



INFORMATION NOTICE

TRAVEL HORIZON



The insurance cover results from contract no. 078665953 taken out by TRAVEL HORIZON, whose registered office is located at AIX EN PROVENCE (13857), rue René Descartes – Parc de la Duranne –Immeuble les pleiades – Bat A and which is registered in the AIX EN PROVENCE Corporate Register under number 424 019 933, Naf Code : 6420Z, with the Insurer Gan Eurocourtage S.A., a Fire, Accident and General insurance and reinsurance company, which is governed by the French Insurance Code and joint stock company with share capital of € 8,055,564 (fully paid up), which is registered in the Paris Corporate Register under number 410 332 738 – Naf Code : 6512Z ; located at Immeuble Elysées La défense – 7 place du Dôme-TSA 59876-92099 La défense Cédex, whose registered office is located at PARIS Cedex 08 (75383), through the Insurance Broker, CHAUBET COURTAGE, which is located at TOULOUSE (31000) 32 rue Alsace Lorraine, and which is registered in the TOULOUSE Corporate Register under number B 385 154 620 – Naf Code : 6622Z

SCHEDULE OF COVER

COVER	MAXIMUM AMOUNTS
<p>REPATRIATION ASSISTANCE</p> <ul style="list-style-type: none"> - Repatriation or medical evacuation - Accompaniment during repatriation or transport - Presence in the event of hospitalisation - Extension of stay at the hotel - Hotel costs <ul style="list-style-type: none"> - Additional reimbursement of medical, surgical, pharmaceutical and hospitalisation costs abroad - Advance of hospitalisation costs <p>Deductible per dossier</p> <ul style="list-style-type: none"> - Dental care -Transportation of the body in the event of death <ul style="list-style-type: none"> • Repatriation of the body • Funeral costs necessary for the transportation - Premature return <ul style="list-style-type: none"> - Payment of the search and assistance costs - Costs of assistance on marked ski run <p>Provision of a replacement driver</p>	<p style="text-align: center;">Real costs</p> <p style="text-align: center;">Transport ticket</p> <p style="text-align: center;">Transport ticket + Hotel costs € 50/day, Maximum 10 days</p> <p style="text-align: center;">Hotel costs € 50/day, Maximum 10 days</p> <p style="text-align: center;">€ 6000</p> <p style="text-align: center;">€ 6000</p> <p style="text-align: center;">€ 30</p> <p style="text-align: center;">€ 300</p> <p style="text-align: center;">Real costs € 2,500</p> <p style="text-align: center;">Transport ticket € 1,500 per person and € 8,000 per event</p> <p style="text-align: center;">Real costs</p> <p style="text-align: center;">Travel costs and driver's salary</p>
<ul style="list-style-type: none"> - Legal assistance abroad <ul style="list-style-type: none"> . payment of fees . advance of the bail - Sending of medicines - Transmission of messages 	<p style="text-align: center;">€ 13,000</p> <p style="text-align: center;">€ 15,000</p> <p style="text-align: center;">Shipping costs</p>
<p>Assistance at home</p> <ul style="list-style-type: none"> -Illness or Accident of your children -Organisation and payment of transportation to a hospital - Material damage to your residence or professional premises : payment of the costs of a plumber, locksmith, glazier or caretaking company . 	<p style="text-align: center;">Real costs</p> <p style="text-align: center;">€ 150 per loss</p>
LUGGAGE	

Valuables :	50 % of the amount of the cover
Deductible car dossier	€ 45
Late delivery	€ 1,000 maximum
COSTS OF INTERRUPTION OF STAY	Reimbursement of the unused terrestrial services prorata temporis, in the event of premature return.
THIRD PARTY LIABILITY - all physical injuries, tangible and intangible damage included - tangible and intangible damage alone Deductible per dossier	€ 4,500,000 € 75,000 € 80
THEFT AND BREAKAGE OF SKI EQUIPMENT	AMOUNTS
Tangible damage	Maximum compensation € 300
Deductible	€ 25

TAKING OF EFFECT	EXPIRY OF THE COVER
The planned day of departure – place of convening of the organiser	The planned day of return from the trip (place of dispersion of the group)

The cover specified above applies during the duration of the travel corresponding to the invoice issued by the organiser with a maximum of 30 days from the date of departure on the trip.

GENERAL PROVISIONS

Like any insurance contract, this contract involves reciprocal rights and obligations. It is governed by the French Insurance Code. These rights and obligations are stipulated in the pages below.

PROVISIONS COMMON TO ALL THE COVER

DEFINITIONS

Insured Party

The persons who are duly Insured Parties under this contract hereinafter called “you” on condition that they are resident in Europe.

Insurer/Assister

Gan Eurocourtage, hereinafter called by the term “we”, whose registered office is located at:

**Gan Eurocourtage
Immeuble Elysées La défense
Place du Dôme – TSA 59876
92099 La Défense Cedex**

Insurance Code

Body of legislative and regulatory texts that govern the insurance contract.

Domicile

Domicile means your place of principal and normal residence. Your domicile must be located in Europe.

Physical Injuries

Any harm suffered by an individual and the prejudice resulting therefrom.

Tangible damage

Any harm to, destruction, alteration, loss or disappearance of an object or a substance as well as any physical harm to an animal.

Consequential Intangible Damage

Any financial prejudice resulting from the deprivation of use of a right, the interruption of a service provided by a person or by a movable or fixed object or the loss of a benefit, which is the direct consequence of physical injuries or material damage insured.

Drom Pom Com

DROM POM COM means the new names of the DOM TOM since the Constitutional Reform of 17 March 2003, amending the names of the DOM TOM and their definitions.

Transport Company

Transport company means any company duly authorised by the public authorities to transport passengers.

Europe

"Europe" means the countries of the European Union, Switzerland, Norway and the Principality of Monaco.

Deductible

The part of the compensation remaining incumbent on you.

Metropolitan France

Metropolitan France means Continental France and Corsica, including the DROM POM COM (the new names of the DOM-TOM since the Constitutional Reform of 17 March 2003).

Civil War

Civil war means the armed opposition of several parts belonging to the same country, as well as any armed rebellion, revolution, sedition, insurrection, coup d'état, application of martial law or closure of frontiers ordered by the local authorities.

Foreign War

Foreign war means the armed opposition, declared or not, of one State with another State as well as any invasion or state of siege.

Illness/Accident

An alteration in health recorded by a medical authority requiring medical care and the complete cessation of any professional or other activity.

Member of the family

Member of the family means the legal or de facto spouse, a child, a brother or a sister, the father, mother, parents in law, grandparents, grandchildren, brothers in law and sisters in law, sons in law and daughters in law and, in the event of death of an uncle, an aunt, a nephew or a niece.

Normal Residence

The normal residence of the subscriber means his place of tax residence, which must be located in Metropolitan France, including Corsica, Monaco, Andorra, Switzerland or one of the member states of the European Union, including the DROM POM COM (the new names of the DOM-TOM since the Constitutional Reform of 17 March 2003).

Loss

Event capable of entailing the application of cover in the contract.

Subscriber

The taker of insurance, an individual or company that takes out the insurance contract.

Subrogation

The legal situation by which one person receives the rights by transfer of another person (notably: the substitution of the Insurer for the Subscriber for the purpose of proceedings against the adversary party).

Third Party

Any person other than the Insured Party responsible for the damage.

Any Insured Party victim of physical injury, tangible or intangible damage caused by another Insured Party (the Insured Parties are deemed to be third parties between themselves).

WHAT IS THE GEOGRAPHIC COVERAGE OF THE CONTRACT?

The cover and/or the services taken out under this contract apply throughout the world.

WHAT IS THE TERM OF THE CONTRACT?

The term of validity corresponds to the term of the services sold by the travel organiser.

The term of the cover cannot, in any event, exceed 3 months from the day of departure on the trip.

WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVER?

We cannot intervene when your claims for cover or services are the consequence of damage caused by:

- . **epidemics, natural disasters or pollution**
- . **civil or foreign war, a riot or a popular uprising or a strike**
- . **the voluntary participation of an insured person in riots or strikes**
- . **the explosion of an atom or any radiation coming from ionising radiation**
- . **alcoholism, drunkenness, the use of drugs, narcotics or medicines not medically prescribed**
- . **any intentional act that may involve the cover of the contract and any consequences of criminal proceedings of which you are the subject**
- . **duels, bets, crimes or brawls (except in the event of self defence)**
- . **the practising of the following sports : bobsleigh, skeleton, mountain climbing, competition tobogganing , air sports with the exception or ballooning, as well as those resulting from participation in or training for official matches or competitions organised by a sporting federation.**
- . **the absence of uncertainty.**

HOW IS YOUR COMPENSATION CALCULATED?

If the compensation cannot be established by discussions, the compensation can be established by means of an agreed assessment, subject to our respective rights.

Each of us chooses his assessor. If these assessors do not agree among themselves, they call on a third assessor and all three works together by a majority of votes.

In the event of failure by one of us to appoint an assessor or by the two assessors to agree on the choice of a third assessor, the appointment is made by the Presiding Judge of the District Court ruling under the summary procedure. Each of the co-contracting parties pays the costs and fees of his assessor and, if need be, half of those of the third assessor.

HOW QUICKLY WILL YOU BE COMPENSATED?

The payment is made within a period of fifteen days from the agreement that is reached between us or from the notification of an enforceable judicial decision.

WHAT ARE THE SANCTIONS APPLICABLE IN THE EVENT OF A FALSE, INTENTIONAL DECLARATION ON YOUR PART AT THE TIME OF THE LOSS?

Any fraud, omission or intentional, false declaration on your part about the circumstances or the consequences of a loss shall entail the loss of any right to a service or compensation for this loss.

WHAT ARE THE METHODS OF EXAMINATION OF THE CLAIMS?

In the event of difficulties, you must send your claim to:

Gan Eurocourtage

**Gan Eurocourtage
Immeuble Elysées La défense
Place du Dôme – TSA 59876
92099 La Défense Cedex**

If, in the end, your disagreement remains after the reply given, you can request the opinion of the Mediator under the conditions that will be provided to you on simple request at the address above.

AUTHORITY RESPONSIBLE FOR INSURANCE COMPANY REGULATION

**The Authority for Regulation of Insurance Companies and Mutual Insurance
Companies (ACAM)
61, rue Taitbout
75436 PARIS CEDEX 09**

INFORMING OF THE SUBSCRIBER ABOUT THE PROVISIONS OF THE NATIONAL IT AND RIGHTS COMMISSION – CNIL

"The nominal data is processed in compliance with the IT and Rights Law of 6 January 1978, as amended. Its processing is necessary for the management of the contract and its cover. It is intended for the broker, the insurer, its authorised agents and sub-contractors and reinsurers and for the professional bodies within the framework of the statutory and regulatory provisions.

The subscriber has a right of access, rectification and opposition by sending by e-mail to the relationsconsommateurs@gan-eurocourtage.fr or by post to Gan Eurocourtage - Consumer Relations Department – Immeuble Elysées La défense – 7 place du Dôme – TSA 59876-92099 La Défense Cedex.

SUBROGATION

After having paid you compensation, with the exception of that paid under the Travel

Accident cover, we are subrogated in the rights and legal actions that you may have against the third parties responsible for the loss, as stipulated in Article L.121-12 of the French Insurance Code.

Our subrogation is limited to the amount of the compensation that we have paid to you or of the services that we have provided.

WHAT IS THE STATUTE-BARRING PERIOD?

Any legal action concerning this contract can only be brought during a period of two years from the event that gave rise to it, under the conditions stipulated by Articles L.114-1 and L.114-2 of the Insurance Code.

WHAT ARE THE LIMITS APPLICABLE IN THE EVENT OF FORCE MAJEURE?

We cannot be held liable for breaches in the performance of the Assistance Services resulting from an event of force majeure or from the following events: civil or foreign wars, obvious political instability, popular uprisings, riots acts of terrorism, reprisals, restriction on the free movement of people and goods, strikes, explosions, natural disasters, explosion of an atom or late performance of the services resulting from the same causes.

REPATRIATION ASSISTANCE

If you find yourself in one of the situations mentioned above, we deploy the services described, in accordance with the general and specific conditions of your contract on receipt of a simple telephone call (reversed charges accepted from abroad) or of a telex, fax or telegram.

In all cases, the decision to provide assistance and the choice of the appropriate means is made exclusively by the doctor of Gan Eurocourtage, after contact with the local generalist doctor and, eventually, the family of the beneficiary. Only the medical interest of the beneficiary and compliance with the health regulations in effect are taken into consideration to reach the evacuation decision, the choice of the means used for this evacuation and the eventual place of hospitalisation.

Gan Eurocourtage does not replace, in any event, the local emergency assistance services.

WHAT DO WE INSURE?

REPATRIATION OR MEDICAL EVACUATION

If you are ill or wounded and your state of health requires a transfer, we organise and pay for your repatriation to your domicile in Europe or the hospital closest to your domicile and adapted to your state of health.

Depending on the gravity of the case, the repatriation or evacuation is made under medical supervision if necessary, by the most appropriate of the following means:

- special evacuation aircraft
- scheduled aircraft, train, wagon lit, boat or ambulance.

ACCOMPANIMENT DURING THE REPATRIATION OR MEDICAL EVACUATION

If you are transported under the conditions above, we organise and pay for the additional expenses of transporting the insured members of your family or of a person insured under this contract accompanying you, if the transport tickets taken for their return to Europe cannot be used because of your repatriation.

PRESENCE IN THE EVENT OF HOSPITALISATION

If you are hospitalised and your state of health does not allow you to be repatriated within 7 days, we organise and pay for the transport costs of a member of your family or of a person designated who has remained in Europe, to accompany you.

We also pay for the hotel costs of this person for up to the amount stipulated in the schedule of cover.

PROLONGATION OF THE STAY IN THE HOTEL

If your state of health does not justify hospitalisation or medical evacuation and you cannot make the return journey on the date initially planned, we pay for your additional hotel accommodation costs as well as those of the members of your family insured or a person insured under this contract accompanying you, for up to the amount stipulated in the schedule of cover.

As soon as your state of health allows it, we organise and pay for your additional transport costs and eventually those of the members of your family insured or a person insured who has remained close to you, if the transport tickets taken for your return journey to Europe and their return journeys cannot be used because of this event.

HOTEL COSTS

We will reimburse a person accompanying you for his hotel costs within the limit of the amount stipulated in the schedule of cover in the following cases:

- You are hospitalised in a city different from that stipulated in your registration form.
- You die and one of your companions wants to remain with the body while carrying out the administrative formalities.

ADDITIONAL REIMBURSEMENT OF MEDICAL, SURGICAL, PHARMACEUTICAL AND HOSPITALISATION COSTS ABROAD.

After the intervention of the Social Security fund or of any providence organisation, we will reimburse you for the costs incumbent on you for up to the amount stipulated in the schedule of cover.

In the event of non-payment by the Social Security fund, we will pay as from the first Euro for up to the amount stipulated in the schedule of cover.

We also pay, under the same conditions, for minor dental care up to the amount stipulated in the schedule of cover.

A deductible stipulated in the schedule of cover is deducted per event and per Insured Party (except for dental care).

TRANSPORTATION OF THE BODY IN THE EVENT OF DEATH

We organise and pay for the transportation of the body from the place of enclosing in the

coffin in Metropolitan France or abroad to the place of burial in Europe.

We also pay for the related costs necessary for the transportation, including the cost of the coffin, permitting the transportation, for up to the amount stipulated in the schedule of cover.

The costs of the ceremony, related costs, burial or cremation in Europe remain incumbent on the families.

We organise and pay for the additional costs of transport of the members of your family insured or of a person insured under this contract accompanying you if the transport tickets taken for their return journey to Europe cannot be used because of this repatriation.

PREMATURE RETURN

If you have to prematurely interrupt your stay in the casers stipulated above, we pay for your additional transport costs and those of the members of your family insured or of a person insured under this contract accompanying you, if the transport tickets taken for your return journey to Europe and their return journeys cannot be used because of this event.

We intervene in the event of:

- serious illness or a serious accident entailing hospitalisation or death of a member of your family, of your professional replacement, of the person responsible for the custody of your minor children or of a handicapped person living in your residence, of the legal guardian or of a person normally living in your residence.
- serious tangible damage imperatively requiring your presence affecting your residence, as well as your professional premises following a burglary, fire or water damage.

PAYMENT OF THE COSTS FOR THE SEARCH OR ASSISTANCE

Within the maximum limit stipulated in the schedule of cover, we pay for the costs of mountain search following an event endangering your life as well as the costs of assistance on a marked ski run.

Only the costs invoiced by a company duly authorised for these activities can be reimbursed.

ASSISTANCE IN THE CASE OF AN EVENT AT HOME

- Pursuant to an illness or an accident of one of your minor or handicapped children who has remained at your residence in Europe, we organise and pay for his transportation to the hospital that is the closest and/or the best adapted to provide the care suited for his state of health and then his return to the domicile in Europe & as soon as his state of health allows it. This intervention requires that the person responsible for his custody has your written authorisation.
- Pursuant to tangible damage in your principal or secondary residence or your professional premises if you are the manager thereof, pursuant to a fire, burglary, water damage or natural event representing more than 50 % of the loss, we pay the costs of intervention of a plumber, locksmith, glazier or caretaking company, after agreement on your part, within the limit and subject to the deductible stipulated in the schedule of cover.

This cover is restricted to one sole payment per event per insurance period.

PROVISION OF A REPLACEMENT DRIVER

If your state of health does not allow you to drive your vehicle and no other passenger can

replace you, we provide you with a driver to bring to back to your residence in Europe by the quickest itinerary.

Your hotel, eating, fuel, toll and parking costs that remain incumbent on you. This cover is granted to you if your vehicle is in a proper state of operating, complies with the rules of the National and International Highway Code and meets the standards of the compulsory technical inspection.

YOU NEED LEGAL ASSISTANCE ABROAD

a) Payment of fees

We pay the fees of the legal representatives who you call upon, within the limit of the amount stipulated in the schedule of cover, if legal action is brought against you for accidental breach of the legislation of the foreign country in which you are located.

b) Advance of the bail

If, in the event of accidental breach of the legislation of the foreign country in which you are located, you are obliged by the authorities to post bail, we advance this for up to the amount stipulated in schedule of cover.

The reimbursement of this advance must be made within a period of one month from the presentation of the request for reimbursement that we send you.

If the bail is reimbursed by the authorities of the country before this time, it must be immediately returned to us.

SENDING OF MEDICINES ABROAD

We pay for all the measures of search for and sending of the medicines indispensable for the continuation of the medical treatment in progress in the event where, no longer having these medicines following an unforeseeable event, it would be impossible for you to obtain them on site or to obtain their equivalent.

In all cases, you must pay the cost of these medicines.

TRANSMISSION OF MESSAGES

We take responsibility for sending the messages that are intended for you when you cannot be contacted directly, for example in the event of hospitalisation.

Similarly, pursuant to a call from a member of your family, we can send a message that you may have left for him.

WHAT ARE THE SPECIFIC EXCLUSIONS TO THE ASSISTANCE FOR PERSONS?

We can, in no event, replace the local emergency assistance services.

Apart from the exclusions specified in the Chapter "WHAT ARE THE GENERAL EXCLUSIONS OF ALL OF OUR COVER", we do not cover:

- **convalescence periods and ailments (illness, accident) in the process of treatment not yet consolidated at the date of the start of the trip,**
- **pre-existing illnesses diagnosed and/or treated that have been the subject of hospitalisation within six months prior to the request for assistance,**

- trips made for the purpose of diagnosis and/or treatment,
 - pregnancies, except for an unforeseeable complication, and, in all cases, from the 32nd week of pregnancy,
 - conditions resulting from the absorption of alcohol, the use of drugs, narcotics and similar products not medically prescribed,
 - the consequences of suicide attempts.
- **For the insurance of medical, surgical, pharmaceutical or hospitalisation costs abroad:**
 - . the costs resulting from an accident or illness medically recorded before the taking of effect of the cover, except for a proven, unforeseeable complication,
 - . the costs caused by the treatment of a pathological, physiological or physical condition medically recorded before the taking of effect of the cover, except for a proven, unforeseeable complication,
 - . the costs of internal, optical, dental, acoustic, functional, aesthetic or other prostheses, the costs incurred in Metropolitan France and in the overseas Departments, whether they result or not from an accident or illness that occurred in France or abroad,
 - . the costs of a thermal cure and stay in a rest home, and re-education costs,
 - . the costs incurred without our prior agreement,
 - . the consequences of a deliberate breach of the regulations of the countries visited or of activities forbidden by the local authorities.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A LOSS?

For any request for assistance, you must contact us, 24 hours per day, 7 days per week:

Par telephone

From France: 01.45.16.77.18

From abroad: 33.1.45.16.77.18

Preceded by the local access code to the international network

By Fax

From France: 01.45.16.63.92 or 01.45.16.63.94

From abroad: 33.1.45.16.63.92 or 33.1.45.16.63.94

Preceded by the local access code to the international network

E-mail: assistance@mutuaide.fr

And obtain our prior agreement before incurring any expense, including medical expenses.

For any request for reimbursement, you must:

Send us the declaration of loss duly filled out accompanied by the supporting documents concerning your request for reimbursement.

When we have organised your transportation or your repatriation, you must return to us the initial transport tickets, with the latter becoming the property of Gan Eurocourtage.

LUGGAGE

WHAT DO WE INSURE?

For up to the amount stipulated in the schedule of cover, we insure your luggage and personal objects and effects taken with you or purchased during your trip, outside of your place of principal or secondary residence, in the event of:

- theft,
- total or partial destruction,
- loss during the delivery by a transport company.

LATE DELIVERY of your luggage

In the event where your personal luggage is not remitted to you at the destination airport (on the outward journey) and if it is returned to you more than 24 hours late, we will reimburse you for the purchases of immediate necessities for a maximum of the amount stipulated in the schedule of cover, on presentation of the supporting documents.

However, you cannot combine this compensation with the other compensation under the LUGGAGE cover.

WHAT ARE THE LIMITS OF OUR COVER?

. For valuable objects, pearls, jewels and watches worn, furs, as well as any equipment for the reproduction of sound and/or images and their accessories, shot guns and laptop computers, the reimbursement value can, in no event, exceed 50 % of the amount stipulated in the schedule of cover.

Furthermore, the objects specified above are only insured against proven theft duly declared as such to a competent authority (police, gendarmerie, transport company, purser, etc.).

- The theft of jewels is covered SOLELY when they are placed in a safe or when they are worn by you.

- The theft of any equipment for the reproduction of sound and/or images and their accessories is covered SOLELY when they are placed in a safe or when they are carried by you.

. If you use a private car, the risks of theft are covered on condition that the luggage and personal effects are contained in the locked boot of the vehicle out of sight. Only theft by break-in is covered.

If the vehicle is parked on the public highway, the cover only applies between 7.00 a.m. and 10.00 p.m.

WHAT WE EXCLUDE

Apart from the exclusions specified under the heading "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF THE COVER", we cannot intervene in the following circumstances:

. **the theft of luggage, personal effects and objects left without supervision in a public**

place or deposited in premises provided jointly for several people,

- . the theft of any equipment for the reproduction of sound and/or images and their accessories when they have not been placed in a locked safe or when they have not been carried, which thus implies that this equipment is not covered when it is entrusted to any transport company whatsoever (airlines, maritime, railway or road companies, etc),
- . the forgetting, loss (except by a transport company), or exchange,
- . Theft without break-in duly recorded and notified to an authority (police, gendarmerie, transport company purser, etc),
- . accidental damage due to the leaking of liquids, greasy materials, colouring or corrosive substances contained in your luggage,
- . the confiscation of the goods by the Authorities (Customs, police),
- . damage caused by moths and/or rodents as well as by cigarettes burns or by a source of non-incandescent heat,
- . theft committed in a convertible car, shooting break or other vehicle without a boot,
- . the collections and samples of sales representatives,
- . the theft, loss, forgetting or the deterioration of cash, documents, books, transport tickets and credit cards,
- . the theft, loss, forgetting or the deterioration of identity documents : passport, identity card or residence card ; grey card or driving license,
- . the theft of jewels when they have not been placed in a locked safe and not worn, which thus implies that the jewels are not covered when they are entrusted to any transport company whatsoever (airlines, maritime, railway or road companies, etc),
- . the theft of the jewels when they are not placed in a locked safe and not worn,
- . the breakage of fragile objects such as objects in porcelain, glass, ivory, pottery and marble,
- . indirect damage such as impairment and deprivation of use ,
- . the objects specified below : any prosthesis, appliance of any kind, bicycles, valuable documents, paintings, spectacles, contact lenses, keys of any kind, documents recorded on tapes or films as well as professional equipment, laptop computers, mobile telephones, sporting articles, musical instruments, food products, lighters, biros, cigarettes, spirits , works of art, beauty products and photographic film.

HOW MUCH DO WE PAY?

The amount stipulated in the schedule of cover constitutes the maximum reimbursement for all the losses occurring during the insurance period.

A deductible per dossier is specified in the schedule of cover.

HOW IS YOUR COMPENSATION CALCULATED?

You are compensated on presentation of supporting documents on the basis of the value of replacement by equivalent objects of the same kind, after allowing for age.

The proportional capital rule stipulated in Article L.121-5 of the French Insurance Code shall not be applied in any event.

Our reimbursement shall be made after deduction of the eventual reimbursement obtained from the transport company and of the deductible.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF LOSS?

Your declaration of loss must reach us within 5 business days, except in the event of an accident or of force majeure. If this period is not complied with and, as a result, we suffer prejudice, you lose any right to compensation.

Your declaration of loss must be accompanied by the following items:

- . The receipt of filing of the compliant in the event of theft or of a declaration of theft to a competent authority (police, gendarmerie, transport company, purser, etc) when it involves theft during the stay or of loss by a transport company
- . The forms for reserves made with the transporter (maritime, air, railway or road transporter) when your luggage or objects have been lost, damaged or stolen during the period when they are in the legal custody of the transporter.

In the event of non-presentation of these documents, you incur the forfeiture of your rights to compensation.

The amounts insured cannot be considered as proof of the value of the goods for which you claim compensation, or as proof of the existence of these goods.

You are obliged to prove, by any means in your power and by any documents in your possession, the existence and the value of these goods at the time of the loss, as well as the scale of the damage.

If you knowingly use as proof inaccurate documents or use fraudulent means or make inaccurate declarations or omissions, you shall lose any right to compensation, without prejudice to legal actions that we may then be justified in bringing against you.

WHAT HAPPENS IF YOU RECOVER ALL OR PART OF THE LUGGAGE OR PERSONAL OBJECTS OR EFFECTS?

You must immediately notify us thereof by registered letter, as soon as you are informed:

- if we have not yet paid you the compensation, you must take back possession of the said luggage, objects or personal effects and we are then only obliged to pay for the deterioration or eventual missing objects
- if you have already been compensated, you can choose, within a period of 15 days :
 - . either to transfer the said luggage, objects or personal effects to us,
 - . or to take back the said luggage, objects or personal effects in consideration for the return of the compensation that you have received, after deduction, if need be, of the part of this compensation corresponding to the deterioration or missing objects.

If you have not chosen within a period of 15 days, we will assume that you have chosen the transfer.

COSTS OF INTERRUPTION OF STAY

WHAT DO WE INSURE?

Following your medical repatriation organised by Gan Eurocourtage or by any other assistance company, we will reimburse you as well as the insured members of your family or a person insured under this contract accompanying you for the costs of the stay already paid

and not used (transportation not included) prorata temporis from the night following the event causing the medical repatriation.

Similarly, if a member of your family not participating in the trip is subject to serious illness, a serious physical accident or death and, as a result, you have to interrupt your stay and we proceed with your repatriation, we will reimburse you as well as the insured members of your family or a person accompanying you prorata temporis for the costs of the stay already paid and not used (transportation not included) from the night following the date of premature return.

We also intervene in the event of theft, serious damage from fire, explosion or water damage or caused by forces of nature to your professional or private premises imperatively requiring your presence to take the protective measures necessary, we will reimburse you as well as the insured members of your family or a person accompanying you prorata temporis for the costs of the stay already paid and not used (transportation not included) from the night following the date of premature return.

WHAT WE EXCLUDE

Apart from the exclusions stipulated in the general conditions, interruptions resulting from the following events are not insured:

- **Beauty treatment, a cure, an abortion, an in vitro fertilisation and its consequences**
- **Psychic or mental or depressive illness without hospitalisation of less than three days**
- **Epidemics.**

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF LOSS?

You must:

- **Send to CHAUBET** all the documents necessary for the constitution of the dossier and prove the justification and the amount of the claim.

In all cases, the originals of the detailed invoices of the travel agency showing the terrestrial services and the transport services will be systematically requested from you.

Without communication to our medical adviser of the medical information necessary for the investigation, the claim cannot be settled.

THIRD PARTY LIABILITY

WHAT DO WE INSURE?

We insure against the financial consequences of the third party liability that you may incur, on the one hand, for physical injuries and/or tangible damage and, on the other hand, the intangible damage resulting therefrom, caused accidentally to any person other than an

Insured Party or a member of your family, by your action or that of persons, objects or animals of which you have the custody, for up to the amount, after deduction of a deductible, stipulated in the schedule of cover.

WHAT WE EXCLUDE

Apart from the exclusions specified under the heading "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF THE COVER", our cover does not apply:

- to the damage that you have intentionally caused or provoked,
- to the damage resulting from the use of motorised terrestrial vehicles, sailing or motor boats and aircraft,
- to the damage resulting from any professional activity,
- to the consequences of any tangible damage and/or physical injuries affecting you personally as well the members of your family or any other person having the capacity of an Insured Party under this contract,
- to intangible damage except when it is the direct result of accidental or tangible damage and/or physical injuries insured.
- to damage resulting from the practicing of air sports or hunting.

WHAT ARE THE LIMITS OF OUR COVER?

SETTLEMENT – ACKNOWLEDGEMENT OF LIABILITY

You must not accept any acknowledgement of liability or any settlement without our prior, written agreement.

However, the simple acknowledgement of the materiality of certain facts is not considered to be an acknowledgement of liability, nor the sole fact of having organised emergency assistance for a victim when this involves an act of assistance that any person has the moral duty to do.

You must notify us within 5 business days except in the event of an accident or force majeure of any event capable of involving your third party liability. If this period is not complied with and, as a result, we suffer prejudice, you incur the forfeiture of your cover.

PROCEDURE

In the event of legal action brought against you, we provide your defence and manage the proceedings for the events and damage entering into the framework of the cover of this contract.

However, you can associate yourselves with our legal action as long as you can prove a specific interest not assumed under this contract.

The simple fact of undertaking your defence for protective reasons cannot, in any event, be interpreted in itself as an acknowledgement of cover and does not imply in any way that we accept assuming the harmful consequences of events that are not expressly covered by this contract.

Even if you breach your obligations after a loss, we are obliged to compensate the persons to

whom you are liable. In this case, we retain, nevertheless, the right to bring any legal action against you for reimbursement of all the sums that we shall have paid or provisioned on your behalf.

RECOURSE

As regards the means of recourse:

- before civil, commercial or administrative Courts, we have the free right of exercising this within the framework of the cover under this contract,
- before criminal Courts, the means of recourse can only be exercised with your agreement,
- if the pending litigation before a criminal Court no longer concerns civil interests, the refusal to agree to the exercising of a means of recourse envisaged entails the right for us to claim from you compensation equal to the prejudice that shall have resulted for us therefrom.

LEGAL COSTS

We pay for the legal, discharge and other settlement costs. However, if you are ordered to pay an amount in excess of that of the cover, each of us shall pay these costs in proportion to his respective share in the condemnation.

THEFT & BREAKAGE OF SKI EQUIPMENT

In the event of accidental tangible damage to the insured Ski equipment: payment for the repairing or the replacement of the insured Ski equipment if the latter is not reparable or economically irreparable, **within the limit of € 300 per item of ski equipment insured. The deductible stipulated below shall be applied.**

The compensation shall be made on presentation of the invoice directly to the Insured Party, after deduction of the deductible.

In the event of simple theft or theft by break-in of the insured Ski equipment: payment of the costs of replacement of the insured Ski equipment, **within the limit of € 300 per item of ski equipment insured. The deductible of € 25 shall be applied.**
The cover is restricted to a single claim per item of Ski equipment insured per insurance period.

It is specified that this policy covers the personal ski equipment and not the rental equipment"

EXCLUSIONS OF COVER

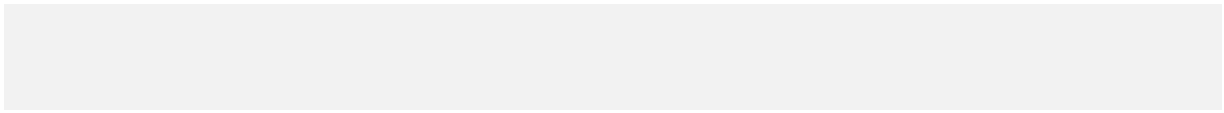
- **Accidents caused or provoked intentionally by the Insured Party or the beneficiary of the contract.**
- **The consequences of the successful or attempted suicide of the Insured Party.**

- **The absorption of drugs, narcotics, similar substances and medicines not prescribed by an authorised medical authority and their consequences.**
- **The consequences of the alcoholic condition of the Insured Party characterised by the presence in his blood of a level of pure alcohol equal to or in excess of that fixed by the French law governing the driving of a car.**
- **Nervous, psychic or neuro-psychic illnesses entailing hospitalisation.**

Accidents occurring in the following circumstances are also excluded:

- **When the Insured Party practices a sport professionally, practices or takes part in an amateur race requiring the use of a motorised terrestrial, air or water craft.**
- **When the Insured Party uses, as pilot or passenger, a ULM, hang glider, hand glider, parachute or para glider.**
- **When the Insured Party participates in fights (except for cases of self defence) and crimes.**

Exclusions specific to the Theft & Breakage cover:

- **Theft other than Theft by break-in between 6.00 (six) p.m. and 9.00 (nine) a.m.**
 - **The loss, including the loss pursuant to an event of force majeure or the disappearance of the Ski equipment insured**
 - **Damage other than accidental tangible Damage**
 - **Damage caused to the external parts of the Ski equipment insured not affecting the proper functioning of the latter, such as scratches, flakes and scrapes**
 - **Damage resulting from breach of the instructions for use and maintenance**
 - **Damage covered by the manufacturer's, distributor's or assembler's warranty**
 - **Intentional fault or fraud**
- 

Declaration of loss

Intermediary code: 21902

Contract: No. 78 665 953
TRAVEL HORIZON

Last name:

First name: _____

Address:

Tel.: _____

Trip from: _____ to

Date of the loss: _____

Type of equipment: _____

Declares*:

Theft

Breakage

Luggage pursuant to:

Loss

Theft

Damage

Medical costs pursuant to:

Illness

Accident

Interruption of Stay pursuant to:

Circumstances:

I, the undersigned Mrs, Mr
accuracy of the facts described above

certify under oath that

In: _____

On _____ Signature:

* *Check the boxes corresponding to the nature of the risk.*

Send this declaration to:

Cabinet CHAUBET

32 RUE D'ALSACE

31000 TOULOUSE

sinistrevoyage@cabinet-chaubet.fr

Gan Eurocourtage

and

Cabinet CHAUBET

wish you

a good trip