place of birth – wish to cancel the insurance cover in policy No. ... which I took out with AWP P&C on ... (Date).

Drawn up at... (Place). On ... (Date) and Signature: ... "

The Insured may also use this faculty by filling out the form on the Insurer's Internet page at the following address: <https://www.allianz-voyage.fr/formulaire-de-renonciation/>

In connection with a cancellation by virtue of multi-insurance, the Insured must support his/her claim with proof of the existence of a current insurance policy which covers similar risks to those in this policy.

If the Insured uses this right, the policy will be cancelled from its effective date. The corresponding premium will be reimbursed to the Insured within thirty (30) days, at the latest, after the date on which the cancellation request was received.

The right to cancel the insurance cannot be exercised if the Insured person has used cover in this policy in connection with a claim that was declared within the fourteen (14) calendar days period; and consequently a premium reimbursement will not be made.



8 PENALTIES APPLICABLE IF YOU MAKE A FALSE STATEMENT WHEN TAKING OUT THE POLICY

- Any non-disclosure, or intentional false statement by the Insured when declaring the risk, will be penalised by the policy becoming void, under the conditions contained in Article L.113-8 and L 113-9 of the French Insurance Code.
- Any non-disclosure or false statement by the Insured, if bad faith has not been established, is punished under the provisions of Article L113-9 of the Insurance Code:
 - if this is observed before any Claim:
The insurer has the right to:
 - either keep the contract in effect by increasing the premium,
 - or cancelling the contract within ten days by registered letter and refunding the overpaid share of the premium.
 - if this is only observed after the Claim: the Insurer may reduce the compensation, proportionate to the premium paid in relation to the premium which would have been due if the risk had been fully and accurately declared.



9 PENALTIES APPLICABLE IF AN INTENTIONALLY FALSE STATEMENT IS MADE AT THE TIME OF THE CLAIM

Any fraud, non-disclosure or intentional false statement by the Insured about the circumstances or consequences of a claim will result in the loss of all entitlement to services or compensation for this claim.



10 LOSS ASSESSMENT

The causes and consequences of the Claim are assessed by mutual agreement and failing this, by jointly agreed loss assessment, subject to the respective rights of the Insurer and the Insured. The expert's fees are shared between the parties.

If the parties are unable to agree on the selection of the third-party expert, the expert shall be appointed by the presiding judge of the Tribunal de Grande Instance of the place of Domicile of the Policyholder.

This appointment shall be made on a written request signed by the Insurer or by just one party, the other party having being summoned by registered letter.



11 COMPENSATION & REIMBURSEMENT

1. CONDITIONS REQUESTING COMPENSATION (BUSINESS CANCELLATION COVER, BAGGAGE DAMAGE, TRANSPORT DELAY, INDIVIDUAL ACCIDENT)

To facilitate the declaration and optimize the processing of the file, it is advisable to make the compensation request from the Internet website: <https://indemnisation.allianz-travel.fr>
You can keep track of your file 24/24.
The Insured may also call the Insurer on the phone from Monday to Friday, between 9 am and 6 pm (Metropolitan France time zone): on a 1.42.99.03.95 from France or on 00.33.1.42.99.03.79 outside France
All required substantiating documents can be uploaded to the website

mentioned above using your file reference. They can also be sent to the following address:

AWP FRANCE SAS
Service Indemnisation Assurances- DOP01
7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex

2. ADDRESS FOR SENDING JUSTIFYING DOCUMENTS IN CASE OF CLAIM (CIVIL LIABILITY, PRIVATE LIFE ABROAD, TRAVEL ASSISTANCE COVER)

For each of the following covers, the receipts should be sent to the addresses below:

"Private civil liability Abroad" cover	for "Travel assistance" cover:
AWP FRANCE SAS DT - Service Juridique - DT03 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex	AWP FRANCE SAS Service Relations Clientèle - RELAC01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex

3. CLAIM SETTLEMENT TIME PERIOD

As soon as the Insured's case is complete, compensation will be paid within ten (10) days following the agreement between the Insurer and the Insured or an enforceable court ruling.



12 CUMULATIVE INSURANCE

If the Insured is covered for the same risks with other insurance companies, he/she must inform the Insurer and provide the Insurer with their details and the scope of their cover, in accordance with Article L 121-4 of the French Insurance Code.

The Insured can obtain compensation for his/her damage by contacting the insurance company of their choice.

These provisions do not concern assistance services, or services in the "Personal accident" cover.



13 SUBROGATION IN THE INSURED'S RIGHTS AND ACTIONS

In consideration for the payment of the indemnity and, up to its limit amount, the Insurer becomes a beneficiary of the rights and actions that the Insured Person had against anyone liable for the Claim, pursuant to Article L 121-12 of the French Insurance Code.

If the Insurer is no longer able to perform this action by the Insured's act, the Insurer can be discharged of all or part of its obligations towards the Insured.

These provisions do not concern assistance services.



14 TIME LIMITATION

The provisions relating to the Time Limitation period for actions arising from this insurance policy are set out in Articles L114-1 to L114-3 of the French Insurance Code, which are reproduced below:

- Article L.114-1 of the French Insurance Code
"All legal actions arising from an insurance contract shall be **barred for two years** from the event that gave rise thereto.

However, this time limitation period only commences:

1° In the event of concealment, omission, misrepresentation or inaccurate representation regarding the risk involved, from the day on which the insurer has knowledge of it;

2° In the event of a claim, from the day on which those concerned became aware of it, if they can prove that they had no prior knowledge until that time.

If the cause of the action brought by the Insured against the Insurer is for a third party's recovery, the time limitation period only runs from the day on which such Third Party brings a legal action against the Insured or has been compensated by the latter.

The Time Limitation period extends to ten years for life insurance policies where the beneficiary is a person other than the person who took out the policy and, for personal accident insurance policies where the beneficiaries are the legal beneficiaries of the deceased Insured.

For life insurance policies, notwithstanding the provisions of 2°, the time limitation for actions by the beneficiary is a maximum of thirty years after the death of the insured person."

• Article L.114-2 of the French Insurance Code

"The time limitation period is suspended by one of the standard causes for suspending the time limitation period and by the appointment of experts as the result of a claim. The time limitation period may also be suspended as the result of a registered letter with acknowledgement of receipt being sent by the insurer to the insured relating to legal action for payment of the premium or being sent by the insured to the insurer relating to payment of compensation."

• Article L.114-3 of the French Insurance Code

"Contrary to Article 2254 2254 of the French Civil Code, the parties to an insurance policy may not, even by mutual agreement, either modify the length of the time limitation period or add causes for its suspension or interruption."

Additional information:

The standard grounds for suspension of the time limitation period are stated in Articles 2240 et seq. of the French Civil Code, and these specifically include: recognition by a debtor of the right of the person against whom he was prescribing, commencement of legal proceedings even in interim proceedings, an enforcement action.

Please refer to the aforementioned articles of the French Civil Code for the full list of the standard grounds for suspension of the time limitation period.

The period in respect of the "Personal accident" cover is extended to ten (10) years when the legal action is brought by the Beneficiaries of the Insured.

With regard to "Private civil liability Abroad" cover, the period only starts to run from the day on which a third party informs the insured of his/her intention to obtain compensation from the insured, subject to his/her action not having a stated time limitation under Article 2226 of the French Civil Code.



15 COMPLAINTS HANDLING PROCEDURES

If an Insured person is not satisfied with the handling of his/her claim, they must first of all inform their usual contact to allow them to understand the nature of the problem and seek solutions to it.

In the event of a dispute concerning the proposed solutions, the Insured may send a complaint to the following email address:

reclamation@votreassistance.fr

(or send a letter to AWP France SAS, Service Réclamations, TSA 70002 - 93488 Saint-Ouen Cedex)

The Insured will receive an acknowledgement of receipt within ten (10) working days (excluding Sundays and public holidays) from receipt of the complaint unless the response to the complaint has already been sent to the insured within that time period.

A response will be sent to the insured within two (2) months after the date of receipt of the complaint, unless there are specific circumstances, which the insurer will inform the insured of.

If the Insured is still dissatisfied, after receiving the response from the Insurer, who has completed a final review of the complaint and exhausted internal methods of appeal, the Insured may then contact the independent mediator whose address is:

La Médiation de l'Assurance

<http://www.mediation-assurance.org>

LMA

TSA 50110

75441 Paris Cedex 09

Insurance companies that are members of the FFA have implemented a facility to provide Insured persons and third parties with a mediation procedure for the settlement of disputes. This facility is governed by the 10 rules of the FFSA Mediation Charter.



16 JURISDICTION

Any disputes raised against AWP P&C concerning this policy, shall be exclusively submitted to the competent French courts and all notices should be sent by registered mail with receipt to the address indicated below in article 19.



17 PROTECTION OF PERSONAL DATA

The processing of personal data is governed by the "Law on Information Technology and Freedom, of 6 January 1978 and by the EU regulation 2016/679 concerning the protection of physical persons from the processing of personal data and the free circulation of such data.

AWP P&C and AWP France SAS are responsible for the processing of personal data gathered for the implementation, management and execution of the contracts.

This data will be preserved for the time required to carry out the contract and in compliance with the provisions relative to prescription. It is reserved for assistance service managers and/or insurance cover and is liable to be passed on to subcontractors situated inside or outside the European Union.

In compliance with the legislation and the regulations applicable to the protection of data, the Insured is entitled to the right of access to the

data concerning him and to correct it by contacting the Insurer by email at:

Informations-personnelles@votreassistance.fr

(or by sending a letter to *AWP France SAS, Département Protection des Données Personnelles, 7 rue Dora Maar, 93488 Saint-Ouen Cedex*).

The Insured is informed that there is a list opposing telemarketing "Bloctel" to which it may subscribe at: <https://conso.bloctel.fr/>.

For more information, consult the declaration of confidentiality explaining in particular how and why personal data is gathered. The most recent version can be obtained on the Allianz Travel website.



18 REGULATORY AUTHORITY

The body responsible for the regulation of AWP P&C is the Autorité de Contrôle Prudentiel et de Résolution (French banking and insurance industry regulatory authority), **4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09** - www.acpr.banque-assurance.fr.



19 LEGAL INFORMATION

The insurance cover is underwritten by:

AWP P&C.

Société Anonyme (joint stock company) with share capital of 17,287,285 euros

519 490 080 RCS Bobigny

Registered office: 7 rue Dora Maar - 93400 Saint-Ouen

Private company governed by the French Insurance Code

Assistance services are implemented by:

AWP FRANCE SAS

Société Anonyme (joint stock company) with share capital of 7,584,076.86 euros

490 381 753 RCS Bobigny

Registered office: 7 rue Dora Maar - 93400 Saint-Ouen

Insurance Brokers - Registered with ORIAS 07 026 669 - <http://www.orias.fr/>