

Policy n° 58 394 995

Open Odyssey

General Assistance Provisions



IF YOU NEED EMERGENCY ASSISTANCE

Call or have someone call EUROP ASSISTANCE, 24 hours a day

- **by phone:** - from France: 01 41 85 85 85
 - from abroad: +33 1 41 85 85 85
- **by fax:** - from France: 01 41 85 85 71
 - from abroad: +33 1 41 85 85 71

and be ready to tell us:

- **your Europ Assistance policy number,**
- **your name and the address of your home,**
- **the complete address of the place you are staying at,**
- **your phone number or fax number of the place you are staying at,**
- **the assistance you need.**



Europ Assistance, French SA with share capital of 23 601 857 €
Firm governed by the French Insurance code - 451 366 405 RCS Nanterre
Registered office: 1 promenade de la Bonnette – 92230 Gennevilliers
Tel : 01 41 85 85 85 – Fax : 01 41 85 83 08

ASSISTANCE COVERAGE LIMITS TABLE FOR THE OPEN ODYSSEY POLICY

COVERAGE	AMOUNTS INCL. VAT* PER PERSON
ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR INJURY & MEDICAL EXPENSES	
<ul style="list-style-type: none"> • Transport • Return of family members or two companion beneficiaries 	Actual costs (1) (2)
<ul style="list-style-type: none"> • Hospitalisation (round-trip + 10 nights in hotel maximum) • Accompanying of children (<18 years old) 	€80 per night (1)
<ul style="list-style-type: none"> • Additional reimbursement of medical expenses: <ul style="list-style-type: none"> Zone 2 - Europe and Mediterranean countries Zone 3 - Rest of the world 	€75,000 €152,500
<ul style="list-style-type: none"> • Deductible for medical expenses • Reimbursement of dental expenses 	€30 €300
<ul style="list-style-type: none"> • Advance for hospitalisation costs: <ul style="list-style-type: none"> Zone 2 - Europe and Mediterranean countries Zone 3 - Rest of the world 	€75,000 €152,500
<ul style="list-style-type: none"> • Extension of stay of the accompanying beneficiary if hospitalisation (maximum 4 nights hotel) 	€80 per night
<ul style="list-style-type: none"> • Replacement driver (only zones 1 & 2) • Early return in the event a family member is hospitalised 	(1) (2) (1) (2)
<ul style="list-style-type: none"> • Early return if hospitalisation of child minder / disabled child or professional replacement 	(1) (2)
ASSISTANCE IN THE EVENT OF DEATH	
<ul style="list-style-type: none"> • Transport • Coffin or urn costs 	Actual costs €2,300
<ul style="list-style-type: none"> • Return of beneficiary family members or one beneficiary companion • Early return in the event of death of a family member 	(1) (2) (1) (2)
<ul style="list-style-type: none"> • Early return in the event of death of child minder or disabled child or professional replacement • Formalities for death (round-trip + 2 nights in hotel maximum) 	(1) (2) €80 per night
TRAVEL ASSISTANCE	
<ul style="list-style-type: none"> • Advance of bail • Advance and coverage for legal fees • Return in the event of home damage or loss • Protective measures in the event of home damage or loss 	€15,300 €3,100 (1) (2) €80
<ul style="list-style-type: none"> • Accommodation costs if home uninhabitable upon return (maximum 2 nights hotel) 	€50 per night
<ul style="list-style-type: none"> • Transmission of urgent messages • Shipment of medicine • Assistance for theft, loss or destruction of documents • Cash advance 	€2,300
<ul style="list-style-type: none"> • Travel information • Health information • Search, rescue at sea and in the mountains • Rescue costs on marked trails • Early return in the event of a terrorist attack 	€15,300 Actual costs (1) (2)

(1) by train in 1st class or by plane in economy class
 (2) taxi fares from departure and upon arrival
 * VAT at the applicable rate under the current legislation

EFFECTIVE DATE AND PERIOD OF COVERAGE

COVERAGE ASSISTANCE	EFFECTIVE DATE	EXPIRATION OF COVERAGE
	The day of departure (departure meeting point set by organiser)	The day of return travel (location where group disperses) NOTE, in all cases, our coverage will automatically cease to be effective 90 days after the day of departure.

OPEN ODYSSEY GENERAL ASSISTANCE

A FEW TIPS

- Before travelling to a country within the European Economic Area, take your European health insurance card issued by the healthcare organisation you are affiliated with, so that your medical expenses can be directly covered in the event of illness or accident.
- Before going abroad, if you are under treatment, do not forget to take your medications and carry them in your hand luggage to avoid any interruption of treatment in the event your checked luggage is lost or delayed.
- If you are partaking in physical or motorised activities that pose a risk or travelling in an isolated area during your trip, we recommend you verify beforehand that an emergency services plan has been provided by the competent authorities of the country in question to respond to a possible distress call.
- In the event your keys are lost or stolen, it may be important to know the numbers. Take care to note these references.
- Similarly, in the event of loss or theft of your identity papers or payment methods, it is easier to replace these documents if you have taken the time to make photocopies and note your passport, identity card and debit card numbers and kept them in a separate location.
- If you are seriously ill or injured, please contact us as soon as possible after contacting emergency services (ambulance, fire-fighters, etc.). We cannot act as a replacement for the latter.

•WARNING

Some medical conditions may present exclusions to the policy terms and conditions. We recommend that you read these general terms and conditions carefully.

GENERAL INFORMATION

As with any assistance policy, it provides you—as well as us—rights but also obligations. It is governed by the French Insurance Code. These rights and obligations are set out in the following pages.

1. DEFINITIONS

For the purposes of this policy:

SUBSCRIBER

The travel organiser, headquartered in France, subscribing to this policy on behalf of other beneficiaries, hereinafter referred to as Insured individuals.

ASSISTANCE PROVIDER

For this policy, Europ Assistance shall be replaced by the term "we".

Benefits are guaranteed and implemented by Europ Assistance.

INSURED INDIVIDUAL

Are considered as Insured individuals, hereinafter referred to as "you", the following:

- individuals travelling with the Subscriber, having taken out this policy on their behalf,
- individuals who have jointly taken out a travel insurance policy with the Subscriber and selected the "assistance" option,
- employees of the Subscriber.

These individuals must have their home in Western Europe, in the French overseas departments or in French Polynesia. **HOME**

Home means your principal and usual place of residence, appearing on your income tax statement and located:

- in Western Europe,
- in the French overseas departments,
- in French Polynesia.

COUNTRY OF ORIGIN

Your country of origin is considered the country of your home.

FRANCE

"France" refers to continental France and the Principality of Monaco.

ABROAD

"Abroad" refers to the whole world with the exception of your country of origin and excluded countries.

WESTERN EUROPE

"Western Europe" refers to the following countries: Germany, Andorra, Austria, Belgium, Denmark, Spain, Finland, continental France, Gibraltar, Greece, Ireland, Italy and its Islands, Liechtenstein, Luxembourg, Principality of Monaco, Norway, Netherlands, Portugal, United Kingdom, San Marino, Sweden and Switzerland.

FRENCH OVERSEAS DEPARTMENTS

French overseas departments refer to Guadeloupe, Guyana, Martinique and Réunion.

ILLNESS

Impairment of health duly certified by a medical doctor, requiring medical attention and being both sudden and unpredictable in nature.

ACCIDENT

A sudden and unforeseeable event affecting any individual, non-intentional on the part of the victim, resulting from the sudden action of an external cause and preventing the victim from moving unassisted.

TERRORIST ATTACK

A "terrorist attack" refers to any act of violence that is criminal or illegal in nature, against persons and/or property, in the country in which you are staying, aimed at seriously disrupting public order by intimidation and terror, and subject to media coverage.

This "terrorist attack" must be identified as such by the French Ministry of Foreign Affairs.

DISASTER

An unforeseen event that is susceptible to be covered by this policy.

DEDUCTIBLE

Part of the claim remaining at your expense.

FAMILY MEMBER

Family member refers to the spouse, the civil union or domestic partner living under the same roof, a child (legitimate, natural or adopted), a brother or a sister, the father, the mother, one of the in-laws, one grandchild or one grandparent, the legal guardian, brothers-in-law and sisters-in-law, sons-in-law and daughters-in-law, uncles and aunts, nieces and nephews.

2. WHAT IS THE GEOGRAPHICAL COVERAGE OF THE POLICY?

Coverage applies anywhere in the world outside your home.

No coverage is provided in countries for any loss that results from the following: acts of war or civil war, political instability, civil disorder or unrest, restrictions on the freedom of movement of persons and goods, regardless of the reason, including health, safety or weather, countries suffering terrorist acts, having suffered natural disasters or nuclear fallout.

For information about exclusions prior to your departure, please contact our sales outlets or our customer service by calling +33 1 41 85 85 84.

3. WHAT IS THE TERM OF YOUR POLICY?

The effective period of coverage matches the travel dates indicated on the invoice issued by the organiser of the trip with a maximum period of 90 consecutive days, with the exception of the "TRAVEL INFORMATION" benefit that takes effect on the subscription date of the policy so that you can make use of it before the day of your departure, and expires on the day you return from your trip.

4. WHAT SHOULD YOU DO WITH YOUR TICKET RECEIPTS?

When transport is organised and covered in accordance with the terms of the policy, you agree to either reserve us the right to use your ticket receipts, or to repay us all amounts reimbursed to you by the ticket issuing authority.

5. HOW TO USE OUR SERVICES?

YOU NEED ASSISTANCE:

In an emergency, it is imperative to contact emergency services for all problems within their remit. We recommend you prepare before calling us to assist you.

We will ask you for the following information:

- your first and last name,
- your current location, its address and telephone number where we can reach you,
- your policy number.

You need to:

- call us without delay at the following number: 01 41 85 85 85 (from abroad you must dial +33 1 41 85 85 85), fax: 01 41 85 85 71 (+33 1 41 85 85 71 from abroad),
- obtain our prior consent before taking any initiative or incurring any expenses,
- comply with the solutions we propose,
- provide us all the details related to the subscribed policy,
- provide us all original receipts when requesting reimbursement.

We reserve the right to request all necessary supporting documents (death certificate, proof of home address, marriage certificate, proof of expenses, etc.) related to any request for assistance.

We shall assist you under the express condition that the event at the origin of the claim was unforeseen at the time of purchase and at the time of departure.

Any event related to a pre-existing diagnosed illness or injury that resulted in treatment at a hospital or other medical attention within three months prior to the request for assistance shall not be covered if the request for assistance is due to said condition or injury or its deterioration.

FALSE STATEMENTS:

When they change the subject of the risk or reduce our opinion:

- any reluctance or intentionally false statement on your part entails the nullity of the policy. Premiums already paid shall be retained and we shall be entitled to demand payment of overdue premiums,
- any omission or misrepresentation on your part where dishonesty has not been proven shall result in the termination of the policy 10 days after notification is sent by registered letter and/or the application of the reduction of benefits as stipulated in the French Insurance Code, pursuant to article L 113.9.

6. WHAT ARE THE EXCLUSIONS IN THE EVENT OF FORCE MAJEURE OR OTHER RELATED EVENTS?

We cannot under any circumstances act as a replacement for local agencies in the event of an emergency.

We cannot be held responsible for unfulfilled service obligations arising from force majeure or events such as civil or foreign wars, political instability, protests, riots, acts of terrorism, reprisals, restrictions to the free movement of persons and goods, and this irrespective of the reason whether it be health, security, weather, limitation or prohibition of aeronautical traffic, strikes, explosions, natural disasters or radioactive contamination or delays in service resulting from said causes.

We cannot be held responsible for unfulfilled service obligations in the event of delays or the impossibility of obtaining administrative documents such as entry or exit visas, passports, etc. necessary for your transport inside or outside the country where you are located or for your entry into the country recommended by our doctors for hospitalisation, nor for delays in service resulting from said causes.

7. WHAT ARE THE GENERAL EXCLUSIONS?

We cannot intervene when your claims are the result of:

- a civil or foreign war, riots, popular protests, terrorist acts, your voluntary participation in riots or strikes, fights or assaults,
- radioactive contamination or any other type of irradiation from a source of radioactive energy,
- the use of medication, drugs, narcotics and related products without prescription, and the misuse of alcohol,
- any intentional act on your part that could lead to a claim.

8. SUBROGATION

After having incurred expenses covered by our assistance and/or insurance benefits, with the exception of those paid under the "TRAVEL ACCIDENTS" coverage, we are subrogated in the rights and actions that you may have against liable third parties for losses, pursuant to article L 122.12 of the French Insurance Code.

Our subrogation is limited to the amount of expenses we have incurred in the execution of this policy.

9. WHAT ARE THE STATUTORY LIMITATIONS?

Under article L114-1 of the French Insurance Code, any action related to this policy is limited to a period of 2 years from the date of the event giving rise to a claim.

OPEN ODYSSEY GENERAL ASSISTANCE PROVISIONS

WHAT DO WE GUARANTEE

ASSISTANCE TO PERSONS IN CASE OF ILLNESS OR INJURY WHILE TRAVELLING

1. TRANSPORT/REPATRIATION

Our doctors will contact the local doctor or hospital that took you in as a result of an illness or accident.

They shall collect any information from the local doctor required to take a decision regarding your medical condition, including information from your regular doctor.

The information collected allows us to—after a decision is taken by our doctors—initiate, organise and cover (depending on the medical requirements only) either your return to your home, or your transport, under medical supervision if necessary, to an appropriate hospital near your home, in a medical vehicle, ambulance, sleeper car, train in 1st class (sleeper or seat), by plane in economy class or by medical aircraft.

In some cases, your safety may require that you be transported to a medical centre nearby before sending you to a centre near your home for treatment.

The decision to transport you, the means of transport and the location of the hospital you will be transported to shall be based solely on your medical condition and compliance with current health regulations.

Information from local doctors or your regular doctor, which may be essential, will help us determine the most appropriate course of action.

For this reason, it is expressly agreed that our doctors shall have the final say regarding the course of action for your medical condition to avoid any conflict among medical authorities.

Moreover, in the event you refuse to comply with the decision taken by our doctors, you expressly discharge us of any liability, especially if you decide to return home by your own means or if your state of health worsens.

2. RETURN OF YOUR INSURED FAMILY MEMBERS OR TWO INSURED COMPANIONS

When we are in charge of repatriating you, depending on the opinion of our medical department, we will organise transport for members of your family or two insured individuals travelling with you so that they might, if possible, accompany you during your return trip. This transport shall be:

- either with you,
- or independent of you.

We will cover the expenses of these insured individuals for transport by train in 1st class or by plane in economy class, as well as, if applicable, for taxi transfers to get from the place you are staying at abroad to the train station or airport and, upon arrival, from the train station or airport to your home.

This benefit cannot be combined with the "HOSPITALISATION PRESENCE" benefit.

3. HOSPITALISATION PRESENCE

If you are hospitalised abroad due to illness or accident and our doctors determine from the information local doctors have sent them that your return cannot be scheduled within 2 days' time: we will organise and cover the round-trip train ticket in 1st class or plane ticket in economy class for one person of your choice from your country of origin to come to see you. We will also cover hotel expenses (room and breakfast) for this person for a maximum of 10 nights, within the limit of the amount indicated in the Coverage Limits Table. This benefit may not be combined with the "RETURN OF YOUR INSURED FAMILY MEMBERS OR TWO INSURED COMPANIONS" benefit.

4. ACCOMPANYING YOUR CHILDREN

If an illness or injury prevents you from caring for children under the age of 18 years old who are travelling with you, we will organise and cover the expenses of a round-trip train ticket in 1st class or a plane ticket in economy from France for one person of your choosing or for one of our hostesses so that your children can be brought back to France to your home or to the home of a family member of your choosing. You will have to pay for your children's tickets.

5. ADDITIONAL COVERAGE OF MEDICAL EXPENSES (ABROAD ONLY)

Before travelling abroad, we recommend that you obtain the appropriate documents for the type and duration of your stay, as well as the forms for the country you will be travelling in (specific legislation exists for the European Economic Area). These various documents are issued by the social security agency of your country so that your medical expenses can be directly paid by said agency in the event of an illness or injury.

TYPE OF MEDICAL EXPENSES SUBJECT TO ADDITIONAL COVERAGE

Additional coverage is provided for medical expenses defined hereafter, under the condition that they were incurred abroad as a result of an illness or injury that occurred while abroad:

- doctors' fees,
- charges for prescription medication prescribed by a doctor or surgeon,
- ambulance fees or fares for a taxi prescribed by a doctor for local transport abroad,
- hospitalisation fees when our doctors, having consulted with local doctors, determine that you cannot be transported. The reimbursement of these hospitalisation expenses shall cease the day we are able to transport you.
- dental emergency within the limit of the amount indicated in the Coverage Limits Table.

COVERAGE AMOUNTS AND TERMS

We will reimburse you the amount of medical expenses incurred abroad that you are liable for after reimbursement by government-provided health insurance, private health insurance and/or any other contingency agency within the limits of the amounts indicated in the Coverage Limits Table, per insured individual. There is a deductible, whose amount is indicated in the Coverage Limits Table, for all cases per Insured individual and per event.

You (or your successors) agree in this respect to accomplish all formalities required to be reimbursed these expenses from the agencies in question upon your return to your country of origin as well as send us the following documents:

- original statements from health insurance and/or death and disability agencies proving you were reimbursed,
- photocopies of health bills as proof of expenses.

Otherwise, we cannot reimburse you.

6. ADVANCE FOR HOSPITALISATION COSTS (ABROAD ONLY)

You become ill or are injured during the trip: as long as you are a patient in a hospital, we can advance sums due for hospitalisation within the limit of the amounts indicated in the Coverage Limits Table, per insured individual.

This advance will be subject to the following cumulative conditions:

- for care prescribed in agreement with our doctors,
- as long as our doctors, having consulted with the local doctor, determine that you cannot be transported.

No advance shall be granted as of the date when we are able to transport you, even if you decide to stay there.

In all cases, you agree to reimburse us the advance no later than 30 days after receipt of our invoice. To be reimbursed yourself, you will then need to perform the necessary steps with the appropriate health insurance agencies to have your medical expenses reimbursed. This requirement applies even if you have initiated the reimbursement procedures referred to above.

7. EXTENDED STAY OF AN INSURED COMPANION

If you are hospitalised and our doctors determine from the information provided by local doctors that this hospitalisation is required beyond your original return date, we will cover the accommodation costs (room and breakfast) of one accompanying beneficiary, up to a total of 4 nights, for the amount indicated in the Coverage Limits Table, so that he or she may stay with you.

In connection with a tour, these expenses may be incurred prior to the initial date of return, on the condition that they are not included in the price of the tour of the accompanying beneficiary.

8. REPLACEMENT DRIVER

If your condition no longer allows you to drive your vehicle and none of the passengers can replace you, we will provide you with a driver to return the vehicle to your home by the most direct route.

We will cover both the travel expenses and the salary of the driver or a 1st class train ticket or an economy class plane ticket.

Passengers riding in the vehicle will be responsible for fuel, tolls, hotel and food expenses.

The driver shall operate the vehicle in accordance with the regulations applicable to his or her profession. This guarantee is extended if your vehicle is in perfect working condition, complies with the National and International Road Safety Code and meets the standards of a compulsory roadworthiness test. Otherwise, we reserve the right to not send a driver and instead provide and cover the cost of a 1st class train ticket or an economy class plane ticket to get the vehicle.

This benefit is valid only for countries in zone 1 and 2.

9. EARLY RETURN IN THE EVENT A FAMILY MEMBER IS HOSPITALISED. THE PERSON ENTRUSTED TO MIND YOUR MINOR CHILD AND/OR MAJOR CHILD WITH DISABILITIES AT HOME. OR YOUR PROFESSIONAL SUBSTITUTE

During your trip, you find out that a member of your family, the person entrusted to mind your minor child and/or disabled major child at home, or your professional substitute has been suddenly hospitalised for a serious condition. We will organise and cover the cost of a 1st class return train ticket or economy class plane ticket as well as, where applicable, taxi fares to get from the place you are staying to the train station or airport, and upon arrival in your country of origin, from the train station or airport to your home, so that you may go to the bedside of the hospitalised individual. If proof (hospital bill, proof of relationship) is not provided within a maximum period of 30 days, we reserve the right to bill you in full for the service. The designation of the person entrusted to mind your minor or disabled child at home, or your professional substitute, must have been specified at the time of the subscription of your trip for this benefit to be honoured.

ASSISTANCE IN THE EVENT OF DEATH

1. TRANSPORT AND COFFIN COSTS IN THE EVENT OF DEATH OF AN INSURED INDIVIDUAL

If an Insured individual dies during his or her trip, we will organise and cover the cost of transporting the deceased to the funeral location in the country of origin of the Insured individual.

We will also cover the full cost required to prepare the body for transport and specific arrangements for transport only, excluding all other charges.

In addition, we will cover part of the costs of the coffin or urn, which can be purchased from funeral provider of your choice, up to the amount indicated in the Coverage Limits Table.

Other costs (including ceremony, local convoys or burial) remain the responsibility of the family.

2. RETURN OF FAMILY MEMBERS OR ONE COMPANION IN THE EVENT OF THE INSURED INDIVIDUAL'S DEATH

Where appropriate, we organise and cover the cost of a 1st class train ticket or economy class plane ticket, as well as, if applicable, taxi fares upon departure and arrival, for a beneficiary or family member beneficiaries who were travelling with the deceased so that they may attend the funeral, to the extent that the tickets originally intended to be used for their return to their country of origin cannot be used.

3. EARLY RETURN IN THE EVENT OF A DEATH OF A FAMILY MEMBER, OF THE PERSON ENTRUSTED TO MIND YOUR MINOR CHILD AND/OR DISABLED MAJOR CHILD AT HOME, OR YOUR PROFESSIONAL SUBSTITUTE

During your trip, you find out that a family member, the person entrusted to mind your minor child and/or your major disabled child at home, or your professional substitute has died. In order for you to attend the funeral in your country of origin, or for you to resume your professional activity, we will organise and cover the cost of your return by 1st class train ticket or economy class plane ticket as well as, where applicable, taxi fares to get from the place you are staying to the train station or airport, and upon arrival in your country of origin, from the train station or airport to your home. If proof (death certificate, proof of relationship) is not provided within a maximum of 30 days, we reserve the right to bill you the full cost of the service. The designation of the person entrusted to mind your minor or disabled child at home, or your professional substitute, must have been specified at the time of the subscription of your trip for this benefit to be honoured.

4. DEATH FORMALITIES

If the insured individual dies while he or she was alone at the place of travel, and if the presence of a member of his or her family or a loved one is required for the recognition of the body and the formalities of repatriation or incineration, we will organise and cover the cost of a round-trip train ticket in 1st class or an economy class plane ticket for this person from your country of origin to the place of death.

We will also cover hotel costs for this person (room and breakfast) for a maximum of 2 nights up to the amount indicated in the Coverage Limits Table.

TRAVEL ASSISTANCE

1. ADVANCE OF BAIL (ABROAD ONLY)

When you are the target of judicial proceedings related to a road accident (excluding any other reason) that you were responsible for, we will advance bail up to the amount indicated in the Coverage Limits Table. You agree to reimburse us the advance within a period of 30 days after receipt of our invoice or as soon as authorities have returned the bail money, if it is returned before the expiry of this period. This benefit does not cover judicial proceedings instigated in your country of origin following a traffic accident that occurred while you were abroad.

2. COVERAGE FOR LEGAL FEES (ABROAD ONLY)

When you are the target of judicial proceedings related to a road accident (excluding any other reason) that you were responsible for, we will advance the legal fees up to the amount indicated in the Coverage Limits Table, under the condition that the allegations are not liable for criminal sanctions according to that country's legislation. This benefit does not cover judicial proceedings instigated in your country of origin following a traffic accident that occurred while you were abroad. Facts indicating a relation to a professional activity exclude the application of this guarantee.

3. RETURN IN THE EVENT OF HOME DAMAGE OR LOSS

During your trip, you realise that as a result of a flood, fire or burglary at your home, your presence on-site is essential to carry out administrative procedures. We will organise and cover the cost of a 1st class train ticket or economy class plane ticket from your location to your home, as well as, where applicable, taxi fares from the place you are staying to the train station or airport, and upon arrival, from the train station or airport to your home.

Only costs on top of those that you would have normally had to incur for your return trip home are covered.

If you do not provide proof (claim filing report from the insurer, expert report, complaint report, etc.) within a maximum of 30 days, we reserve the right to charge you in full for the service,

4. HOME DAMAGE OR LOSS ASSISTANCE (VALID ONLY IN FRANCE)

While you are travelling, your home suffers damage from a flood, a fire or a burglary and said damage requires protective measures. We will put you in contact with a specialist (plumber, locksmith, glazier, or security firm) and cover the cost of their services within the limit of the amount indicated in the Coverage Limits Table.

In addition, if your home is uninhabitable on your return, we will organise and cover the cost of your stay at a hotel for 2 nights maximum within the limit of the amount indicated in the Coverage Limits Table.

5. TRANSMISSION OF URGENT MESSAGES

During your trip, if you are unable to contact a person who is located in your country of residence, we forward, at the time and on the day you have selected, the message that will have been previously sent to us by phone on a number reserved exclusively for this purpose: 33 1 41 85 81 13. Alternatively, you can use this number to leave a message for a person of your choice who can access it with a simple call.

NOTE: only this special number, which does not allow the use of the reverse-charge call, can save your messages, whose content, which we cannot under any circumstances be liable for, is subject to French law, including criminal and administrative law. Failure to comply with this legislation may result in the refusal to communicate the message.

6. SHIPMENT OF MEDICINES ABROAD

You're travelling abroad and the medicines essential for the continuation of your treatment, the interruption of which presents, according to opinion of our doctors, a risk to your health, are lost or stolen; we will look for equivalent drugs on site, and in this case organise a medical visit with a local doctor who will prescribe them. Medical and drug expenses are your responsibility. If there are no equivalent medicines locally, we organise from France only, the shipment of medications prescribed by your treating physician under the condition that the latter sends our doctors a duplicate of the prescription he has provided you and that these medicines are available at town pharmacies.

We cover the shipping charges and you invoice customs fees and the cost of the medicines. You agree to reimburse us upon receipt of invoice.

These flights are subject to the General Conditions of transport companies we use. In all cases they are subject to the regulations and the conditions imposed by France and the national laws of each of the countries as regards the import and export of medicines.

We decline all responsibility for losses, flights and regulatory restrictions that could delay or render impossible the transport of medicines, as well as for the consequences arising therefrom. In all circumstances, the shipment of blood products and blood by-products reserved for hospital use, or products requiring special conservation, including cold conditions and more generally products not available in pharmacies in France, is excluded. On the other hand, the cessation of the production of medicines, the withdrawal from the market or unavailability in France constitute cases of force majeure that can delay or render impossible the execution of the delivery.

7. ASSISTANCE IN CASE OF THEFT, LOSS OR DESTRUCTION OF DOCUMENTS OR OF YOUR MEANS OF PAYMENT

During your trip, you lose your documents or they are stolen. From Monday to Saturday, 8:00 AM to 7:30 PM (French time) except on Sundays and public holidays, by simply calling our Information Service we inform you of the steps to complete (filing of complaints, renewal of documents, etc.).

This information constitutes documentary information under section 66.1 of the amended Act of 31 December 1971. It cannot under any circumstances be considered legal consultation. Depending on the circumstances we will refer you to agencies or professionals that may be able to assist you. Under no circumstances can we be held responsible either for the interpretation or the use you make of communicated information.

In case of theft or loss of your means of payment (credit card(s), check book(s), etc.), we will send you against payment by a third party of the corresponding amount and after prior agreement of the issuing financial institution of the means of payment, an advance of funds, to a maximum amount shown in the Coverage Limits Table, so you can deal with expenditures of basic necessities, subject to proof of theft or loss issued by local authorities.

8. TRAVEL INFORMATION * (MONDAY TO SATURDAY FROM 8:00 AM TO 7:30 PM, FRENCH TIME, EXCEPT SUNDAYS AND HOLIDAYS)

At your request, we can provide you with information about:

- medical precautions to take before embarking on a trip (vaccines and medicines),
- the administrative formalities to be completed before a trip or during travel (visas, etc.),
- travel conditions (transport options, plane schedules, etc.),
- local living conditions (temperature, climate, food, etc.).

This benefit is also available before your departure.

9. HEALTH INFORMATION

This service is designed to listen to you, guide you and inform you. In a medical emergency, the first action must be to call local emergency services.

Simply call 24/7 and we will endeavour to find documentary information to guide you for health-related questions.

If a response cannot be provided to you immediately, we will perform the necessary research and call you back as soon as possible. Information is provided in respect of medicoethics.

The object of the service is by no means to provide a consultation or a personalised telephone prescription, to encourage self-medication or to question the therapeutic choice of practitioners. If that were the nature of your request, we would advise you to consult a local doctor or your attending physician.

We rely on official information to provide objective answers to your questions and cannot be held liable for the interpretation that you make of them or its possible consequences.

10. CHARGES FOR SEARCH AND RESCUE AT SEA AND IN THE MOUNTAINS

We cover fees for search and rescue at sea and in the mountains (including off-piste skiing) to a maximum of which the amounts are indicated in the Coverage Limits Table. Only costs invoiced by a duly authorised company for these activities may be reimbursed.

11. RESCUE CHARGES ON MARKED SKI TRAILS

If you have an accident whilst skiing on marked trails, we cover the rescue charges from the place of accident to the nearest care centre without limitation of amount. In no event we will be liable for the rescue organisation.

12. EARLY RETURN IN THE EVENT OF TERRORIST ATTACK

During your trip, you learn that a terrorist attack has occurred within a radius of 100 km of where you are. If you wish to shorten your trip, we will organise and cover the cost of a 1st class train ticket or economy class plane ticket from your location to your home, as well as, where applicable, taxi fares on departure, to take you from the place you are staying to the train station or airport, and upon arrival, from the train station or airport to your home.

Only costs on top of those that you would have normally had to incur for your return trip home are covered.

WHAT WE EXCLUDE

We cannot under any circumstances act as a replacement for local emergency services.

In addition to the exclusions listed in "General information" section, are the following exclusions:

- the consequences of acts of suicide or suicide attempts.
- pre-existing medical condition or injury that resulted in treatment at a hospital or other medical attention within three months prior to the request for assistance shall not be covered if the request for assistance is due to said condition or injury or its deterioration.
- the consequences of situations of risk of infection in an epidemic context, exposure to infectious biological agents, exposure to combat gas type chemical agents, exposure to incapacitating agents, exposure to nerve agents, or persistent neurotoxic effects, that are the object of a quarantine or preventive measures or of special surveillance on the part of international health authorities and/or local health authorities of the country where you are staying, or national authorities of your country of origin.
- expenses incurred without our consent, or not expressly provided for by the General Terms of this policy.
- charges not justified by the original documents.
- claims occurring in countries excluded from coverage or outside the dates of validity of the policy, in particular beyond the expected duration of the trip abroad.
- the consequences of incidents that occurred during events, races, or motorised competitions (or trials), submitted by the legislation in force to the prior authorisation of the public authorities when you participate as a competitor.
- travel undertaken for a diagnostic purpose and/or medical treatment, or for aesthetic surgery.
- the organisation and coverage for transport referred to in the "TRANSPORT" section for benign conditions that can be treated on site and which do not prevent you continuing your trip or your stay.
- requests for assistance relating to medically assisted procreation or voluntary termination of pregnancy.
- incidents related to a pregnancy whose risk was known before the departure and their consequences (including childbirth), and in all cases incidents caused by a pregnancy from the 36th week of amenorrhea and their consequences (including childbirth).
- medical devices and prostheses (dental, hearing and medical).
- spa treatments and the charges stemming therefrom.
- medical expenses incurred in your country of origin.
- planned hospitalisations.
- optical charges (glasses and contact lenses for example).
- vaccines and immunisation fees.
- medical visits and fees relating thereto.
- operations of an aesthetic nature, as well as their consequences.
- stays in a convalescent home and charges therefrom.
- rehabilitation, physiotherapy, chiropractic and charges therefrom.
- medical or paramedical services and the purchase of products whose therapeutic nature is not recognised by French law, and charges thereto.
- searches for a person in the desert and charges thereto.
- fees from excess weight of baggage during transport by air and baggage routing fees when they can be carried with you.
- cancellation of stay fee.
- restaurant costs.
- customs charges.
- the practice of snow sports off-piste in the case of prohibition of these practices by municipal or prefectural order.
- ski lift and ski equipment rental packages.

LIST OF COUNTRIES

• ZONE 1: FRANCE

Continental France (FR)
Principality of Monaco (MC)

• ZONE 2: EUROPE & MEDITERRANEAN COUNTRIES

(to the exclusion of the French overseas departments and territories, Canary Islands, Azores, Asian part of Russia)

Albania (AL)	Andorra (AD)	Austria (AT)	Balearic Islands (XA)
Belgium (BE)	Belarus (BY)	Bosnia and Herzegovina (BA)	Bulgaria (BG)
Croatia (HR)	Cyprus (CY)	Czech Republic (CZ)	Denmark (except Greenland) (DK)
England (see United Kingdom)	Estonia (EE)	Finland (FI)	France, continental (FR)
Georgia (GE)	Germany (DE)	Gibraltar (GI)	Greece (GR)
Hungary (HU)	Ireland (IE)	Israel (IL)	Italy and Islands (IT)
Jordan (JO)	Latvia (LV)	Liechtenstein (LI)	Lithuania (LT)
Luxembourg (LU)	Macedonia (MK)	Madeira (XC)	Malta (MT)
Moldova (MD)	Monaco (MC)	Montenegro (ME)	Morocco (MA)
Norway (NO)	Netherlands (NL)	Poland (PL)	Portugal, mainland (PT)
Romania (RO)	Russia, Federation of (European part to the Ural Mountains included) (RU)		San Marino (SM)
Scotland (see United Kingdom)	Serbia (RS)	Slovakia (SK)	Slovenia (SI)
Spain, mainland (ES)	Sweden (SE)	Switzerland (CH)	Tunisia (TN)
Turkey (TR)	Ukraine (UA)	United Kingdom (GB)	Vatican, City-state of (the Holy See)

• ZONE 3: ENTIRE WORLD except countries excluded in the clause "WHAT IS THE GEOGRAPHICAL COVERAGE OF YOUR POLICY?"