



INFORMATION NOTICE

TRAVEL HORIZON



The insurance cover results from contract no. 078665954 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	AMOUNTS
<p>COSTS OF CANCELLATION BECAUSE OF SNOW (solely during the official opening periods of the skiable domains)</p> <ul style="list-style-type: none"> - Lack of snow - Deductible - Access to the resort impossible - Deductible 	<p>According to the conditions of the schedule of cancellation costs</p> <p style="text-align: center;">Maximum €3000 per insured visit 3 % minimum €50 per stay</p> <p style="text-align: center;">Maximum 2 days of rental</p> <p style="text-align: center;">None</p>
<p>INTERRUPTION OF SPORTING AND LEISURE ACTIVITIES BECAUSE OF SNOW (solely during the official opening periods of the skiable domains) :</p> <ul style="list-style-type: none"> - Closure of the inter-resort connection - Deductible - Closure of the skiable domain - Deductible 	<p>Payment prorata temporis of :</p> <p>The extension of the ski lifts maximum €300</p> <p style="text-align: center;">None</p> <ul style="list-style-type: none"> - The non-utilisation of the ski lift pass and of the rental of sporting equipment (excluding season pass) maximum €800 <p style="text-align: center;">None</p>

TAKING OF EFFECT	EXPIRY OF THE COVER
<p>Cancellation: The day of the taking out of this contract</p> <p>Interruption of sport/leisure because of snow : the day of arrival of your stay</p>	<p>Cancellation: The day of departure – place of convening of the group (on outward trip)</p> <p>Interruption sport/leisure because of snow : the day of departure after your stay</p>

SUBSCRIPTION PERIOD

For the Cancellation cover to be valid, this contract **must be taken out simultaneously with the trip reservation or before the application of the schedule of cancellation costs**

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.

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 of 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 work 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 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.

CANCELLATION COSTS

WHAT DO WE INSURE ?

We reimburse the deposits or any amounts retained by the travel organiser, after deduction of a deductible specified in the schedule of cover, invoiced according to the general conditions of sale of the latter (to the exclusion of file costs and the insurance premium) when you are obliged to cancel your trip before the departure (on the outward trip).

IN WHICH CASES DO WE INTERVENE ?

We intervene for the reasons and in the circumstances specified below, to the exclusion of any other.

Lack of snow :

- **Lack of snow** occurring during the 48 hours preceding the departure affecting more than 50 % of the skiable domain corresponding to the pass sold.

The closure of more than 50 % of the skiable domain must be certified by the proven closure of a certain number of ski lifts and by the percentage of opening of the skiable domain provided by the operating company of the skiable domain concerned, confirmed according to the snow report published by an authorised body. If, however, you continue your stay and an average closure of the skiable domain of more than 50% is certified that during the term of validity of your “ski lift” pass, we will reimburse you for the cost of your stay for up to the percentage of closure of the skiable domain.

Access impossible to the resort

- **The impossibility of access to the resorts** because of poor weather conditions entailing the closure by the competent authorities of all the main roads and railways for more than 5 hours, we will pay you compensation prorata with the price of the stay insured within the limit of two days of rental.

The cancellation, for the two events stipulated above, of one or several persons registered as the same time as you and Insured Parties under this contract if, because of this cancellation, you must stay alone or two people together.

However, for the persons forming part of the same household, all the insured persons of the tax household are covered for the “Snow Cancellation” insurance

N.B. :

This cover is valid solely during the official periods of opening of the skiable domains. As regards renting, our cover is granted on condition that the renting is entirely vacated. All of the tourist services covered by this contract, whether they are supplementary or successive, constitute one and the same stay, for which only one date departure date is chosen, : that specified by the body of authorised intermediary of your stay as specifying the beginning of the insured services.

WHAT ARE THE EXCLUSIONS OF COVER ?

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

Non-stabilised pathologies that have been the subject of a recording or treatment during the 30 days preceding the reservation of the stay

Pregnancy and/or its complications beyond the 28th week and, in all cases, an abortion, childbirth and in vitro fertilisation

Failure to obtain vaccination or preventive treatment necessary for the destination of your stay

Epidemics, the local public health situation and pollution

Natural disasters occurring abroad with a given cause

Criminal proceedings of which you may be the subject

Any event occurring between the date de reservation of your stay and the date of the taking-out of this contract.

HOW MUCH DO WE PAY ?

We pay the cancellation costs incurred on the day of the event that can involve the cover in accordance with the General Conditions of sale of the travel organiser, with a maximum and a deductible stipulated in the schedule of cover.

HOW QUICKLY MUST THE LOSS BE DECLARED ?

1/ In the event of a loss or as soon as you are aware of the event involving the cover, you must **IMMEDIATELY notify the travel agency or the organiser.**

If you cancel the trip subsequently with the travel agency or organiser, we will only reimburse you for cancellation costs from the first sign of the illness or accident giving rise to the cancellation, in accordance with the cancellation schedule shown in the general conditions of sale of the organiser.

2/ Secondly, if the loss has not been notified to us directly by the travel agency or the organiser, you must notify within five business days from the event involving the cover by the following means :

- **By e-mail to : sinistrevoyage@cabinet-chaubet.fr**
- **By letter to the following address :**
Cabinet Chaubet
32 rue Alsace Lorraine
31 000 TOULOUSE
- **By telephone on 0810 82 20 11 from Monday to Friday**
- **By fax on 0810 12 23 08**

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A LOSS ?

You will be provided with the information necessary to make your declaration of loss and it shall be your responsibility to provide us subsequently with any document and any information allowing us to accept the grounds of your cancellation and to assess the amount of your compensation.

If the grounds for your cancellation are medical, you can, if you so wish, provide the medical information confidentially to the attention of the Advising Doctor of Cabinet CHAUBET.

INTERRUPTION OF SNOW SPORT OR LEISURE ACTIVITY

WHAT IS THE PURPOSE OF THE COVER ?

Within the limits shown in the schedule of cover and deductibles, we cover the payment of compensation when you have to interrupt the practicing of a snow sport or leisure activity insured under this contract for one of the following reasons :

Closure of the inter-resort connection

- **If the inter-resort connection from the place of stay** of the Insured Party is closed for a weather or technical reasons, preventing you from practicing the activity envisaged during the stay.

Weather reasons : storm, hurricane or cyclone.

Technical reasons : dysfunction of ski lifts.

Compensation of the Insured Party for the extension of his ski lift pass prorata temporis.

Closure of the skiable domain

- **Closure of the skiable domain** of more than 50% of the skiable domain caused by bad weather, fog, technical problems or lack of snow.

The closure of more than 50% of the skiable domain must be recorded by the proven closure of a certain number of ski lifts and by the percentage of opening of the skiable domain provided by the operating company of the skiable domain concerned.

The compensation is paid prorata temporis with the non-utilisation of the ski lift pass and of the rental of sporting equipment of the Insured Party.

A season pass will never be paid for.

This cover is only valid during the official periods of opening of the skiable domains.

WHAT ARE THE EXCLUSIONS OF COVER ?

Apart from the exclusions common to all of the cover, the following are also excluded : the consequences of the following circumstances and events :

illnesses or accidents that have been the subject of an initial recording, of a treatment, a relapse, an aggravation or hospitalisation between the date of reservation of your stay and the date of conclusion of this contract.

Non-stabilised pathologies that have been the subject of a recording or treatment during the 30 days preceding the reservation of the stay

Pregnancy and/or its complications beyond the 28th week and, in all cases, an abortion, childbirth and in vitro fertilisation

Failure to obtain vaccination or preventive treatment necessary for the destination of

your stay

Epidemics, the local public health situation and pollution

Criminal proceedings of which you may be the subject

Any event occurring between the date de reservation of your stay and the date of the taking-out of this contract.

WHAT MUST YOU DO IN THE EVENT OF A LOSS ?

As soon as you call on our assistance and that we agree to your benefiting from your “Interruption of sporting or leisure activity” cover, you must make your claim for reimbursement for the services unused because of this interruption :

by telephone on no. 0810 82 20 11 from Monday to Friday

you will be provided with the information necessary to make your declaration of loss and it will be your responsibility to provide us subsequently with any document and any information allowing us to accept your request and the assessment of the amount of your prejudice, in particular :

- registration form of the stay,
- invoices of the organiser,
- and any other supporting document at our request.

Declaration of loss

Intermediary code: 21902

Contract: No. 78 665 954
TRAVEL HORIZON

Last name :

First name : _____

Address :

Tel. : _____

Trip from : _____ to

Date of the loss : _____

Declares* :

Cancellation

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

, swear under oath the

In : _____

On _____ Signature :

* *Check the box or 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