

Cancellation insurance

Cancellation costs may be covered by cancellation insurance available from the village, which costs 3.3% of the price of the stay (in rental accommodation and on a camping pitch).



What we cover:

- Death, accident or serious illness (including Coronavirus), hospitalisation of the insured person, a relative or a close family friend.
- Complications of the pregnancy for the insured person.
- State of pregnancy contraindicating the trip due to the nature of the trip.
- Redundancy / contractual termination.
- Contraindications or consequences of vaccinations.
- Depression, psychological, emotional or mental illness.
- Serious vehicle damage.
- Getting a job.
- Cancellation or change to paid leave.
- Professional transfer.
- Serious damage caused by fire, explosion or water damage
- Tourist visa refusal.
- Summons: in preparation of adopting a child, as either a witness or jury member or for an organ transplant.
- Natural disasters (according to the Law No. 86-600 of 13 July 1986, as amended).
- Cancellation of one of the persons accompanying the insured person (maximum 9 people).
- Separation (civil partnership or marriage).
- Theft from business or private premises

Schedule of sums covered - covid extension

Cover	Sums
CANCELLATION FEES	In line with cancellation fee scale €5000 max. per case
Cancellation for illness notified in the month before departure in the event of epidemic or pandemic	€15 excess per case
Cancellation for boarding denial after temperature taken	€30 excess per case
Covid extension support	Sums
Phone consultation before departure (A)	(A) 1 call
Repatriation for medical reasons (also in case of epidemic or pandemic) (B)	(B) Actual costs
Repatriation following cancellation of flight due to epidemic or pandemic (C)	(C) €1,000 max. per person and €50,000 max. per group
Hotel costs following 14-day quarantine requirement (D)	(D) Hotel costs €80 per night / 14 nights max.
Hotel costs following cancellation of flight due to epidemic or pandemic (E)	(E) Hotel costs €80 per night / 14 nights max.
Medical costs outside country of residence following COVID illness also in case of epidemic or pandemic (F)	(F) €30,000 per person
Excess (F1)	(F1) €160 per person
Payment for local telephone package (G)	(G) Up to €80
Psychological support (H)	(H) 6 sessions per event
Emergency kit (I)	(I) €100 max. per person and €350 max. per family
Covid extension support	Sums
Home help (a)	(a) 15 hours over 4 weeks
Shopping delivery (b)	(b) 15 days max. and 1 delivery per week
Psychological support following return home (c)	(c) 6 sessions per event



Table of sums covered - without Covid extension

Cover	Amounts
CANCELLATION CHARGES	Pursuant to the conditions of the cancellation expenses scale
	Maximum of €5,000 per person and €30,000 per event
EXCESS	Unless otherwise stated, €15 per rental
MODIFICATION FEE	Maximum of €2,000 per person and €10,000 per event
LATE ARRIVAL	Reimbursement of unused land services on a <i>pro rata temporis</i> basis of the rental with a maximum €4,000 per rental or camping space and one full tank per event of €25,000 Excess: 1 day
TRIP INTERRUPTION EXPENSES	Reimbursement of unused land services on a <i>pro rata temporis</i> basis including any cost of cleaning the vehicle in the event of early return Excess: 1 day
	Maximum of €4,000 per person and €25,000 per event
Cover	Amounts
REPLACEMENT VEHICLE following a breakdown, damage to the vehicle or theft during the stay.	Cover for a replacement vehicle of a similar type to the immobilised vehicle for maximum 3 consecutive days

The other cover indicated above is applicable throughout the trip corresponding to the invoice issued by the organiser with a maximum of 90 days as of the date of departure on the trip.

Time limit for subscription

In order for the Cancellation cover to be valid, this contract should be taken out simultaneously with the booking of the flight, or before the beginning of the cancellation expenses scale.



Description of cancellation cover - Covid extension

By way of derogation, cover is extended within the conditions below:

DEFINITIONS

Epidemic

Appearance of a large number of sick people in a specific location following an illness.

Pandemic

Worldwide spread of an illness.

Illness

Sudden and unpredictable deterioration in health noted by a competent medical authority.

Serious illness

Sudden and unpredictable deterioration in health noted by a competent medical authority resulting in the issue of a prescription for the patient and entailing the cessation of all professional and other activities.

Quarantine

Isolation of individual, in case illness is suspected or confirmed, decided by a competent local authority, with a view to avoiding the risk of spread of the aforementioned illness, within the context of an epidemic or pandemic.

DESCRIPTION OF COVID EXTENSION COVER

CANCELLATION

You have acquired cover for the reasons and circumstances listed below excluding all others, subject to the limits shown in the Cover schedule:

Serious illness (including serious illness following an epidemic or pandemic declared within 30 days preceding departure), serious injury to the body, or death (registered between the date on which you took out the insurance and the date of departure), including after-effects, complications or aggravation of an illness or accident, registered before signing up for your journey of:

- you, your spouse or common law partner, your ascendants or descendants (of any degrees), your guardian or any other person who usually lives in your home,
- your brothers and sisters, including children of the spouse or common law partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law,
- your professional replacement named when you signed up,
- the person named when you took out this policy, who has responsibility, during your trip, for looking after or accompanying your children under the age of 18, or the disabled person living in your home, if this features hospitalisation of more than 48 hours, or death.

Boarding denial following temperature check of the Recipient/Insured person, on arrival at departure airport.



It is your responsibility to establish the reality of the situation providing eligibility for our services, while we also reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the actuality of the facts.

WHAT IS THE TIME LIMIT FOR NOTIFYING THE CLAIM?

Two stages:

1. When the illness first manifests itself, you must notify your travel agent IMMEDIATELY.
If you cancel the trip with your travel agent later on, we will only refund cancellation fees from the date of the contraindication registered by a competent authority, in line with the cancellation scale shown in the specific conditions of sale of the travel agent.
2. You must also notify the campsite of the claim within five working days of the event giving rise to the cover.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Your claim notification in writing must be provided with **an administrative hospitalisation certificate and/or notice showing the origin, nature, gravity and foreseeable consequences of the illness.**

You must provide at the campsite with the medical documents and information required for dealing with your case.

You must also provide all information or documents asked of you by way of proof of the reason for your cancellation, including:

- All photocopies of medical prescriptions, analyses or examinations together with all documents providing proof of their provision or execution, including medical claim forms with, for prescribed medicines, copies of the corresponding labels.
- Declarations from Social Security or any other organisations relating to refunds of treatment costs and payment of sick pay,
- The original of the invoice with the sum due to the travel agent, or which the travel agent keeps,
- The registration notice provided by the travel agent,
- In case of an accident, you must specify the causes and circumstances, and provide us with the names and addresses of those responsible, together, if applicable, with witnesses,
- And any other document required.

In addition, it is specifically stipulated that you agree in advance to the principle of a checkup by our advising doctor. In this case, if you oppose this without legitimate grounds, you will lose your rights to cover.



WHAT WE EXCLUDE

Cancellation cover does not include the impossibility of leaving associated with material organisation, accommodation conditions or safety of destination.

In addition to exclusions shared by all cover, the following are also excluded:

- *A event, an illness or a claim having been subject to prior notification, a relapse, a worsening or a hospitalisation between the date on which the stay was purchased and the date on which the insurance policy was taken out,*
- *Any circumstance which is purely detrimental to enjoyment,*
- *Pregnancy including complications beyond the 28th week and, in all events, voluntary termination thereof, delivery, in vitro fertilisations and their consequences,*
- *Forgetting a vaccination,*
- *Failure of any kind, including financial, of the carrier rendering execution of its contractual obligations impossible,*
- *Problems related to snow or excess thereof,*
- *Any medical event, the diagnosis, symptoms or cause of which are mental, psychological or psychiatric in nature, and which have not resulted in hospitalisation of more than 3 consecutive days after subscription to this Policy,*
- *Pollution, a local health situation, natural disasters subject to the procedure applying to French law no. 82,600 of 13th July 1982 together with their consequences and meteorological or climate-related events,*
- *Consequences of criminal proceedings to which you are subject,*
- *Any other event which occurs between the date of taking out the insurance policy and the date of departure of your trip*
- *Any event which occurs between the date of signing up for the trip and the date of taking out the insurance policy.*
- *Foreseeable events,*
- *An intentional act and/or an act which is punishable by law, the consequences of inebriation and drug consumption, of any narcotic substances listed in France's public health code, medicines or treatments not prescribed by a doctor,*
- *Events due simply to the fact that the geographical destination of the trip is advised against by France's ministry of foreign affairs,*
- *Events due to an act of negligence on your part,*
- *Any event the liability of which could fall to the travel agent in accordance with the applicable tourism code,*
- *Failure to provide, for any reason, documents required for your stay, such as passport, ID card, visa, ticket, proof of vaccination, except for in the event of theft, up to 48 hours before departure, of passport or ID card*

PHONE CONSULTATION BEFORE DEPARTURE

For any request for information and details for organising your trip and ensuring it takes place smoothly, you can contact us 24 hours a day and 7 days a week before your trip.

Information concerns the following areas.

Health information: health, hygiene, vaccination, precautions to take, main hospitals, advice for women, jet lag, taking animals on holiday.

Our doctors are also available for any information you may need in case of travel taking place during an epidemic or a pandemic.

Information is provided by telephone and is not subject to written confirmation or confirmation of documents having been sent.



RAPATRIATION OR HEALTH TRAVEL

If you are hurt or you become ill, including within the context of an epidemic or pandemic, during travel for which you are covered, we will organise and pay for your travel home or to a hospital close to your home.

Only requirements of a medical kind are taken into consideration to establish the date of repatriation, the choice of means of travel and the location of hospitalisation. The decision to repatriate is taken by our advising doctor, having consulted the GP involved at the time and the family doctor if necessary.

When you are repatriated, and on the advice of our advising doctor, we will organise and pay for travel for one companion. If you refuse any solution put forward by our medical team, cover involving support for individuals will be cancelled.

IMPOSSIBILITY OF RETURN

If your flight has been cancelled due to measures involving restricting movements of people in case of epidemic or pandemic taken by local government or airlines.

If you have to extend your stay, we will organise and pay for your hotel costs (bed & breakfast) as well as those of your recipient family members or an insured companion, up to the sum shown in the Cover schedule. We will organise and pay for your repatriation, subject to the limit shown in the Cover schedule.

HOTEL COSTS FOLLOWING QUARANTINE

When medical costs (including in case of illness contracted within the context of an epidemic or pandemic) have been undertaken with our prior agreement, we will refund the part of these costs which is not covered by any insurance organisations to which you are affiliated.

We will only become involved after the above mentioned insurance organisations have made their refunds, having deducted an excess, the sum of which is shown in the Cover schedule, and subject to provision of original proofs of refund from your insurance body.

This refund covers the costs specified below, as long as they concern treatment received by you outside your country of domicile following an illness or accident which occurred outside your country of domicile.

In this case, we will refund the costs committed up to the maximum sum shown in the Cover schedule.

If the insurance body to which you pay in fails to pay for the medical costs committed to, we will refund these costs up to the sum shown in the Cover schedule, as long as you provide us with the original copies of medical costs together with the confirmation from the insurance body that it will not be paying these costs.

This service ceases from the day on which we are able to carry out your repatriation.

Below are the types of costs for which you are entitled to a refund (subject to prior agreement):

- medical fees,
- costs of medicine prescribed by a doctor or surgeon,
- costs of an ambulance advised by a doctor for travel to the closest hospital but only when the insurance organisation will not pay for this,
- costs of hospitalisation as long as you are deemed unfit to travel as decided by the campsite doctors, after information is collected from the local doctor (hospitalisation costs committed to from the day we are in a position to process your repatriation are not paid for),
- emergency dental costs (subject to an upper limit shown in the Cover schedule, excess does



not apply).

EXTENDING THE SERVICE: ADVANCE PAYMENT OF HOSPITALISATION COSTS (OUTSIDE COUNTRY OF RESIDENCE)

We may, subject to the sums payable as cited above, provide advance payment of hospitalisation costs to which you have to commit outside your country of domicile, under the following cumulative conditions:

- doctors from the campsite must deem, after collecting information from the local doctor, that it is impossible to repatriate you immediately to your country of domicile.
- treatment to which advance payment applies must be advised in accordance with doctors from the campsite
- you or anyone authorised by you must formally undertake, by signing a specific document provided by the campsite when this service is implemented:
 - to start the processes of reimbursing costs with insurance organisations within 15 days from the date on which the items required for these processes are sent by the campsite
 - to provide to the campsite with refunds of sums collected in this respect from insurance organisations within a week following receipt of these sums.

Those costs not dealt with by insurance organisations will remain the only ones for which we will be responsible, and this sum will be limited by the total indicated for the "medical costs" service. You must provide us with confirmation from these insurance organisations that they will not be paying, within the week following its receipt.

To protect our rights subsequently, we reserve the right to request from you or your beneficiaries a letter committing you to implementation of the processes with social welfare organisations and to repay us the sums received.

If you do not carry out the coverage formalities with insurance organisations within timeframes, or do not provide to the campsite with confirmation from these insurance organisations that they will not be paying, in no event will you be able to rely on the "medical costs" service, and you will have to pay back the hospitalisation costs put forward by the campsite, which commits, if necessary, to any recovery procedures it deems useful, the costs for which you will be liable.

PAYMENT OF A LOCAL TELEPHONE PACKAGE

For travel outside your country of domicile which is covered, if you are placed in quarantine, we will pay for the costs of providing a local telephone package, subject to the sums shown in the Cover schedule.

In the event of major trauma following an event associated with a context of epidemic or pandemic, we can, at your request, put you in telephone contact with a psychologist, subject to the limit provided for in the Cover schedule. These conversations are fully confidential.

This listening process is not to be confused with the psychotherapeutic work carried out on a private basis. In no event can this service be substituted by psychotherapy due to the physical absence of the caller.

EMERGENCY KIT

If you no longer have enough personal items available for your use due to your quarantine or hospitalisation following an epidemic or pandemic, we will pay, on presentation of proof, for basic items costing up to the sum shown in the Cover schedule.

HOME HELP

Following your repatriation by us following an illness associated with a pandemic or an epidemic, you



may be unable to carry out the usual household tasks yourself, so we will look for, assign and pay for a home help, subject to the limits shown in the Cover schedule.

SHOPPING DELIVERY

Following your repatriation by us following an illness associated with a pandemic or an epidemic, you may be unable to move outside your home, so we will organise and pay for, subject to the limits shown in the Cover schedule, and subject to availability in the area, the costs for delivery of your shopping.

PSYCHOLOGICAL SUPPORT WHEN YOU RETURN HOME

In the event of major trauma following an event associated with a context of epidemic or pandemic, we may put you in touch by telephone when you return home and at your request, with a psychologist, subject to the limit shown in the Cover schedule. These conversations are fully confidential.

This listening process is not to be confused with the psychotherapeutic work carried out on a private basis. In no event can this service be substituted by psychotherapy due to the physical absence of the caller.

SPECIFIC EXCLUSIONS

In addition to exclusions shared by all policies, the following are also excluded. We will not become involved in these cases:

- *Trips taken with a view to diagnosis and/or treatment,*
- *Medical and hospitalisation costs in the country of domicile,*
- *Inebriation, suicide or attempted suicide and the consequences thereof,*
- *Any self-mutilation by the insured person,*
- *Benign complaints or injuries which can be treated on-site and/or which do not prevent the beneficiary/ensured person from continuing his/her trip*
- *Pregnancy, apart from unforeseeable complications, and in all cases, pregnancies beyond the 36th week, voluntary termination of pregnancy, results of giving birth,*
- *Convalescences and complaints undergoing treatment, not yet consolidated and including a risk of severe aggravation,*
- *Illnesses established earlier having been subject to hospitalisation in the 6 months prior to the date of departure on trip,*
- *Events associated with a medical treatment or surgical intervention which may not have presented as unforeseen, unintended or accidental in nature,*
- *Costs for prosthetics: optical, dental, acoustic, functional etc.*
- *The consequences of situations with risks of infection in the context of an epidemic which are subject to quarantine or preventive measures or specific supervisory measures by international and/or local health authorities in the country in which you are staying and/or national health authorities of your country of origin, unless cover includes stipulation to the contrary.*
- *Costs of hydrotherapy, aesthetic treatment, vaccination and resulting costs,*
- *Stays in a convalescent home and the resulting costs,*
- *Rehabilitation, physical therapy, chiropractics and resulting costs,*
- *Planned hospitalisations.*



Cancellation conditions - without Covid extension

Effective date	Cover expires
Cancellation: the day of subscription to the present contract	Cancellation: the day of arrival at the place you are staying – the place the group has to report to (outward journey)

WHAT DO WE COVER?

We reimburse down payments or all sums retained by the travel or trip organiser (minus an excess stated in the table of the amounts of cover) and invoiced pursuant to the said organiser's general terms of sale (to the exclusion of administrative costs, visa expenses, the insurance premium and all taxes and duties), when you are obliged to cancel your trip before you leave (on the outward journey).

UNDER WHAT CIRCUMSTANCES DO WE INTERVENE?

Cover provides for insured reserving parties to be reimbursed any sums they have effectively paid that are not reimbursable by the service provider under these general terms of sale up to the limit of the sums provided for in the "Table of sums covered" where insured reserving parties are compelled to cancel their stay solely for one of the reasons listed below, making it impossible for them to take part in the reserved stay:

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2nd degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.



Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of the person replacing you at work and identified by name when the contract was taken out, to the person responsible during your stay for looking after your underage children, any disabled person under your legal guardianship and who lives under the same roof as you.

Death

Of your uncle, aunt, nephews and nieces.

Complications of pregnancy occurring before the 7th month of pregnancy

Of one of the people participating in the trip and insured under this contract, which results in the absolute stopping of any work or other activity.

Contraindication for or after-effects of vaccinations

Of one of the people participating in the trip and insured under this contract.

Redundancy or termination of employment contract

Of yourself or your legal or *de facto* spouse who is insured by this contract, provided that the procedure had not started before the contract was signed.

Summons before a court, in the following cases only:

- Witness or jury member
- Appointment as an expert witness

Provided you are summoned on a date that coincides with the duration of the trip.

Summons with a view to adopting a child

Provided you are summoned on a date that coincides with the duration of the trip.

Summons to re-sit an exam

Following failure that was not known when the reservation was made or the contract was signed (higher education only), provided the exam in question is held during the trip.

Summons for an organ transplant

Of yourself or your legal or *de facto* spouse or one of your ascendants or descendants in the 1st degree.

Serious damage caused by fire, explosion or water

or caused by the forces of nature at your business or private premises and implying the absolute necessity of your being present to take protective measures.

Theft or burglary on business or private premises

provided that the scale or importance of the theft requires your presence and that the theft takes place within the 48 hours before departure.

Serious damage to your vehicle

within the 48 hours before departure and insofar as the vehicle cannot be used to take you to the place you are staying.

Impediment to you reaching the place you are staying



by road, rail, air or sea on the day the stay starts

- roadblocks ordered by the State or a local authority,
- public transport strike preventing you from arriving within the 24 hours following the planned start of your stay,
- flooding or natural event obstructing traffic (certified by the competent authority),
- traffic accident during the journey needed to get to your planned holiday destination, the damage caused resulting in immobilisation of the vehicle (proved by report by an appraiser).

Getting a job

as an employee for a period of more than 6 months and starting during the planned dates of your stay (you must have been registered as unemployed and provided this is not the extension or renewal of your employment contract or an assignment given you by a temporary employment agency).

Your separation (civil union or marriage)

In the event of divorce or separation (civil union) provided the case was submitted to the courts before the trip was booked (official document required as proof).

Excess 25% of the value of the claim.

Theft of your identity card, driving licence or passport

within 5 working days prior to your departure, making it impossible for you to complete the border crossing formalities required by the competent authorities.

Excess 25% of the value of the claim.

Cancellation or modification to the paid holiday dates of yourself or your de facto or legal spouse imposed by your employer

who had officially agreed to them in writing before you booked your stay. The document issued by the employer is required. **This cover is not available to heads of companies, self-employed people, craftspeople or part-time entertainment workers.**

You remain liable for an excess of 25%.

Change of job

Imposed by your superiors and for which you have not requested (**does not apply to heads of companies, self-employed people, craftspeople or part-time entertainment workers**).

You remain liable for an excess of 25%.

Visa refusal by the authorities of the country

subject to no application having been previously refused by those authorities for the same country. Documentary proof issued by the embassy is required

Natural disasters (as defined by French Act No. 86-600 of 13 July 1986 as amended)

occurring in the place you are staying and resulting in prohibition on staying at the site (town, neighbourhood, etc.) by the local or prefectural authorities during all or part of the period shown on the reservation contract and occurring after the present contract was taken out.

Site access prohibited

(Town, neighbourhood, etc.) within a radius of five kilometres around the place you are staying, issued by the local or prefectural authorities following pollution of the sea or an epidemic.

Illness requiring psychological or psychotherapeutic treatment including nervous breakdowns of yourself, your *de facto* or legal spouse or your direct descendants and requiring a minimum **hospitalisation of 3 days** at the time the trip is cancelled.



Cancellation by one of the people travelling with you

(Maximum 9 people) who registered at the same time as you and insured under the same contract where the cancellation is due to one of causes listed above.

If the person wishes to travel alone, additional expenses are taken into account. Our reimbursement may not exceed the amount owed in the event of cancellation on the date of the event.

EXTENSION OF MODIFICATION FEES

In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you for the costs occasioned by the postponement of the dates of your insured stay provided for contractually in the Conditions of Sale.

Under no circumstances may the compensation paid be greater than the value of the cancellation fees due on the date on which the event at the origin of the modification occurred.

Cancellation and modification cover cannot be combined

CANCELLATION FEES FOR BOOKING MADE LESS THAN 15 DAYS BEFORE DEPARTURE

In the event of the cover being taken out at the last minute (less than 15 days before departure), we will only cover cancellation fees resulting from the following events, and no other:

Cover provides for reimbursement of cancellation fees or modification of a stay up to the value of the sums given in the Table of Sums Covered above for which you remain liable and which are invoiced by the Service Provider in application of the General Conditions of Sale, minus transport taxes (such as aviation taxes), insurance premiums and handling charges if you cannot travel for one of the following reasons:

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2nd degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of the person replacing you at work and identified by name when the contract was taken out, to the person responsible during your stay for looking after your underage children, any disabled person under your legal guardianship and who lives under the same roof as you.

EXTENSION OF MODIFICATION FEES

In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you for the costs occasioned by the postponement of the dates of your insured stay provided for contractually in the Conditions of Sale.

Under no circumstances may the compensation paid be greater than the value of the cancellation fees due on the date on which the event at the origin of the modification occurred.



Cancellation and modification cover cannot be combined

WHAT WE EXCLUDE

In addition to the exclusions appearing in the section “WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVER PACKAGES? we cannot intervene if the cancellation results from:

- *sickness requiring psychiatric or psychotherapeutic treatment, including nervous breakdowns not having required hospitalisation for at least 3 days at the time of cancellation of the trip/travel*
- *forgetting to be vaccinated*
- *Complications due to pregnancy occurring after the 6th month of pregnancy and under all circumstances pregnancy, abortion, childbirth, in vitro fertilisations and their consequences*
- *non-presentation of identity card or passport, regardless of the reason*
- *diseases or accident that are established for the first time, or that are the subject of relapse or worsening, or of hospitalisation between the date of purchase of your trip or travel and the date the insurance contract was taken out*
- *strikes and action taken by agents of the organiser of the trip and/or the subscriber, and/or having started before the effective date of the contract or for which public notice had been given before this date*
- *defaulting of any kind, including financial, by the organiser of your trip, or by the carrier, preventing them from meeting their contractual obligations.*

In addition, we never intervene if the person who causes the cancellation is hospitalised at the time of booking of the trip/travel or of taking out the contract.

FOR WHAT AMOUNT DO WE INTERVENE?

We intervene for the amount of the cancellation expenses **incurred at the date of the event** that can lead to application of the cover, pursuant to the General Sales Conditions of the travel organiser, with a maximum and an excess as indicated in the table of the amounts of cover.

The insurance premium is never refundable.

WITHIN WHAT TIME LIMIT SHOULD YOU DECLARE THE LOSS?

1- *Medical reasons:* you should declare your loss **as soon as a competent medical authority establishes that the seriousness of your state of health would contraindicate your trip**

If your cancellation is subsequent to such a contraindication to travel, our reimbursement will be limited to the cancellation expenses applicable at the date of the contraindication (calculated on the basis of the travel organiser's scale with which you acquainted yourself on enrolling on the trip)

For any other reason for cancellation: you should declare your loss as soon as you become aware of the event that might lead to application of the cover. If your trip cancellation falls after that date, our reimbursement will be limited to the cancellation expenses applying on the date of the event (calculated on the basis of the travel organiser's scale of charges, of which you were apprised when you signed up).

2- In addition, if the claimable loss has not been declared to us directly by the travel agent or by the



organiser, you should inform us within 5 business days following the event leading to application of the cover. For that purpose, you should send us the declaration of loss (claim form) enclosed with the insurance contract that has been given to you.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

Your declaration of loss (claim) should be accompanied by the following documents:

- In the event of illness or accident, a medical certificate stipulating the origin, nature, severity and expected consequences of the illness or accident,
- In the event of death, a death certificate and the civil status form,
- Under other circumstances, any documentary proof.

You should let us have the medical details and documents necessary for your claim file to be examined, using the envelope pre-printed with the name and address of the medical examiner that we will send you as soon as we receive the declaration of loss, and the medical questionnaire to be filled in by your doctor.

If you do not have such documents or details, you should procure them from your doctor and send them to us using the above-mentioned pre-printed envelope.

You should also send us, using the pre-printed envelope addressed to the medical advisor, any information or documents requested to prove the reasons for your cancelling, in particular:

- All photocopies of prescriptions for drugs, tests or examinations together with any documents proving that such prescriptions have been filled or performed, in particular the social security forms showing the medical stickers for the drugs prescribed,
- Statements from Social Security or similar bodies concerning reimbursement of treatment costs and payment of sick pay,
- the original of the paid invoice for the amount you were bound to pay to the organiser or that the organiser retains,
- the enrolment slip issued by the travel agent or organiser,
- in the event of an accident, you should specify the causes and circumstances and provide us with the names and addresses of those who are liable, and, where applicable, of witnesses.

Furthermore, it is expressly agreed that you accept in advance the principle of examination by our medical examiner. Therefore, if you oppose such examination without legitimate reason, you lose your rights to the cover.



Late arrival

Effective date	Cover expires
Late arrival: the day of subscription to this contract	Late arrival: day of departure

WHAT DO WE COVER?

We cover you for reimbursement on a *pro rata temporis* basis of the unused period following late entry into possession **by more than 24 hours** of the accommodation rented or hotel room as a consequence of one of the events listed in the cancellation cover.

This cover cannot be combined with cancellation cover.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

You should:

- Send the insurer any documents needed to complete the claim and thereby evidence the validity and amount of the claim.

You will always be asked to provide the original of the organiser's detailed invoices showing the land and transport services.

If the medical details necessary for the claim to be examined are not disclosed to our medical examiner, the claim cannot be processed and settled.

Interrupted stay expenses

Effective date	Cover expires
Stay cut short: on the scheduled day of departure – at the place to report to indicated by the organiser	Stay cut short: on the scheduled day of return (at the place from which the group disperses)

WHAT DO WE COVER?

If you have to interrupt the stay covered by this contract, we undertake to reimburse the unused "outdoor hotel services" together with any cost of cleaning the accommodation which you cannot ask the service provider to reimburse, replace or offset in the event of your being obliged to leave and hand over the camping space to the hotelier as a result of:

Serious illness or accident or death of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2nd degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.



Serious illness or accident or death of the person replacing you at work and identified by name when the contract is taken out, to the person responsible during your stay for looking after your underage children or any disabled person of whom you are the legal guardian and who lives under the same roof as you and of whom you are the legal guardian.

Serious damage caused by fire, explosion or water or caused by the forces of nature at your business or private premises and implying the absolute necessity of your being present to take protective measures.

Theft or burglary on business or private premises provided that the scale or importance of the theft requires your presence.

WHAT WE EXCLUDE

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

- *cosmetic treatment, cure, voluntary termination of pregnancy, in vitro fertilisation and its consequences;*
- *a depressive, mental, or psychological illness without hospitalisation or hospitalisation for less than three days;*
- *epidemics.*

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

You should:

- Send the Insurer any documents needed to complete the claim and thereby evidence the validity and amount of the claim.

In all cases, the originals of the itemised invoices of the travel agent or tour operator showing the land and transport services will be systematically requested of you.

If the medical details necessary for the claim to be examined are not disclosed to our medical examiner, the claim cannot be processed and settled.