

GENERAL TERMS AND CONDITIONS TRAVEL ASSISTANCE

This insurance policy is a group insurance policy taken out by LANDAL GREENPARKS in the interest of its customers who have booked Travel on a website and have chosen to enrol in the Group Insurance Policy.

This insurance policy is not mandatory.

The insurance policy is composed of the present General Terms and Conditions supplemented by the Special Terms and Conditions and Your Membership Certificate. In case of contradiction, the Special Terms and Conditions supersede the General Terms and Conditions, and the Membership Certificate supersedes both General Terms and Conditions and the Special Terms and Conditions.

International sanctions

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America. For further details please visit: <https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>

DEFINITIONS

ABROAD: Any country other than Your Home Country and the Sanctioned Countries in accordance with the General Terms and Conditions.

ACCIDENT: A sudden and unforeseen external event which causes non-intentional bodily injury to any natural person.

BREAKDOWN: Damage to or affecting the insured vehicle due to normal accidental causes, which are therefore unavoidable and unexpected, preventing its movement or causing its immobilization.

CIVIL PARTNER: The married person, the legal or *de facto* cohabitant of the Insured, living under the same roof.

DEPARTURE DATE: The start date of the Travel specified in the invoice issued to the Insured by the Policyholder, the Travel Organizer or by an authorized distributor.

END DATE: The end date of the Travel specified in the invoice issued to the Insured by the Policyholder, the Travel Organizer or by an authorized distributor.

EXCESS: Amount that will remain at Your expense

FAMILY MEMBER: husband, wife or civil partner living under the same roof, parents, in-laws, children, sons-in-law and daughters-in-law, brothers and sisters, brothers-in-law and sisters-in-law, grandparents and grandchildren of the Insured.

GROUP INSURANCE POLICY: this group policy, entered into by the Policyholder in the interest of its customers, who may join it

HOME: The place where the Insured is principally registered in the population registers.

HOME COUNTRY: The country where Your Home is.

ILLNESS: any alteration of the health conditions, for reasons other than a bodily injury.

INSURED / YOU/ YOUR: The Insured's customer who has enrolled in the Group Insurance Policy and the Insured's Travel Companions.

INSURED VEHICLE: Provided that the insured vehicles are:

- registered in the Home Country and that the registration plate number is in accordance with the registration certificate for the designated vehicle We insure:
- the motor vehicle, a car whose MMA does not exceed 3.5 tonnes and a motorcycle of 125 cm³ or more, belonging to one of the Insured;
- the leasing car or company car, of which the Insured is the usual driver and whose MMA does not exceed 3.5 tonnes;
- the trailer towed by the vehicle and the non-residential towed caravan or camper van.

A trailer towed by the Insured vehicle and whose MMA does not exceed 750 kg, a non-residential towed caravan or a towed motorhome whose MMA does not exceed 3.5 tonnes are automatically covered in the premium of the insured vehicle.

This excludes vehicles with commercial license plates, vehicles used for the commercial transport of persons or goods, taxis, ambulances, driving schools, hearses, agricultural vehicles, vehicles intended for rental. Trailers coupled to it are also insured, if their registration number appears in the special conditions. Trailers subject to the legislation on exceptional transport as well as trailers intended for the transport of vehicles are excluded and are not covered.

By extension, the replacement vehicle, i.e. the vehicle belonging to a third party domiciled in the country of origin, will be considered as an insured vehicle if this vehicle replaces the designated vehicle which is temporarily unusable for a maximum period of one month. This replacement must be immediately brought to our attention and in any case before a claim involving it.

INSURER / WE / US / OUR: EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered at the register of trade and companies of Nanterre under the number 451 366 405, underwriting this Group Insurance Policy through its Irish branch

Policy number: XXX

EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is 4th Floor 4-8, Eden Quay, Dublin 1, Ireland, D01 N5W8 and registered with the Irish Companies Registration Office under number 907089

Europ Assistance S.A. is regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France. The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089 and is acting in Your country under the freedom of services regime.

The solvency report of the insurer is available at the following address: <http://www.europ-assistance.fr/sites/default/files/wwweuropassistancefr/download-doc/pdf/easasfcr2017vf.pdf>.

MEMBERSHIP: The adherence of the Insured to the Group Insurance Policy, in order to benefit from the covers therein provided in relation to a specific Travel.

MEMBERSHIP CERTIFICATE:

Written confirmation or electronic document provided to the Insured in order to confirm the Membership.

OUR MEDICAL OFFICER: the doctor or physician appointed by the Insurer in order to ascertain health conditions of the Insured.

PASSENGER: A natural person who occupies the insured vehicle in the event of an unexpected accident involving it (within the limits of maximum vehicle occupancy limit), provided that the passenger is a free of charge passenger and only within the framework of the expressly mentioned covers.

POLICYHOLDER: LANDAL GREENPARKS

PRE-EXISTING MEDICAL CONDITION: An Illness that had been diagnosed to the Insured before Your Membership to the Group Insurance Policy.

PROFESSIONAL PREMISES: Property owned or rented by the Insured or a company owned by the Insured for the purposes of his/her professional activity.

PROFESSIONAL SUBSTITUTE: the person that replace the Insured at work, during the Travel.

SERIOUS DAMAGE: material damage that exceeds an amount above 5000 € if affects Your Home or Your secondary residency or that affects the normal conduct of the business, if it affects Your Professional Premises.

SERIOUS ILLNESS: Illness diagnosed by a licensed doctor and, more specifically:

(a) when a Serious Illness relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;

(b) with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.

SERIOUS INJURY: injury caused by an Accident and, more specifically:

(a) when a Serious Injury relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;

(b) with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.

STRIKE: The collective ceasing of work or refusal to work by a body of employees as a form of protest.

TERRORISM: An act including, but not limited to, the use of force or violence and/or the threat thereof, carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including with the intention of influencing any government or putting the public, or any section of the public, in fear. Any act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

THIRD DEGREE FAMILY MEMBER: uncles and aunts of the Insured and children of brothers and sisters.

THIRD-PARTY: anyone who is not an Insured, a Family Member, a Third Degree Family Member or a Travel Companion.

Policy number: XXX

TRAVEL: The service booked with the Policyholder or an authorized distributor (including the Travel Organizer) which includes following travel services: flight tickets, train tickets, cruise, hotel reservations, accommodation, booking or travel package.

TRAVEL COMPANION: Any person other than an Insured that has booked to travel with You on Your Travel.

TRAVEL ORGANIZER: LANDAL GREENPARKS

VIOLENT ROBBERY: threat or use of physical violence against the Insured.

WINTER SPORT: snowboarding, skiing, ice skating, sledding, snowmobiling, ice hockey and more in general every sport done over snow.

1. MEMBERSHIP

Consent of the Insured to adhere to the Group Insurance Policy may be given either electronically (through an internet website or e-mail), or orally in the case of distance sales via telephone, or in writing in case of purchase at the premises of a distributor.

In order to be eligible for the Membership, each of the following conditions must be met:

- (a) the Insured must have purchased a Travel from the Policyholder or a distributor (including the Travel Organizer) authorized by the same;
- (b) Travel purchased by the Insured shall last no more than 90 consecutive days;
- (c) Enrolment in the Insurance Policy may be made up to one (1) day prior to departure.

Membership is subject to the payment of the premium by the Insured.

2. DURATION

Duration of the Membership

Subject to the payment of the premium by the Insured, the Membership start date is:

- (a) in case of sale at the premises of a distributor (including the Travel Organizer): the date on which the Insured expressed its consent to become an Insured;
- (b) in case of sale by telephone: the date on which the Insured expressed its consent to become an Insured, over the phone;
- (c) in case of sale by website or email: the date on which the Insured was confirmed the purchase of the Membership, by email.

Duration of the covers

Concerning Assistance, Luggage, Curtailment, Winter sport Activities, Roadside Assistance and Cycle Assistance, Medical Assistance, Non-Medical Assistance, You are covered from the Departure date until the End Date.

Coverage is valid for the booked period (from departure date to end date). If your destination is more than 500 km from your permanent Home, You are covered for the entire duration of the Travel (one day before and one day after the booked period).

Withdrawal right

The Insured is entitled to withdraw from the Membership in a 14 days term since the purchase with distance sales techniques (e.g. by telephone, email or website) by sending an email to: info@landal.com

You can use the following template: I hereby, (Mr./Mrs., name, full name, address) notify my withdrawal from the Group Insurance Policy to which I adhered on (date), proven by Membership Certificate no. XXXXX. Date and Signature. »

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We will refund full amounts paid within a maximum of thirty (30) calendar days from the receipt of Your request provided that no claim for compensation has been made or claim report requested or is in the process of being reported, and that no incident likely to give rise to such claim occurred.

3. GEOGRAPHICAL SCOPE

The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer **except the following countries and territories: North Korea, Syria, Crimea.**

4. PREMIUM

The premium is disclosed to the Insured prior to Membership and it includes taxes and fees. It is paid to the Insurer at the date of the Membership.

5. SETTLEMENT OF CLAIM

The amount of loss for which we may be liable shall be payable within 30 days after suitable proof of loss is received, or a settlement agreement on the claim has been agreed by us.

The payment of any indemnity owed to the Insured shall be made in the same currency used by the Insured to pay the premium.

6. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any third parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by us in performance of this Group Insurance Policy.

You will reasonably cooperate with us for the exercise of Our subrogation rights.

7. OTHER INSURANCE

The Insured shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in portion to his respective share of risk.

8. APPLICABLE LAW AND JURISDICTION

The Group Insurance Policy, the Membership, their interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of [country].

Any dispute or claim arising out of or in connection with the Group Insurance Policy, the Membership, or their subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of [country] courts.

9. STATUTE OF LIMITATION

The rights arising from this Group Insurance Policy may not be exercised by the Insured after two years from the date of the event grounding the right.

10. ASSIGNMENT

You may not assign the Membership without our prior written consent.

11. PERSONAL DATA PROTECTION

PLEASE INSERT THE DATA PRIVACY NOTICE, RELEVANT FOR YOUR COUNTRY

12. TO CONTACT US FOR A CLAIM

If You wish to submit a claim to us, You can go to Our easy to use website:

<https://landal.eclaims.europ-assistance.com>

Policy number: XXX

This is the quickest way to contact us.

You can also write us at the following address:

Europ Assistance Service Indemnisations GCC

P.O. Box 36364 - 28020 Madrid – SPAIN

Email: claimslandal@roleurop.com

Tel: XXX

13. COMPLAINTS PROCEDURE

We strive to offer You the highest level of service. However, in case of dissatisfaction You must first send Your complaint by mail to the following address:

INTERNATIONAL COMPLAINTS

P. O. BOX 36009

28020 Madrid, Spain

complaints@roleurop.com

If You are not satisfied with the way Your complaint was handled, You can send a written notification to:

The Compliance Officer (compliance officer)

Europ Assistance S.A. Irish Branch

4th Floor, 4-8 Eden Quay,

Dublin 1, Ireland, N5W8 D01

E-mail: complaints_eaib_fr@roleurop.com

We will acknowledge receipt of Your complaint within 10 days unless we can directly provide an answer. We commit to provide a final answer within 2 months. If You do not receive an answer in two months or if You do not agree with our answer You can address to the Ombudsman:

La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09
<http://www.mediation-assurance.org/>

PARTICULAR TERMS AND CONDITIONS TRAVEL ASSISTANCE

MEDICAL ASSISTANCE COVER

In case of emergency, You can contact us by phone at the following number: **XXXXXXXXXXXXXXXXXXXXXXX**

The guarantees mentioned in this section are organized by the Insurer and the support is limited to benefits it has organized or, under specific circumstances, authorized. You are covered from the Departure Date until the End Date.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

All the guarantees are provided under the condition that the intervention of the Insurer is authorized by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, it is reminded that the Insurer and its agents are submitted to the restrictions to circulation of people and goods issued by World Health Organization or the relevant State. Finally, the carriers of passengers (in particular airlines) may impose special terms in the case of passengers with certain conditions which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are conditioned by the acceptance by and availability of the carriers of passengers.

What You are covered for

Medical expenses Abroad incurred during the Travel

If You suffer Illness or have an Accident during Your Travel abroad, We will pay the difference between the expenses incurred Abroad and the amount refunded by Your healthcare insurance or any other private health plan resulting from the following items:

- Medical fees
- Medicine prescribed by a doctor or surgeon
- Hospital expenses
- Ambulance expenses, for a journey to the nearest hospital in the event that this is ordered by a medical doctor.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Specific conditions of this cover:

If – for reasons of urgency - We have not intervened in the process directly, for such expenses to be reimbursable, You will need to provide the copy of the corresponding invoices as well as a full medical report specifying the circumstances, diagnosis and prescribed treatment, thus allowing the Illness or Accident that was suffered to be identified and the refund notice from Your healthcare insurance or any other private health plan.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain Abroad, Our liability to pay any further costs under this Section of the Group Insurance Policy after that date will be limited to what We would have paid if Your repatriation had taken place when advised by Our Medical Officer.

Policy number: XXX

Medical expenses in the Home Country following repatriation from Abroad

In the event of medical assistance Abroad, We will cover medical expenses in the Home Country during the first 3 months following Your repatriation within the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

If the Insured is not affiliated with a healthcare insurance or any other private health plan or has not paid his/her contribution, no reimbursement will be granted.

Accompaniment of the patient or injured person

When We transport You for medical reasons, We organize and pay for the return of another insured person travelling with You to accompany You to your destination.

Transfer/Repatriation to Your Home or a hospital near to Your Home

If You suffer an Illness or have an Accident during Your Travel Abroad, and provided that this event prevents You from continuing Your Travel, We, as soon as We are notified of this, will organise, the necessary contacts between Our Medical Officer and doctors who are treating You.

If Our Medical Officer authorizes Your transfer to a better-equipped or specialized hospital close to Your home, We, at our discretion shall organize and pay such transfer to be carried out:

- in accordance with the degree of severity of Your condition, and
- using the most appropriate means of transport.

The decision of the mean of transport, the choice of hospital, of the time of the transfer and its conditions are exclusively the decision of Our Medical Officer. The decision is made by Our Medical Officer based on the information that was provided by You or the claimant.

If You refuse to be transferred at the time and under the conditions specified by Our Medical Officer, all the benefits and assistance resulting from such decision shall be automatically suspended.

Sending of glasses, prostheses, medicine unavailable Abroad

If You need a medicine, glasses or prostheses that cannot be obtained at the place Abroad where You are located while on a Travel covered by this Group Insurance Policy, We shall undertake to find it and to send it to You using the fastest mode available and subject to local laws.

The guarantee is limited to sending the medicine, glasses or prostheses, the cost of them remains fully Your responsibility. You shall therefore be obliged to reimburse Us, upon presentation of the relevant invoice, for the price of the medicine, glasses or prostheses in full.

This guarantee is granted under the following cumulative conditions:

- the exportation of the medicine to the relevant country Abroad is allowed;
- the importation of this medicine is authorized by the country in which it should be sent; and
- the required generic medicine or its active ingredient is not available in the country Abroad where You are located while on a Travel covered by this Group Insurance Policy.

Hospitalization Abroad for more than 5 days without a Family Member by Your side

If, during the Travel, You had to be hospitalized for more than five days and no Family Member was with You, We will organize and pay a round-travel airplane ticket on a scheduled flight (economy class) or a round-travel train (first class) ticket from Your Home Country for one Family Member at Your choice so that this person may visit You (the hospitalised Insured) at the hospital.

If the hospitalized Insured is a child under 18 years of age, the minimum duration of 5 days of hospitalization is not required and the mother and father of the child may go to his bedside in the same manner; transportation costs being at Our expense.

Policy number: XXX

Directly related to such benefits, We will reimburse costs to stay in a hotel and subsistence expenses for the same Family Member who has travelled to visit You at the hospital, on presentation of copies of receipts for a maximum amount per day as stated in the Table of Cover and for a maximum number of days as stated in the Table of Cover.

Care of a disabled person or Your children under 18 years old travelling with You

If You are traveling with a disabled person or children under the age of 18 years who are also Insured and, while the Group Insurance Policy is in force it becomes impossible for You to take care of them due to an Illness or Accident and to the extent there is no other else on Travel who can take care of him/her, We will arrange and take care of the travel of a person designated by You or by one of Your Family Member who is resident in Your Home Country, or those of one chaperone designated by us so that the said individual can accompany children under 18 or disabled person to Home in the briefest period of time possible.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Extension of Travel in a hotel following an Illness or an Accident

If the nature of the Illness or the Accident prevents You from continuing Your Travel but it is not necessary for You to be admitted to a hospital or clinic, we will pay the amount that arises from extending Your stay at the hotel when prescribed by, a doctor for this purpose.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Repatriation and funeral costs in case of death of an Insured person during the Travel

If an Insured dies during the Travel, We shall organise and assume the costs of transporting the mortal remains to the place of funeral in the Home Country, as well as funeral procedures, embalming/thanatopraxy and coffin costs and administrative formalities.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Early return of a Travel Companion

In the event of a death of an Insured or if we organized a transport or repatriation of an Insured to his Home, and the rest of the Travel Companions are prevented from returning to their Home by the initially scheduled means, We shall arrange and bear the expenses related to taking said Travel Companions to (a) their Home or (b) to the place where the transferred Insured has been hospitalized during the Travel, by an airplane ticket on a regular air route (economy class) or by a train ticket (first class).

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Replacement driver

We send a replacement driver when, during a Travel, the insured driver can no longer drive the insured vehicle due to Illness or Injury and no other insured person can replace him as driver.

We cover the salary and travel expenses of the driver whose mission is to bring the vehicle home by the most direct route. The other costs of the return trip (Your hotel and restaurant expenses, fuel, tolls, maintenance or repair of the vehicle) remain at Your expense. For the application of this service, the insured vehicle must be in working order and meet the legal requirements. If this is not the case, the benefit may be refused.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

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Luggage transport/repatriation

When We take charge of Your return home, We cover the cost of transporting the luggage You send yourself under the guarantee of a bill of lading issued by a professional freight forwarder. If you leave luggage inside the vehicle that We are to repatriate, it will be transported at your own risk.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Transmission of urgent messages

We forward at Our own expense your urgent messages, national or international, following a serious event (Illness, Accident, death). The content of the message cannot engage Our responsibility and must comply with [country] and international legislation.

Extension of Travel Abroad following a natural disaster

You are Abroad and cannot continue Your trip or undertake the return trip to [country] on the date originally planned following a natural disaster. In this case, We will cover the costs of extending the stay of the Insured who are on site.

The following basic necessities are covered: accommodation, breakfast and transport (taxi, tram, underground train, bus, private vehicle*) to and from the airport or railway station upon presentation of original receipts.

*if a private vehicle is used, we apply an allowance per kilometre driven

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

What You are not covered for

YOU ARE ONLY COVERED IN RELATION TO THE INSURED EVENTS ENLISTED IN THE SECTION "WHAT YOU ARE COVERED FOR" AND TO THE EXTENT THEREIN DESCRIBED. IN ADDITION, YOU ARE NOT COVERED FOR THE FOLLOWING COSTS OR SITUATIONS:

- **THE FOLLOWING DENTAL CARE:**
 - THE COSTS OF ANY PERMANENT OR ROUTINE DENTAL TREATMENT;
 - ANY PRE-PLANNED OR PRE-KNOWN DENTAL TREATMENT OR DIAGNOSTIC PROCEDURE;
 - TREATMENT WHICH, IN THE OPINION OF OUR MEDICAL OFFICER, CAN REASONABLY BE DELAYED UNTIL YOUR RETURN TO YOUR HOME COUNTRY;
 - ANY DENTAL TREATMENT OR DIAGNOSTIC PROCEDURE WHICH IS NOT SOLELY FOR THE IMMEDIATE RELIEF OF PAIN OR DISCOMFORT, OR TO ALLEVIATE DISTRESS IN EATING;
 - NORMAL WEAR AND TEAR OF TEETH OR DENTURE;
 - ANY DAMAGE TO DENTURES;
 - DENTAL TREATMENT INVOLVING THE PROVISION OF DENTURES OR THE USE OF PRECIOUS METALS;
- ANY COSTS INCURRED WHEN ENGAGING IN ONE OF THE FOLLOWING DANGEROUS SPORTS AND ACTIVITIES: BOXING, WEIGHTLIFTING, WRESTLING, MARTIAL ARTS, MOUNTAINEERING, BOBSLEIGH, IMMERSION WITH RESPIRATORY EQUIPMENT, CAVING, SKYDIVING, PARAGLIDING, FLIGHTS IN ULM OR GLIDER, SPRINGBOARD DIVING, SCUBA DIVING, HANG-GLIDING, MOUNTAIN-CLIMBING, HORSE RIDING, HOT-AIR BALLOONING, PARACHUTING, FENCING, DEFENSIVE SPORTS, ADVENTURE SPORTS SUCH AS RAFTING, BUNGEE, WHITE-WATER (HYDROSPEED), CANOEING;
- SENDING OF MEDICINES IF THE RELEVANT MEDICINE IS NO LONGER MANUFACTURED
- ANY CLAIMS ARISING DIRECTLY OR INDIRECTLY AS A RESULT OF ANY PRE-EXISTING MEDICAL CONDITIONS
- ANY PRE-PLANNED OR PRE-KNOWN MEDICAL TREATMENT OR DIAGNOSTIC PROCEDURE;
- TREATMENT WHICH, IN THE OPINION OF OUR MEDICAL OFFICER, CAN REASONABLY BE DELAYED UNTIL YOUR RETURN TO THE HOME COUNTRY;
- TREATMENT FOR COSMETIC PURPOSES UNLESS OUR MEDICAL OFFICER AGREES THAT SUCH TREATMENT IS NECESSARY AS THE RESULT OF AN ACCIDENT COVERED UNDER THIS GROUP INSURANCE POLICY;

- **CONSEQUENCE OF ACTS INTENTIONALLY CAUSED BY AN INSURED PERSON, A FAMILY MEMBER OR A TRAVELLING COMPANIONS.**
- **CONSEQUENCES OF ACCIDENTS OR ILLNESSES DERIVED FROM THE CONSUMPTION OF ALCOHOLIC BEVERAGES BY THE INSURED OR THE TRAVEL COMPANION;**
- **CONSUMPTION OF NARCOTICS, DRUGS OR MEDICINE, OTHER THAN THOSE WHICH HAVE BEEN PRESCRIBED BY A DOCTOR**
- **CONSEQUENCES OF SUICIDE, ATTEMPTED SUICIDE OR SELF-HARM ON THE PART OF AN INSURED PERSON, A FAMILY MEMBERS OR A TRAVELLING COMPANION;**
- **WARS, DEMONSTRATIONS, INSURRECTIONS, ACTS OF TERRORISM, SABOTAGE, AND STRIKES**
- **THE TRANSMUTATION OF THE ATOMIC NUCLEUS, AS WELL AS RADIATION CAUSED BY THE ARTIFICIAL ACCELERATION OF ATOMIC PARTICLES;**
- **THE CONSEQUENCES OF PSYCHOSIS, NEUROSIS, DISORDER OF THE PERSONALITY, DISORDER, PSYCHOSOMATIC DISORDER OR DEPRESSIVE STATE OF THE INSURED;**
- **THE CONSEQUENCES OF THE PARTICIPATION OF THE INSURED IN BETS, CHALLENGES OR FIGHTING;**
- **THE CONSEQUENCES OF THE PRACTICE OF SPORTS COMPETITION OR MOTORISED COMPETITIONS (RACING OR RALLY);**
- **THE TELLURIC MOVEMENTS, FLOODS, ERUPTIONS VOLCANIC AND, GENERALLY, ANY PHENOMENON TRIGGERED BY THE FORCES OF NATURE;**
- **THE CONSEQUENCES RESULTING FROM THE USE OR POSSESSION OF EXPLOSIVES OR FIREARMS.**

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NON-MEDICAL ASSISTANCE COVER

You are covered from the Departure Date until the End Date.

Loss or theft of travel documents or tickets Abroad

In the event of loss or theft of travel documents (identity card, passport, driving licence, etc.) Abroad, contact the nearest [country] embassy or consulate first. We will give You the contact details. We will reimburse You for transportation and administrative costs incurred Abroad related to the loss or theft of your travel documents.

In the event of loss or theft of bank cards or credit cards, We intervene with financial institutions to ensure that the necessary protective measures are applied. In the event of loss or theft of transport tickets, We will provide You with the tickets necessary to continue Your journey as soon as You have credited Us with the value of these tickets by the means of your choice.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Lost or stolen luggage

We organize and take care of the shipment of a suitcase containing personal effects. This luggage will be given to Us by a person you have designated.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Early return in case of hospitalization in Your Home Country of a relative

A Family Member (spouse, father, mother, child, brother, sister, grandparent, grandchild, step-parent, son-in-law, daughter-in-law, brother-in-law, sister-in-law) is hospitalized in Your Home Country during your Travel.

- If the attending doctor certifies that this hospitalization will exceed 5 days, that it was unexpected and that the seriousness of the patient's condition justifies Your presence at his/her bedside, We will organize and pay for the return of only one insured (1 single ticket).

- If the hospitalised person in your Home Country is a child under 18 years of age of the Insured and if the attending doctor certifies that his or her hospitalisation must exceed 48 hours, We will organise and pay for the return home of the child's father and mother.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Early return in case of death of a relative

A Family Member has unexpectedly died (spouse, father, mother, child, brother, sister, grandparent, grandchild, step-parent, son-in-law, daughter-in-law, brother-in-law, sister-in-law) and You are travelling. If the funeral takes place in Your Home Country and to allow you to attend, we shall organize and take care of:

- the simple return of all insured persons who have the required family relationship with the deceased;

- or one or more return tickets up to the total cost of the single return tickets due under the preceding paragraph. The return at Our expense must be made within 15 days of the funeral at the latest.

If You have to abandon the insured vehicle on site and no one can drive it, We will send a driver to take it home.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Early return in case of serious damage at home

If your Home is seriously damaged as a result of a fire, water damage, storm, explosion or implosion, We organise and pay for the transport of an Insured to enable him/her to return to the Home and then, if necessary, to his/her place of stay. The return at Our expense must be made within 15 days. You must send Us proof of loss as soon as possible.

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The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Provision of money Abroad

If You have requested assistance from Us for Illness, Accident, Breakdown or theft occurring Abroad, We can quickly make available to You the amount in foreign currency You need provided that the equivalent in EUR of the amount to be transferred is given to Us in advance in Your Home Country by the means of Your choice. This deposit will be subject to a receipt. If the requested transfer is not completed, the amount deposited will be refunded within 15 days of the deposit.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Interpreter assistance

When, Abroad, You benefit from covered assistance for an insured event, Our services or Our correspondents help You if the spoken language causes You significant problems of comprehension.

Damage to the rented holiday home and loss of keys

When You are responsible for damage to Your rented holiday home, inventory, playground equipment and private pool in the garden of the holiday home or when You lose the key and have to open a safe or the entrance door of the rented holiday home, You will receive compensation.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Bicycle and motorcycle assistance (-125cm³)

Without being designated in the particular conditions of the contract, the Insured's bicycle and motorcycle less than 125 cm³ benefit from the following services:

Transport or repatriation: when We take care of Your return home, We will also return Your bicycle and motorcycle under 125 cm³ at Our expense. This service is valid in the countries of the European Union.

Costs of calling for assistance

We will cover the telephone, fax and email costs you have agreed to pay abroad to reach us (first call as well as those we expressly request from you), provided that your first call is followed by assistance covered by this policy.

LUGGAGE COVER

What You are covered for

You are covered from the Departure Date until the End Date.

Expenses incurred because of the delayed delivery of luggage

If there is a delay of more than 24 hours in the delivery of Your luggage that was checked-in, due to causes attributable to the carrier of the Travel, the costs of any necessary purchases (clothes, food and toiletries) will be refund to You by the Insurer if they are made, either:

- At a destination of Your covered Travel or
- At a location where Your covered Travel involves a stop-over between connecting flights

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

This indemnity shall be deducted from the indemnity to be paid pursuant to the services for "LOSS, DAMAGE, AND VIOLENT ROBBERY OF LUGGAGE", if a definitive loss of the luggage did indeed take place.

Loss, damage, and Violent Robbery of luggage

If during the course of the Travel, Your luggage:

- is stolen by means of Violent Robbery,
- is lost definitively or if it suffers damages for causes attributable to the carrier included in the Travel,

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

If a benefit is paid pursuant to the guarantee "EXPENSES INCURRED BECAUSE OF THE DELAYED DELIVERY OF LUGGAGE" it will be deducted from the indemnity payable in respect of this section "LOSS, DAMAGE, AND VIOLENT ROBBERY OF LUGGAGE"

What You are not covered for

YOU ARE ONLY COVERED IN RELATION TO THE INSURED EVENTS ENLISTED IN THE SECTION "WHAT YOU ARE COVERED FOR" AND TO THE EXTENT THEREIN DESCRIBED .

IN ADDITION, YOU ARE NOT COVERED FOR THE CONSEQUENCES OF ANY OF THE FOLLOWING EVENTS WHICH ARE EXCLUDED FROM THIS COVERAGE:

- DELAY OR PURCHASE OCCURRING IN THE HOME COUNTRY;
- THE CONSEQUENCES OF THE PRACTICE OF SPORT COMPETITIONS AND MOTORIZED COMPETITIONS
- CONSEQUENCES OF THE TRANSMUTATION OF THE ATOMIC NUCLEUS, AS WELL AS RADIATION CAUSED BY THE ARTIFICIAL ACCELERATION OF ATOMIC PARTICLES OR ANY IRRADIATION FROM A SOURCE OF ENERGY OF A RADIOACTIVE NATURE;;
- WARS, DEMONSTRATIONS, INSURRECTIONS, ACTS OF TERRORISM, SABOTAGE, AND STRIKES
- INTENTIONAL ACT OF THE INSURED OR TRAVEL COMPANION;
- THE THEFT OF PERSONAL LUGGAGE, EFFECTS AND OBJECTS WHICH WERE LEFT UNATTENDED IN A PUBLIC PLACE OR STORED IN AN AREA WHICH IS MADE AVAILABLE TO SEVERAL INDIVIDUALS;
- ANY DELAY CAUSED BY THE BREAKING DOWN OF AN ELECTRICAL SYSTEM OR AN IT SYSTEM, INCLUDING THE ONE OF A PUBLIC TRANSPORT PROVIDER.

Documents and information required for making a claim in respect:

- Your name and contact information;
- The copy of the Property Irregularity Report (loss report) issued by the air carrier or an equivalent document in the case of other kind of transportation;
- The declaration of loss to the competent authorities (police or equivalent in the applicable countries);
- A list of the items subject to loss, damage or Violent Robbery and their financial value (plus documentation necessary to prove their value, like receipts or invoices);
- In the event the luggage is stolen by means of Violent Robbery, the relevant report filed before the competent authorities at the place and on the date the Violent Robbery took place must be presented
- Copy of the e-mail confirmation and all the receipts related to the Travel that was purchased.

WINTER SPORTS ACTIVITIES COVER

What You are covered for:

You are covered from the **Departure Date** until the **End Date**.

Refund in case of breakage of Your skis and snowboard equipment

If You have a ski Accident and the ski equipment You own is damaged, We will reimburse You for the cost of repairing said ski equipment or purchasing new equipment up to the amounts stated in the Table of Guarantee.

Refund in case of breakage of rented skis and snowboard equipment

If You have a ski Accident and the ski equipment You rented is damaged, We will reimburse You for the cost of repairing said ski equipment up to the amounts stated in the Table of Guarantee.

Refund of the ski lift package, skiing lessons and rented ski equipment following an Accident

When We take care of Your repatriation (after an Accident) to Your Home, We reimburse You for unused activities (ski lifts, ski lessons and rental ski equipment). If, however, You decide to stay on site and Your state of health no longer allows You to ski, You will benefit from the same refund mentioned above.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Accidents on and off ski slopes

In the event of an accident on or off ski slopes, we will refund you:

- the costs incurred (unlimited) to travel from the place of the accident to the nearest hospital;
- the search costs invoiced by official rescue organisations when you are lost while carrying out a sporting activity on snow, up to the amount shown in the Table of Cover, In this case, in addition to the invoice for the costs, we ask you for a certificate from the emergency services or local police services certifying the identity of the injured person.

However, accidents off the ski slopes are only covered if you are accompanied by an instructor from an organisation approved to ski off-piste.

We operate within the limits of the amounts and after deducting the excesses shown in the Table of Cover

Search and rescue costs

If you get lost during your trip and official rescue services have to be involved in order to find you, we will cover up to EUR 10,000 for the search and rescue costs incurred in order to safeguard your life or physical integrity, provided that the rescue results from a decision taken by the competent local authorities or official rescue organisations.

We operate within the limits of the amounts and after deducting the excesses shown in the Table of Cover.

What You are not covered for:

- **WARS, DEMONSTRATIONS, INSURRECTIONS, ACTS OF TERRORISM, SABOTAGE, AND STRIKES,**
- **VOLUNTARY PARTICIPATION BY AN INSURED IN RIOTS, STRIKES, FIGHTS OR ACTS OF VIOLENCE,**
- **CONSEQUENCES OF THE TRANSMUTATION OF THE ATOMIC NUCLEUS, AS WELL AS RADIATION CAUSED BY THE ARTIFICIAL ACCELERATION OF ATOMIC PARTICLES OR ANY IRRADIATION FROM A SOURCE OF ENERGY OF A RADIOACTIVE NATURE;**
- **THE CONSEQUENCES OF USING MEDICINES, DRUGS, STUPEFYING SUBSTANCES AND SIMILAR PRODUCTS OTHER THAN ON MEDICAL PRESCRIPTION,**
- **THE DAMAGE OR LOSSES WHICH YOU CAUSED INTENTIONALLY.**
- **CONSEQUENCES OF CONSUMPTION OF ALCOHOLIC BEVERAGES BY THE INSURED OR TRAVEL COMPANION.**

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Documents and information required for making a claim:

To claim, You will have to provide:

For refund of Ski lift package:

- evidence of payment of the named package;
- Medical or hospitalisation certificate.

For refund of skiing lessons:

- evidence of payment of the named package;
- Medical or hospitalisation certificate.

For costs of rent in case of breakage of Your skis

- purchase invoice of Your equipment and the invoice for equipment rental;
- if rental equipment had broken: the initial invoice for the rental of the equipment that should break and the invoice for the rental of replacement equipment.

What You are covered for:

Breakdown assistance / Towing assistance / Assistance to Insured persons and Passengers (transport) in the Home Country

1/ In the event that Your vehicle is immobilized in Your Home Country, We organize and take care of the shipment of a local breakdown service. If Your vehicle cannot be repaired on site, We organize and take care of:

- If Your vehicle can be repaired on the same day:
 - towing the vehicle to the nearest garage or if Your vehicle is still under manufacturer's warranty to the nearest approved garage;
 - the transport of the driver and passengers to the garage where the vehicle was towed
- If Your vehicle cannot be repaired on the same day:
 - towing the vehicle to the garage selected by the Insured in his/her Home Country
 - the transport of the driver and passengers either to the garage where the vehicle was towed or to their Home. This benefit is not granted if a replacement vehicle is made available immediately.

2/ If We have not organised the breakdown service / towing, We will reimburse the costs incurred by the Insured (on presentation of receipted invoices) up to a maximum of 250 €. Spare parts and the amount of repairs remain at the expense of the Insured.

3/ In the event of the vehicle being immobilized following an Accident, if the Insured has not been able to contact Us and therefore the breakdown service could not be organized by Us, We take care of the costs of breakdown service / towing engaged by the Insured.

4/ We will reimburse You for the cost of signage. Signalling costs are the costs charged by breakdown services and towing services at the request of the police or road authorities following a breakdown or accident intended to mark the location of the Breakdown or Accident for other road users by means of road signs.

Breakdown assistance / Towing assistance / Assistance to Insured persons and Passengers (transport) Abroad in the event of immobilization of the vehicle for less than 1 day

1/ If Your vehicle is immobilized abroad and can be repaired the same day, We organize and take care of the shipment of a local breakdown service. If Your vehicle cannot be repaired on site, We organize and take care of:

- towing the vehicle to the nearest garage or if Your vehicle is still under manufacturer's warranty to the nearest approved garage;
- the transport of the driver and passengers to the garage where the vehicle was towed

2/ If We have not organised the breakdown service / towing, We will reimburse the costs incurred by the Insured (on presentation of receipted invoices) up to a maximum of 250 €.

3/ In the event of immobilisation of the vehicle following an Accident Abroad, if the Insured has not been able to contact Us and consequently the breakdown service could not be organised by Us, We will cover the breakdown service / towing costs incurred by the Insured.

4/ Spare parts and the amount of repairs remain at the expense of the Insured.

5/ We will reimburse You for the cost of signage. Signalling costs are the costs charged by breakdown services and towing services at the request of the police or road authorities following a breakdown or accident intended to mark the location of the Breakdown or Accident for other road users by means of road signs.

Shipment of spare parts

We search for and send You at Our expense the parts necessary for the proper functioning of the insured vehicle if the garage does not find them in its region. We advance the price of the parts. You must reimburse Us within 3 weeks of Our request for payment on the basis of the public price (all tax included) in force in the country where we have purchased them. If the price of the parts exceeds 500€, We will ask You to give us the equivalent of the price in EUR in advance. The unavailability of parts in [country] and the manufacturer's discontinuation of production are cases of force majeure that may delay or make it impossible to fulfil this commitment.

Accommodation and/or transport of insured persons pending repairs that last more than 1 day

When you have Your vehicle repaired on site and if the work is not completed within the day, We will contribute to the total cost of continuing the journey (transport and accommodation costs) and returning to the garage up to a maximum of 400 € for the driver and 100 € for each passenger travelling in the immobilised vehicle.

To benefit from this service, You must provide Us with the original invoice for the guaranteed expenses and a copy of the repair invoice. Once granted, You are entitled to cover the costs even if it is later found that Your vehicle could not be repaired on site.

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The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Repatriation of the immobilized vehicle more than 2 days Abroad

1/ When the insured vehicle is immobilized Abroad and if it cannot be repaired on site within 2 days of the date of Your immobilization, You choose one of the following services:

- Either We proceed at Our own expense to repatriate Your vehicle to the garage You have designated for Us near Your Home. If it is not possible to bring the insured vehicle to the designated garage, We will choose another one from the nearest ones. The beneficiary is required to take his luggage with him/her and not to leave anything in the vehicle. Europ Assistance is not responsible for any missing items;

- Either You prefer to have it repaired on site without waiting for the end of the repairs: We provide You with a transport ticket so that You can pick it up yourself after repair and if necessary take care of one night at the hotel up to 65€ if the return trip from Your home is more than 600km;

- Or You decide to abandon the wreck of Your vehicle on site: We take care of the formalities of its legal abandonment and the costs of guarding it before abandonment for a maximum of 10 days.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Repatriation of immobilized Insured more than 2 days Abroad

If the insured vehicle is stolen Abroad or if it benefits from one of the services set out in the "Repatriation of the immobilised vehicle Abroad" cover, We will repatriate You according to the following options:

1/ Either you wish to return home immediately: we organize and take care of your return home. We organise and take care of it from where you are in the country where your vehicle has been immobilised or stolen.

2/ Or You wish to continue Your journey and then return Home:

- We cover the costs of continuing the Travel as set out in the "Accommodation and/or transport of insured persons pending repairs" cover.

- for Your return Home, We organize it and take care of it provided that Your Home is located in a country of the European Union.

3/ We reserve the right to provide You with a rental vehicle.

If this is our proposal, We will cover the rental costs for a maximum period of 48 hours, without exceeding the cost of transporting the insured passengers as proposed above.

Assistance in the event of theft of the vehicle

This benefit applies if the theft of the insured vehicle occurs during a Travel or journey of the Insured with his/her vehicle.

1/ For immobilized insured:

- When the vehicle is found damaged and You wait for the repairs to be completed on site, see the benefit set out in the coverage "Accommodation and/or transportation of insured persons pending repairs";

- If the vehicle is not found within 24 hours of reporting to the authorities, We will organise and take care of Your return home. For repatriation from abroad, see the benefit set out in the cover "Repatriation of insured persons immobilised abroad".

2/For the vehicle found after theft:

When Your vehicle is stolen during Your Travel and is found within 6 months following the date of reporting the theft to the authorities:

- When Your vehicle is found in working order and complies with the legal requirements to be driven on public roads but You are no longer on site to recover it, We send a driver. Its role will be to bring the vehicle back to Your Home by the most direct route. We will cover his salary and travel expenses. All other expenses (such as fuel, tolls, maintenance, repairs, etc.) will be at Your expense.

- If the vehicle is found broken down or involved in an Accident, We apply the services provided in this chapter in such cases: breakdown assistance, towing, sending parts, repatriation, security.

The above benefits do not apply if the vehicle is stolen within a 5km radius of your Home. The place of theft is the one indicated in the theft report submitted to the authorities.

Vehicle storage costs

When We transport or repatriate the insured vehicle, We shall bear the cost of its storage from the day of the transport request until the day of its collection by Our carrier.

Luggage transport/repatriation

When We organize Your return Home after the theft or immobilisation of Your vehicle, You benefit from the benefits set out in the "Transport/Repatriation of Luggage" cover of the Medical Assistance section.

Transport/repatriation of pets (dogs and cats)

When we proceed to Your return Home following the theft or immobilization of Your vehicle, We organize and take care of the transport of Your pets (dogs and cats).

Assistance for trailers and caravans

For the insured trailer (caravan, luggage trailer, camper van) towed by the insured vehicle during a Travel, We apply the following rules depending on the circumstances:

- We tow, transport or repatriate Your trailer in all cases where We have to transport or repatriate the towing vehicle.
- We do the same in the event of theft of the towing vehicle or when You decide to leave the wreckage of the vehicle on site.
- In the event of a Breakdown, Accident or theft of the trailer, it benefits from the same assistance services as those provided for the towing vehicle (breakdown service - towing - sending spare parts - transport/repatriation - security).

If it is found in working order within 6 months of the date indicated on the theft declaration made to the authorities and if You are no longer on site to recover it, We will refund You:

- fuel and toll charges to pick it up;
- if the return trip from Your Home is more than 600km, the cost of one night's accommodation in a hotel up to a maximum of 65 €.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

Transport/repatriation of a pleasure boat

We organise and take care of the transport/repatriation of a pleasure boat under the following conditions and circumstances.

1/ Conditions

- if the vessel does not exceed 6 m in length, 2.5 m in width and 2 m in height;
- if the boat trailer is in a condition to carry it. If the boat trailer does not meet this condition or has been stolen, We will only be able to transport your boat if You provide Us with a replacement trailer.

2/Circumstances

- when You are transported or repatriated by Us for medical reasons that prevent You from driving the towing vehicle and if no other accompanying insured can drive it for You;
- when the boat trailer or towing vehicle is transported or repatriated by Us;
- in the event of theft of the towing vehicle or when You leave the wreckage of the insured vehicle on site.

Geographical scope

Replacement driver services, assistance to the vehicle and immobilized passengers and cycle assistance apply only in the following countries: Andorra - Austria - Balearic Islands - Belgium - Belarus - Bosnia and Herzegovina - Bulgaria - Croatia - Denmark - Germany - Denmark - Spain except Canary Islands, Ceuta and Melilla - Estonia - Finland - France except overseas - Gibraltar - Greece + islands - Hungary - Ireland - Italy + islands - Kosovo - Latvia - Liechtenstein - Lithuania - Luxembourg - Macedonia - Monaco - Montenegro - Netherlands - Norway - Poland - Portugal except Azores and Madeira - Romania - United Kingdom - Russia (Federation of) (European part) - Saint-Martin - Serbia - Slovakia - Slovenia - Sweden - Switzerland - Czech Republic - Turkey (European part) - Ukraine - Vatican.

Excluded countries: countries not mentioned above are excluded.

What You are not covered for:

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- CONSEQUENCES OF ACCIDENTS DERIVED FROM THE CONSUMPTION OF ALCOHOLIC BEVERAGES BY AN INSURED OR TRAVEL COMPANION;
- CONSUMPTION OF NARCOTICS, DRUGS OR MEDICINE, OTHER THAN THOSE WHICH HAVE BEEN PRESCRIBED BY A DOCTOR
- THE CONSEQUENCES OF THE PRACTICE OF SPORTS COMPETITION OR MOTORISED COMPETITIONS (RACING OR RALLY);
- THE IMMOBILIZATION OF THE VEHICLE FOR MAINTENANCE OPERATIONS;
- REPETITIVE BREAKDOWNS CAUSED BY THE LACK OF REPAIRS OF THE VEHICLE (EX: DEFECTIVE BATTERY ...);
- CUSTOMS DUTIES;
- THE COST OF SPARE PARTS, VEHICLE MAINTENANCE COSTS, REPAIR COSTS OF ANY KIND;
- FUEL, LUBRICANTS AND TOLLS FEE;
- THE COSTS OF DISMANTLING AND DIAGNOSIS BY THE GARAGE;
- RESTAURANT AND BEVERAG EXPENSES;
- FACTS ARISING FROM THE CONSEQUENCES OF A NUCLEAR ACCIDENT OR TERRORISM;
- COSTS OR DAMAGE RELATED TO THEFT OTHER THAN THOSE PROVIDED FOR IN THE AGREEMENT;
- AND, IN GENERAL, ALL COSTS NOT EXPRESSLY PROVIDED FOR BY THE AGREEMENT.

Policy number: XXX

CYCLE ASSISTANCE COVER

Definitions

Insured bicycle:

Each 2 or 3-wheel cycle, propelled by pedals or cranks by a maximum of 2 occupants and not equipped with a motor, is insured. The cycle with an auxiliary electric motor with a maximum continuous rated power of 0.25 kW, whose power supply is gradually reduced and finally interrupted when the vehicle reaches a speed of 25 km/h, or earlier if the driver stops pedalling is also insured. The trailer attached to the bike is also insured.

Bicycle Breakdown:

Any part failure or electrical failure resulting in the insured bicycle being immobilized.

Theft of bicycle:

The disappearance of the insured bicycle following a theft not committed by or with Your accomplice or one of Your Family Members. To receive benefits related to the theft of the insured bicycle, You must report the theft to the police. The number of the minutes must be provided to Us.

Act of vandalism to the bicycle:

Any act of depredation carried out by a third party on the insured bicycle. Attempted theft is considered as vandalism. The definition of "vandalism" does not include minor damage or the theft of accessories or personal effects and other damage that does not prevent the insured bicycle from running.

Luggage transport:

Cover applies only to luggage that the Insured cannot handle as a result of a covered event. We accept no liability for loss, theft or damage to luggage when it is abandoned or when it has to be transported.

Approved repairer:

Approved repairer means: any approved commercial company with all the legal authorisations to handle all matters relating to the custody, maintenance and repair of bicycles.

What You are covered for:

Assistance to the bicycle and to the immobilized driver

Benefits apply when the insured bicycle is immobilized on a road accessible to the breakdown mechanic in the event of a breakdown, accident, puncture or any other mechanical or technical cause that making the insured bicycle non-compliant with the highway code, as well as in the event of loss of the lock key or locked padlock, vandalism, attempted theft or theft of the insured bicycle.

Repairing - Towing of the bicycle

We organize and take care of:

(1) sending a breakdown mechanic on site and towing the insured bicycle if the breakdown mechanic sent on site is unable to make the bicycle mobile within one hour. This towing will be carried out to the repairer near the holiday destination.

(2) your routing and luggage

- either to a repair shop near Your holiday destination;
- or to the place in Your Home Country where you have to go.

For these services to be applied, the service provider is solely responsible for the work performed. We do not take charge of towing when We have not been called upon to do so.

Policy number: XXX

Assistance in the event of theft of the bicycle

The assistance for the driver of the immobilized insured bicycle applies if the theft of the insured bicycle occurs during Your Travel and provided that You have taken all necessary precautions to limit the risk of theft as much as possible. You must be able to submit Your theft report to the relevant local authorities.

Bicycle storage

When We transport the insured bicycle, We will cover the costs of its storage from the day of the transport request up to a maximum of 7 days.

Return and accompaniment of children

If You benefit from one of the services listed in the above articles and You are accompanied by minor children for whom You are responsible, We organise and take care of their return to Your Home or holiday destination.

What You are not covered for:

THE FOLLOWING ARE EXCLUDED FROM THE "CYCLE ASSISTANCE" COVER:

- **INCIDENTS OR ACCIDENTS OCCURRING DURING COMPETITIONS;**
- **THE IMMOBILISATION OF THE INSURED BICYCLE OR LIGHT MEANS OF TRANSPORT FOR MAINTENANCE OPERATIONS;**
- **REPETITIVE IMMOBILISATION RESULTING FROM A LACK OF MAINTENANCE OF THE INSURED BICYCLE OR LIGHT MEANS OF TRANSPORT AFTER A FIRST INTERVENTION BY US;**
- **THE PRICE OF SPARE PARTS, THE COST OF MAINTENANCE OF THE INSURED BICYCLE OR LIGHT MEANS OF TRANSPORT, THE COST OF REPAIRS OF ANY KIND;**
- **THE DISMANTLING AND GARAGE DIAGNOSIS COSTS;**
- **EXPENSES OR DAMAGE RELATED TO THEFT OTHER THAN THOSE COVERED BY THE COVER, AND, IN GENERAL, ANY EXPENSES NOT EXPRESSLY COVERED BY THE COVER;**
- **LOSSES RESULTING FROM A NATURAL DISASTER OR AN ACT OF TERRORISM;**
- **THE CONFISCATION OF THE INSURED BICYCLE OR LIGHT MEANS OF TRANSPORT FOLLOWING A DECISION BY A LOCAL AUTHORITY;**
- **THE IMMOBILIZATION YOU CAUSED VOLUNTARILY.**

Table of Cover

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

COVER	LIMITS	EXCESS
Medical assistance - Medical expenses abroad - Medical expenses in the home country - Accompaniment of the sick or injured person - Transfert/Repatriation - Sending of glasses, prostheses and medicine - Visit of the hospitalized person - Return and accompaniment of child - Extension of stay in a hotel following an illness or an accident - Funeral costs - Early return of the travel companion - Replacement driver - Luggage transport/repatriation - Transmission of urgent messages - Extension of stay abroad following a natural disaster	- Actual costs, urgent dental care following a physical accident or a severe crisis (excluding prostheses) : max. 500€. - Max. 1.000€ - Actual costs - Actual costs - Actual sending costs - Hotel costs €65 per room per night with a maximum of €500, subsistence costs €30 per day/person - Actual travel costs, hotel costs max 125€. - Extended stay at the hotel max 500€ - Repatriation, funeral procedures and embalming: actual costs Coffin/urn max €620 - Actual costs - Actual costs - Actual costs - Actual costs - Max. 450€, mileage allowance of €0.23/km	Nil
Non-medical assistance - Loss or theft of travel documents and tickets abroad - Loss or theft of luggage - Early return in the event of hospitalization of a relative in the home country - Early return following the death of a relative - Early return following a serious damage at home - Provision of money abroad - Interpreter assistance - Damage to the rented holiday and loss of keys - Assistance to the bicycle and motorcycle - Phone costs	- Actual costs - Actual costs - Actual costs - Actual costs - Max. 2.500€ - Actual costs - Max. 500€ - Actual costs - Max. 150€	Néant - 25€
Luggage - Late delivery of luggage - Loss, damage and theft of luggage	- Max. 350€ - Max. 5.000€	Nil Nil

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<p>Winter sports</p> <ul style="list-style-type: none"> - Refund in case of breakage of skis and equipment belonging to the insured - Refund in case of rented skis and equipment - Refund of ski lift package, skiing lessons and rented ski equipment following an accident - Accidents on and off the ski slopes - Search costs 	<ul style="list-style-type: none"> - Max. 250€ - Max. 250€ - Max. 250€ - Actual costs - Max. 10 000€ 	<p style="text-align: center;">Nil</p>
<p>Roadside assistance</p> <ul style="list-style-type: none"> - Repair assistance / Towing assistance / Assistance to insured and passengers (transport) in the home country - Repair assistance / Towing assistance / Assistance to insured and passengers (transport) abroad in case of immobilization of the vehicle for less than 1 day - Sending of spare parts - Accommodation and/or transport of the insured pending the repairs which last more than 1 day - Repatriation of the immobilized vehicle more than 2 days abroad - Repatriation of the immobilized insured more than 2 days abroad - Assistance in case of theft of the insured vehicle - Security costs - Luggage transport/ repatriation - Transport/ Repatriation of pet (dogs and cats) - Assistance for trailers and caravans - Transport/ Repatriation of a pleasure boat 	<p>Up to 250€ for the repair / towing service organized by us</p> <p>Up to 250€ for the repair / towing service organized by us</p> <p>Actual costs</p> <p>Up to 400 € for the driver and 100 € for each passenger travelling in the immobilized vehicle</p> <p>In case of repairs of the vehicle on site : 1 hotel night up to 65 € if the round trip from your home to recover the vehicle is more than 600km</p> <p>Actual costs in the event of repatriation of the driver and passengers. If you continue your journey, €500 for the driver and €100 for each passenger travelling in the immobilised vehicle or Rental Vehicle for a maximum period of 48 hours.</p> <p>-If your vehicle is found damaged: if you wait for the repair on site: €400 for the driver and €100 for each passenger travelling in the immobilised vehicle. -If the vehicle has not been found: In the event of continuation of your trip, limit of €500 for the driver and €100 for each passenger travelling in the immobilised vehicle and payment of the return of the driver and passengers or payment of the costs of a rental vehicle for a period of 48 hours. Limited to the cost of transporting the immobilised passengers - For collection of the repaired vehicle if you are no longer on site: ticket + one night in a hotel max €65.</p> <p>Actual costs, max. 10 days</p> <p>Actual costs</p> <p>Actual costs</p> <p>Actual costs – if hotel costs for 1 night max 65€</p> <p>Actual costs</p>	<p style="text-align: center;">Nil</p>
<p>Cycle Assistance</p> <ul style="list-style-type: none"> - Repair / Towing of the bicycle - Assistance in case of theft of the bicycle 	<ul style="list-style-type: none"> - Actual costs - Actual costs 	

Policy number: XXX

- Security of the bicycle - Return and accompaniment of children	- Max. 7 days - Actual costs	Nil
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