

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 **Jeunes/Etudes à l'étranger** insurance product is a temporary policy available to people under the age of 31 travelling abroad for a period of between 2 and 24 consecutive months. This policy provides healthcare assistance in the event of accident, injury or an unforeseen event. It also covers damage to luggage, private third party liability or third party liability as tenant of the place of residence of the trip and the interruption of their studies.



What is insured?

In the event of accident or illness:

- ✓ Repatriation assistance
- ✓ Costs of emergency hospitalization abroad, including private room costs (limit: €500,000 per Insured Person)
- ✓ Emergency medical costs (limit: €500,000 per Insured Person and €300 for dental expenses)
- ✓ Psychological support following trauma

In the event of hospitalization of the Insured Person lasting more than 5 days:

- ✓ Accommodation costs of a family member (limit: €100 per day for a maximum of 10 days) and return transport costs

In the event of immobilization:

- ✓ Transport costs to continue the curtailed trip

For search and/or rescue costs:

- ✓ Reimbursement (limit for each type of expense: €8,000 per claim and €15,000 per insurance period)

For drugs that cannot be found locally

- ✓ Drug shipping costs

In the event of death of a family member:

- ✓ Early return to attend the funeral

In the event of theft of identity documents, credit cards, travel documents:

- ✓ Advance of funds (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: €2,300)

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

- ✓ capital (limit: €2,000 to €50,000 depending on the age of the Insured Person)

In the event of damage to luggage:

- ✓ Compensation (limit: €3,000 per claim including €300 for delay and €1,500 for valuable objects)

In the event of incurring third party liability during the stay abroad:

- ✓ Any physical, material or consequential non-material damage (limit: €1,500,000 per claim including €450,000 for material and consequential non-material damage)

In the event of interruption of studies:

- ✓ compensation (limit: €3,000 per claim)

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



What is not insured?

- ✗ Any person resident outside Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, Reunion, Saint-Barthélemy
- ✗ Any person aged 31 and over on the day the policy is taken out
- ✗ Trips, training courses and study visits in Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, Reunion, Saint-Barthélemy and in countries not covered
- ✗ Trips, training courses and study trips abroad lasting less than 2 consecutive months or more than 24 consecutive months.



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 occurring before the policy was taken out
- ! Expenses incurred without the prior approval of the insurer
- ! 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, 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 claim for the Damage to Luggage cover
- ! Excess per claim of €80 for the Third Party Liability during the Trip Abroad cover
- ! Payment of capital beyond permanent disability of 10%



Where am I covered?

- ✓ The country(ies) visited during the trip or the region selected when the policy was taken out from among those offered by the insurer, **excluding Metropolitan France (including Corsica), Guadeloupe, French Guyana, Martinique, Mayotte, Reunion, Saint-Barthélemy and North Korea (updated list of countries not covered on the insurer's website).**

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.
However, monthly payment may be offered by 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?

In the event of permanent return to France before the date initially planned, the policy is automatically cancelled. The Insured Person must notify this to the insurer by means of registered letter with acknowledgement of receipt.

**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 less than thirty-one (31) years on the day it is taken out, having reserved a trip Abroad, including a study course or trip Abroad, as defined in the General Terms and Conditions with an organization or authorized Representative, under the following conditions.



IMPORTANT NOTE

We draw your attention to the US legislation in terms of Health Insurance:

For a long stay in the United States (studies, expatriation), it is compulsory for you to take out a health insurance policy conforming to the requirements of Obama Care, or otherwise when the risk of penalties.

Our assistance cover is implemented only for medical emergencies; accordingly, our products do not meet the requirements of this regulation. Accordingly, we are unable to issue an insurance certificate conforming to Obama Care, in particular for US universities.

For more information about the accredited insurers in the United States, please get in touch with the United States Embassy and/or la Caisse des Français à l'Étranger.

What are the conditions for benefiting from this policy?

You must:

- be domiciled or usually reside in France,
- be staying Abroad, including on an apprenticeship or a foreign study trip, lasting at least two (2) consecutive months and at most twelve (12) consecutive months.
- be under the age of thirty-one (31) years when this policy is taken out,
- be members of a mandatory health insurance scheme, irrespective of the type of scheme, and have taken the necessary steps to join that scheme,
- be in possession of a European Health Insurance Card (for all trips in the European Union).

The policy must be taken out before departure to the Trip Country.

What is the effective date and term of your policy?

The contract enters into effect starting from the date it is taken out for any Trip Abroad including an apprenticeship or a foreign study trip, lasting at least two (2) consecutive months and at most twelve (12) consecutive months. 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 your Specific Terms and Conditions and for which you are going to pay 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 appearing in article 5 of the General Terms and Conditions below 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 fulfill 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://indemnisation.allianz-travel.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
HEALTH ASSISTANCE FOR YOUNG PEOPLE ABROAD		
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 	Actual costs	None
<ul style="list-style-type: none"> • Emergency hospitalisation expenses Abroad - direct payment, subject to the Insured reimbursed the sums received from the health scheme organisation - including the handling of additional expenses for a private room in the event of hospitalisation. 	Up to the following limits, per insured person and per Claim: - €500,000 - €50 per day for a maximum of 10 days, i.e. a maximum of €500	None
<ul style="list-style-type: none"> • Reimbursement of the emergency Medical expenses that the Insured has paid Abroad - reimbursement of the Emergency medical costs (except Emergency dental costs) - reimbursement of Emergency dental costs 	Up to the following limits, per insured person and per Claim: - €500,000 - €300	None
<ul style="list-style-type: none"> • 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 of €100 per day for a maximum of 10 days, i.e. €1,000 maximum	None
<ul style="list-style-type: none"> • Continuation of Stay - Costs of transportation to continue the interrupted Trip. 	Actual costs	None
<ul style="list-style-type: none"> • Search costs • Rescue costs 	€8,000 per event and a maximum of €15,000 per insurance period €8,000 per event and a maximum of €15,000 per insurance period	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 sessions per Claim	None
<ul style="list-style-type: none"> • Early return assistance - organising and paying transportation costs 	Actual costs	None

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
<ul style="list-style-type: none"> • "Unforeseen" assistance <ul style="list-style-type: none"> - communication with the Insured's family - Theft of Insured's identity documents, credit cards, travel tickets: <ul style="list-style-type: none"> · advance of funds Abroad 	<p>Actual costs</p> <p>Up to a limit, per Insured and per Insurance Period / per Claim, of €1,500</p>	None
<ul style="list-style-type: none"> • Medical advice and information 	Actual costs	None
HEALTH ASSISTANCE FOR YOUNG PEOPLE ABROAD		
ACCIDENT, ILLNESS AND UNFORESEEN CIRCUMSTANCES ASSISTANCE		
<ul style="list-style-type: none"> • Health check-up <ul style="list-style-type: none"> - providing details of a medical centre where the Insured can have a health check-up 	Costs incurred are payable by the Insured	None
LEGAL ASSISTANCE		
<ul style="list-style-type: none"> • Legal assistance Abroad <ul style="list-style-type: none"> - reimbursement of lawyer's fees - advance for bail 	Up to the following limits, per insurance period: <ul style="list-style-type: none"> - €3,000 - €30,000 	None
DEATH ASSISTANCE		
<ul style="list-style-type: none"> • Assistance in the event of an insured's death <ul style="list-style-type: none"> - transporting the body - Funeral costs 	<p>Actual costs</p> <p>Within the limit of €2,300</p>	None
PERSONAL ACCIDENT		
<ul style="list-style-type: none"> • Capital sum, in the event of death 	Up to the following limits: <ul style="list-style-type: none"> €10,000 for an Insured person between 16 and 30 years of age €2,000 for an insured person who is under 16 years of age 	None
<ul style="list-style-type: none"> • Capital sum in the event of permanent disability 	Up to the following limits: <ul style="list-style-type: none"> €50,000 for an Insured person between 16 and 31 years of age €2,000 for an Insured person who is under 16 years of age 	Intervention limit: Permanent disability rate: 10% minimum
BAGGAGE DAMAGE		
<ul style="list-style-type: none"> • Loss and/or accidental damage to baggage, personal items and effects 	<p>Compensation at replacement value, with a deduction for the item's Age, up to a limit of:</p> <ul style="list-style-type: none"> - €3,000 per Claim, all damage combined <p>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 €3,000 per Insured and per Claim</p>	Per claim: €30
<ul style="list-style-type: none"> • Theft of Valuables 	Compensation at replacement value, with a deduction for wear and tear, up to a limit per insurance period and per claim of €1,500	Per claim: €30

COVER	COVER AMOUNTS AND LIMITS	EXCESSES OR INTERVENTION LIMITS
<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 claim up to a limit of €300	None
PRIVATE CIVIL LIABILITY AND HOLIDAY ACCOMMODATION ABROAD		
<ul style="list-style-type: none"> Bodily injury and consequential loss for a covered claim 	Up to a limit, per Claim, of €1,500,000	Per claim: €80
<ul style="list-style-type: none"> Property damage and consequential loss for a covered claim 	Up to a limit, per Claim, of €450,000	
<ul style="list-style-type: none"> All damage combined: 	Up to a limit, per Claim, of €1,500,000	
INTERRUPTED STUDIES		
<ul style="list-style-type: none"> If your early return causes your education to be interrupted 	Payment of compensation proportional to the number of education days not used, up to a limit of €3,000 per claim	None
<ul style="list-style-type: none"> If the Insured is unable to attend an examination 	Payment of a capital sum to assist you with finance for your repeat year, up to a limit of €3,000 per claim	None



2 POLICY VALIDITY

1. TERRITORIAL VALIDITY

The other covers of the contract apply:

- Either in the selected Country or countries of stay mentioned in the Special Terms and Conditions.,
- 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

2. VALIDITY TERM

a. Procedures for taking out a Policy and when it takes effect

The policy must be taken out in France before departure to the Trip Country. The contract enters into effect on the day it is taken out and ceases on the terminating day of the last applicable cover taken out, except with respect to the termination cases mentioned in article 16 Policy Cancellation.

b. Take effect and cessation of guarantees

The Cover applies during the period of your Foreign Stay, and during the outward/return Journey from/to your home in France, provided that the Journey does not exceed 48 hours.



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

THE INSURED: the person(s) specified in the Specific Terms and Conditions, provided that:

- they are domiciled or usually reside in France,

- they are staying Abroad, including on an apprenticeship or a foreign study trip, lasting at least two (2) consecutive months and at most twelve (12) consecutive months.
- they are under the age of thirty-one (31) years when this policy is taken out,

- they are members of a mandatory health insurance scheme, irrespective of the type of scheme, and have taken the necessary steps to join that scheme,
- they are in possession of a European Health Insurance Card (for all trips in the European Union).

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.

• **OTHER DEFINITIONS:**

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

BODILY ACCIDENT: any unintentional bodily injury caused by the sudden action of an external cause and diagnosed by a Doctor.

NATURAL DISASTER: event of natural origin caused by the abnormal intensity of a natural agent recognized as such by the authorities of the country where it occurs.

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.

FOREIGN/ABROAD: any country **except France and the excluded Countries.**

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

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.

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 COUNTRIES: Morocco, Algeria, Tunisia

ILLNESS: any alteration to a person's state of health, as diagnosed by a Doctor.

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.

Qualified Doctor: any general practitioner or specialist doctor who is authorised to practise under the current laws of the country, and provided that he/she is not acting as:

- an insured person under this insurance policy
- a family member of the insured person

Country of residence: the country in which the Insured usually lives

COUNTRY OF STAY: Foreign country, **excluding France and the excluded Countries**, or a geographical zone, in which the Insured is staying, including for an Apprenticeship or Travel trip as mentioned in the Specific Terms and Conditions.

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 any action is time-barred.

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.

TRAINING COURSE OR STUDY TRIP: periods of theoretical or practical study, organised in accordance with a previously established progression path.

STAY: movement to the Foreign country or geographical zones mentioned in the Specific Terms and Conditions for a minimum of two (2) consecutive months and a maximum of twelve (12) consecutive months.

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 individual or legal entity except for the Insured Person, him or herself.

➤ Relating to the "Young People Abroad Health Assistance" cover:

OCCUPATIONAL ACCIDENTS 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.

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 EXPENSES: 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.

DEFERRABLE MEDICAL COSTS: surgical, medical or preventive costs which, in the opinion of an Allianz Travel Doctor, can be deferred until the insured person returns to his/her country of residence.

PERMANENT DISABILITY: definitive, partial or total loss of the functional capability of the person to perform the normal acts of everyday life, established by a Doctor.

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.

ROUTE/LEG: itinerary to the destination indicated on the ticket or Trip booking form, irrespective of whether this is the outward leg or the return leg.

➤ Relating to the "Baggage damage" cover:

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

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 the "Private civil liability abroad" and Holiday cover:

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

INDIRECT DAMAGES ARISING FROM A COVERED EVENT: any monetary loss resulting from deprivation of the enjoyment of a right, curtailment 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 a covered Bodily injury or Property damage.

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

CIVIL LIABILITY: obligation to repair the consequences of Damage caused to a third party by one's act or the act of persons for whom one is responsible or the act of things which one has custody of.

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

- the insured person,
- family members, i.e. collateral ascendants or descendants of the Insured Person, to the second degree,
- any person accompanying the Insured on this Trip.
- any person occupying the Holiday Accommodation in their capacity as an Insured.

HOLIDAY ACCOMMODATION: an apartment, individual house, chalet or stationary mobile home or campsite pitch, occupied temporarily by the Insured and/or his/her travel companions during the Stay.

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

HEALTH ASSISTANCE FOR YOUNG PEOPLE ABROAD

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 you need 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.



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 organises and pays the cost of your medical repatriation from the place where you are immobilised to the most suitable hospital that can provide the care required by your state of health, in your country of stay, a neighbouring country to the country of stay or in France.
In this case, if the Insured wishes and as soon as the Insured's state of health permits, Allianz Travel can then organise the Insured's return to the Trip country, providing that the Trip, including the training course or study trip has not finished.



IMPORTANT NOTE

The decisions are reached in consideration only of the Medical interests of the Insured.

Allianz Travel Doctors contact the local medical teams and, if required, the Insured's usual medical practitioner, in order to

IMPORTANT NOTE

- **Minor children**

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.

gather the information that will enable the most appropriate decisions in respect of the Insured's state of health to be taken.

His/her 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 the Allianz Travel 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. Emergency hospitalisation expenses Abroad

In the event that the Insured suffers a Bodily accident and/or Illness requiring him/her to be hospitalised locally, Allianz Travel can make a direct payment of the unforeseen emergency hospital expenses after approval by the Medical Department and up to the limits stated in the Table of Cover. Additional expenses for a private room are covered up to the limit featuring in the Cover Table;

In this case, the Insured must take all the necessary steps to have these costs reimbursed by his/her basic health insurance organisation, mutual insurance scheme or any insurance or provident organisation and in this connection to **immediately transfer any sum received to Allianz Travel.**

Otherwise, Allianz Travel will be entitled to claim expenses and legal interest at the statutory rate in addition.

This service ceases on the day on which the Allianz Travel Medical Department considers that it is possible for the Insured to be repatriated.

1.3. Reimbursement of the emergency medical expenses that were paid Abroad

To receive this type of refund, the Insured must belong to a primary health insurance scheme which covers his/her Medical Expenses Abroad for the whole period of this policy.

The Insured must be able to provide Allianz Travel with the original statements from the schemes to which he/she belongs.

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, Allianz Travel 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 treatment costs for which the Insured is responsible

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.

1.4. Paying the cost to enable a member of the Insured's family to get to the hospital bedside

If the Insured is hospitalised locally for **more than 5 days** and was not accompanied by another adult member of the family during the Trip:

- 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.

1.5. Continuation of Stay

• Costs of transportation to continue the interrupted Trip.

If the Insured is immobilized or hospitalized in an emergency on the spot and his/her state of health does not require repatriation, and if the Stay is not complete, Allianz Travel organizes and covers or reimburses the Insured the traveling expenses incurred by him/her and the family members insured or the insured person accompanying him/her to resume the interrupted Stay, **within the limits of the sums that Allianz Travel would have engaged for their return Home in France.**

1.6. Search and/or rescue costs

Allianz Travel reimburses the Insured 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.

1.7. 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, Allianz Travel cannot be held liable for delays attributable to the carrier companies used or for the potential unavailability of the medicines.

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

1.8. 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.

1.9. Early return assistance

Allianz Travel organises and pays the costs, insofar as the originally planned means for the Insured's return journey to France can no longer be used, your outward/return journey.

The Insured may receive this service only to attend the funeral of your spouse or common-law partner, a direct ascendant or

descendant, a brother, sister, legal guardian or a person under his/her guardianship who was living in France.

1.10. "Unforeseen" assistance

• Communication with the Insured's family

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

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

If his/her identity documents, credit cards and/or travel tickets are stolen Allianz Travel can:

- advise the Insured on the necessary steps to be taken;
- assist by making the necessary stop requests if the Insured sends us a fax authorising us to do so;
- if the Insured has no means of payment, Theft of Insured's identity documents, credit cards, travel tickets will grant you a funds advance for an amount not exceeding the ceiling stated in the cover and excess amounts table.

In this case, the Insured has three (3) months from the date on which the sum was provided to repay this advance to Allianz Travel. After this time, Allianz Travel will be entitled to claim expenses and legal interest in addition.

1.11. Medical advice and information

• Medical advice

Before your departure, if you need medical advice, the Allianz Travel medical team is available to provide you with information about specific precautions needed before you travel to the country of stay (vaccinations, etc.).

• Information

If you need information about administrative procedures or you wish to receive some tourist information, just call us and Allianz Travel will answer your questions.

The information that is provided is communicated purely for reference purposes. Depending on the specific case, Allianz Travel will give the Insured details of organisations or professionals who may be able to help. **We cannot be held responsible for either the interpretation or the use the Insured makes of the information that is provided.**

If an answer cannot be given you immediately, Allianz Travel will carry out the necessary research and will call the Insured back as promptly as possible. Allianz Travel undertakes to maintain complete confidentiality of conversations held when providing this type of telephone information.

1.12. Health check-up

• Providing details of a medical centre where a health check-up can be made

Before the departure of the Insured on a Foreign trip and/or on return to France, if a call is made Allianz Travel will provide the details of a medical centre where a health check-up can be made.

The cost of the check-up is payable by the Insured

➤ LEGAL ASSISTANCE

1.13. Legal assistance Abroad

• Reimbursement of lawyer's fees

When a legal action is commenced against the Insured, Allianz Travel reimburses him/her for the 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 wilful infringement of the laws of the country in which the Insured is staying,

Allianz Travel will advance to the Insured, up to the limit shown in the cover and excess amounts table, the legally required amount of bail.

In this case, the Insured has three (3) months from the date on which the sum was provided to repay this advance to Allianz Travel. After this time, Allianz Travel will be entitled to claim expenses and legal interest in addition.

➤ **DEATH ASSISTANCE**

1.14. Assistance in the event of the death of the Insured.

In the event of the death of the Insured, Allianz Travel organises and pays for:

- **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,

➤ **PERSONAL ACCIDENT**

1.15. Capital sum, in the event of death

In the event of the death of the Insured due to a **Bodily Accident**, Allianz Travel 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 may have been paid before the death of the Insured, in respect of permanent disablement resulting from the same Accident will be deducted from the death capital sum.

1.16. 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 Trip, Allianz

Travel 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 the Insurer's 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 in the "Damage assessment" 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%.

2. COVER EXCLUSIONS

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

- In relation to "ACCIDENT, ILLNESS AND UNFORESEEN CIRCUMSTANCES", "LEGAL ASSISTANCE" and "DEATH ASSISTANCE" cover:
 - 2.1. expenses incurred without the prior approval of Allianz Travel;
 - 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 Trip;
 - 2.7. voluntary termination of pregnancy, childbirth, in vitro fertilisation 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 practiced 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 Person to comply with official prohibitions and safety rules related to the practice of a sports activity;
 - 2.10. the consequences of an Accident occurring during the Insured's 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;
 - 2.11. 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 cover for "EMERGENCY HOSPITAL COSTS ABROAD" and "REIMBURSEMENT OF EMERGENCY MEDICAL EXPENSES PAID WHEN ABROAD":
 - 2.13. surgical, obstetric or medical expenses which can be deferred until the person's return, in the opinion of the Allianz Travel doctors;
 - 2.14. expenses that are incurred when a Foreign Trip is booked or commenced against the medical advice of a Qualified Doctor;
 - 2.15. any expenses related to medical treatment or advice when they are the purpose of the Foreign Trip;
 - 2.16. expenses relating to a progressive Disease diagnosed before the departure of the Insured;
 - 2.17. expenses that are reimbursed by another insurance policy or a national insurance scheme that applies to the insured person;
 - 2.18. expenses arising after the elapse of twelve (12) months since the date of the first health expenses that were reimbursed;
 - 2.19. the costs of implants, prostheses, artificial aids;
 - 2.20. expenses for psychiatric treatment or payment of psychological treatment over 500 euros;
 - 2.21. expenses arising in France;
 - 2.22. expenses generated by a child born during the stay abroad;
 - 2.23. medicines which the Insured that he/she needed based on the state of health at the time of departure or treatment that he/she knew needed to be continued outside his/her country of residence;
 - 2.24. the medical excess amounts applicable to the various health systems of the countries or increased patient contribution amounts if a patient does not use the European Health Insurance Card or does not comply with the health care path that applies during the Insured's Foreign Stay;
 - 2.25. the cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and all kinds of "comfort" or beauty treatments, physiotherapist's costs;
 - 2.26. contraceptives including contraceptive implants;
 - 2.27. vaccination expenses;
 - 2.28. the cost of treatment or care, the therapeutic nature of which is not recognised by French legislation.
 - Relating to "PERSONAL ACCIDENT" cover:

- 2.29. the Insured's participation in any sport practiced as a professional or under a paid contract;
- 2.30. taking part in a mechanical sport (using any terrestrial motor vehicle) or air sport, or using motorcycles of 125 cm³ or over;
- 2.31. 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;

- 2.32. 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;
- 2.33. bodily injuries not resulting from an Accident, including heart attacks;
- 2.34. a manual activity carried out in the Insured's profession;
- 2.35. 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:

- 2.36. 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

3.1. To request assistance

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



by calling 01 42 99 02 02*
or on 00 33 (1)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 policy 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

To benefit from the reimbursing of the expenses paid out with the agreement of Allianz Travel the Insured must supply all the original justifying documents to confirm the grounds of its claim:



- Either by post 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
on + 33 1 42 99 08 83*
if the Insured is outside France:
*no surcharge on numbers

Services which have not been requested in advance and which have not been organised by Allianz Travel do not open 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

This provision applies if the Insured does not return to the Country of stay during the validity period of this policy.

When Allianz Travel organizes and pays the cost of transport as part of the 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, Allianz Travel 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.

3.4. In order to call upon "Personal accident" cover

The Insured or an interested third party 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:
 - the 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;

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, Mondial Assistance cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, evidence political instability, reprisals, embargoes, economic sanctions (Summary of restrictive measures by country available on the website of the Foreign Affairs and Finances Ministry) <https://www.tresor.economie.gouv.fr/Ressources/sanctions->

[financieres-internationales](#)), popular movements, restrictions on free circulation of persons or property, sabotage, terrorism, Civil or Foreign Wars, the consequential effects of a radioactive source or Natural disasters or any other exceptional circumstances. 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 Development <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 during the Trip, 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 the Insured carried with him/her or bought during the 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 were entrusted to the company,
- theft, **subject to the specific clauses on theft of valuables contained in Article 1.2.**

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 between the hours of 7 am and 10 pm (local time).

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 amounts

• 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 Trip and for the outward/return journey of the Insured to the Country of stay.

• 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" appearing in the Table of cover amounts.

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

In the event of the delayed delivery of the Covered property to the Insured's holiday location, 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 Insured 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 as soon as he/she is informed of it.

- **if the Insurer has not yet made a compensation payment** 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. theft committed by the insured persons or members of the Insured's family (ascendants, descendants, partner) or committed with his/her complicity, by the Insured's staff in the performance of their duties;
- 4.4. theft of Valuables unless carried on the Insured's person as stated in Article 1.2.
- 4.5. thefts committed without a break-in or by using duplicate keys;
- 4.6. theft of articles that is committed in a public place, when those articles were not under continuous supervision;
- 4.7. 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;
- 4.8. damage to fragile articles, especially pottery and glass, porcelain or marble objects;

4.9. items lost, forgotten or misplaced by the Insured's own actions or by the actions of his/her travel companions;

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

4.11. damage resulting from smoking-related accidents;

4.12. 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

The Insured 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, the Insured must:

- take all steps so as to limit the consequences of the 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, You are advised to declare the Claim via the following website:

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

A confidential access code will be provided allowing the tracking of 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:

- a copy of the Specific Terms and Conditions,
- holiday 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.

PRIVATE CIVIL LIABILITY AND HOLIDAY ACCOMMODATION ABROAD

1. PURPOSE OF THE COVER

The Insurer covers the financial consequences of Civil Liability that the Insurer may incur in relation to your private life (1.1.) or as a Holiday lessee (1.2.).

1.1. Private civil liability abroad

The Insurer will provide cover for the financial consequences of the Civil Liability that the Insured could incur in the form of Damages during the Stay, by application of the legislation or case law of the country in which he/she is staying:

- bodily injury,
- property damage,
- non-pecuniary damage consequential from the covered bodily injury or property damage, caused to a Third party and resulting:
 - his/her act,
 - the act of persons for whom he/she is responsible,

- o the act of things or animals in the *Insured's* care.

1.2. Holiday Location civil liability

The Insurer covers the financial consequences of the Insured's Civil Liability as a lessee for all damage:

- bodily injury,
 - property damage,
 - non-pecuniary damage consequential from the covered bodily injury or property damage, caused to a third party and resulting:
 - o from a fire, an explosion or implosion,
 - o from water damage,
- originating in the buildings that are occupied during the validity period of the insurance policy.

2. SUBSIDIARITY OF THE COVER

Cover is provided to the Insured during his/her Stay outside France and only in those countries in which he/she does not have the benefit of Civil liability insurance taken out 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, employees, regardless of whether they receive a salary or not, whilst carrying out their duties
- 4.2. damage caused to pets or objects belonging to the Insured or which have been rented, loaned or entrusted to him/her; The exclusion concerning personal property does not apply to cover for Civil Liability for holiday accommodation contained in Article 1.2 above, if this property belongs to your lessor;
- 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. 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 3,000 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;

- 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 caused to Third Parties 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 except in relation to the lessor of the Holiday accommodation;

In addition, the following exclusions apply:

- 4.8 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 it (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.

8. 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">- the Stay enrolment form and the Holiday accommodation booking contract where applicable- 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 or <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.

INTERRUPTED STUDIES

1. PURPOSE OF THE COVER

1.1. If the Insured's early return causes his/her education to be interrupted

The Insurer provides cover in the form of a compensation payment, up to the limits stated in the cover and excess amounts table, if your education is interrupted owing to your **early return** as a result of an event covered by "Early return assistance" cover (Article 1.9 in "Health assistance to young people abroad" insurance) and organised by Allianz Travel or by another assistance company.

Compensation will be paid as a proportion of the number of unused education days.

Deductions will be made from the compensation for administration expenses, visas, insurance, accommodation and any refunds or compensation paid by the educational organisation.

1.2. If the Insured is unable to attend an examination

The Insurer provides cover in the form of payment of a capital sum, up to the limits stated in the Table of cover, to finance a repeat year if the Insured is unable to attend the examination for one of the following reasons:

- **medical repatriation** organised by **Alliance Travel** or another assistance company,
- **hospitalisation** in the Foreign Trip country, for a period of over forty-five (45) days, provided that hospitalisation is a consequence of a covered illness or accident.

Compensation will only be paid if failure to attend the examination requires the Insured to repeat the course. It is then the Insured's responsibility to provide proof of the repeated course and that he/she has re-enrolled at the Foreign school and paid the registration fees for the year that is to be repeated.

This compensation is not cumulative with the compensation paid when the Insured's education is interrupted by an early return.

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

The Insured must advise the Insurer of the Claim, 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.

The Insured may make its claim:



- either by e-mail to the following address: remboursement.assistance@votreassistance.fr

- or by post to the following address:

AWP FRANCE SAS
Service Relations Clientèle - RELAC01
7 rue Dora Maar
CS 60001
93488 Saint-Ouen Cedex



IMPORTANT NOTE

Before organizing his or her early return, the Insured must ask Allianz Travel for prior agreement to refunding because of the curtailment of the stay (unless the early return is covered by another assistance company)

by telephone:

From France No. 01 42 99 02 02 or
From outside France on 00 33 (1) 42 99 02 02
24 / 7

*no surcharge on call

The Insurer will provide the Insured with the information needed to submit the Claim and the Insured will be required to supply the Insurer with any documents and information in proof of the claim that will allow the amount of loss to be determined, in particular:

- A copy of the Trip booking form,
- the attendance certificate or other document showing the exact attendance dates,
- the original detailed invoice showing the cost of the course of study,
- the number of the assistance file
- 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 wilful 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 the Stay organiser by application of Title 1 of Law No. 2009-888 of 22 July 2009

8. on the development and modernisation of tourism services, or on the carrier, unless stated otherwise in the policy;
9. the Insured's failure to comply with the safety rules imposed by the carrier or with any regulation issued by the local authorities;
10. restriction on the free movement of persons or property, airport closure, border closures,
11. 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

Under the provisions of Article L112-10 of the French Insurance Code, the Insured Person 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 Person 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.



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 L113-9 of the French Insurance Code.
- Any non-disclosure or false statement by the Insured Person, 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 cancel 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.



COMPENSATION REQUEST CONDITIONS (BAGGAGE DAMAGE COVER)

To facilitate the declaration and optimize the processing of the file, it is advisable to make the compensation request from the Internet website: <https://indemnisat.alianz-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 AND HOLIDAYS, HEALTH SYSTEMS FOR YOUNG PEOPLE ABROAD, STUDY CURTAILMENT)

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

"Private civil liability Abroad and Holidays" cover	For "Health assistance to young people abroad", "Study Curtailment" cover:
<p>AWP FRANCE SAS DT - Service Juridique - DT03 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex</p>	<p>AWP FRANCE SAS Service Relations Clientèle - RELAC01 7 rue Dora Maar CS 60001 93488 Saint-Ouen Cedex</p>

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.



BROGATION IN THE INSURED'S RIGHTS AND ACTIONSSUBROGATION 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 person.

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 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 POLICY CANCELLATION

The policy enters into effect on the date it is taken out and ceases on the end date of the Insured's Stay.

In the event of final return to France before the initially planned date, the policy is cancelled forthwith. The Insured must inform the Insurer by a registered letter with receipt sent to the Insurer.



17 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 20.



18 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/her 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.



19 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.



20 LEGAL INFORMATION

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/>