

General provisions for assistance

Contrat n° 58 224 397

GENERAL PROVISIONS OF THE GROUP CONTRACT N° 58 224 397 ASSISTANCE ALSACE CROISIERES

This group insurance contract is taken out by Alsace Croisières with Europ Assistance, also acting in the name and on behalf of its Irish subsidiary, Europ Assistance SA Irish Branch, in the presence of Draber Neff Assurances.

Alsace Croisières SA is a French Public Limited company (Société Anonyme) with capital of €2,000,000, registered with the Strasbourg Trade and Commerce Register under number 998 348 601 00043 and with its registered office at 12 rue de la Division Leclerc - 67000 STRASBOURG.

Represented by Mr Christian Schmitter acting in his capacity of Chairman and Managing Director. Europ Assistance, a French limited liability company (Société Anonyme) with capital of €35,402,786, registered with the Trade and Commerce Register of Nanterre under number 451 366 405, company governed by the Insurance Code and with its registered office at 1 Promenade de la Bonnette – 92230 GENNEVILLIERS. Also acting in the name and on behalf of its Irish subsidiary, under the business name of Europ Assistance SA Irish Branch, with its registered office at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate N° 907089. Represented by Ms Béatrice Ogée acting in her capacity of Managing Director.

COVERED AMOUNTS TABLE

ASSISTANCE SERVICES	Amounts Inc of VAT*/person
<p>• ASSISTANCE TO PEOPLE IN CASE OF SICKNESS OR INJURY</p> <ul style="list-style-type: none"> - Transport/Repatriation - Return of the insured's family members or an insured accompanier - Hospitalisation presence - Accompanying children under 18 - Continuation of journey - Replacement driver (zones 1 and 2 only) - Extension of stay - Early return in the case of the hospitalisation of a family member, professional replacement, of a person responsible for caring for a minor child and/or disabled adult child at the domicile 	<p>Actual cost including return of luggage Return ticket + taxi costs</p> <p>Round-trip ticket and €300/night (max 10 nights) Round-trip ticket or hostess Additional transport costs Outward ticket or driver Hotel €300/night (max 10 nights) Return ticket + taxi costs</p>
<p>• MEDICAL EXPENSES</p> <ul style="list-style-type: none"> - Supplementary refund of medical expenses and advance on hospitalisation costs (abroad only) - Dental emergencies <p><i>Medical costs access</i></p>	<p>€1,000,000</p> <p>€300</p> <p><i>No excess</i></p>
<p>• ASSISTANCE IN CASE OF DEATH</p> <ul style="list-style-type: none"> - Transport of the body - Costs of a coffin or urn - Return of insured family members or accompanier - Early return in the case of the death of a family member, professional replacement, of a person responsible for caring for a minor child and/or disabled adult child at the domicile - Recognition of body and death formalities 	<p>Actual costs €5,000</p> <p>Return ticket + taxi costs Return ticket + taxi costs</p> <p>Round-trip ticket and €300/night (max 2 nights)</p>
<p>• TRAVEL ASSISTANCE</p> <p>Before travelling</p> <ul style="list-style-type: none"> - Travel Information <p>Whilst travelling</p> <ul style="list-style-type: none"> - Advance of bail money abroad - Payment of legal fees abroad - Early return in case of a loss at the domicile during a journey - Early return in case of terrorist attack - Early return in case of natural disaster - Sea and mountain search and rescue costs - Transmission of urgent messages (from abroad only) - Sending medicines - Assistance in case of theft, loss or destruction of identity documents or means of payment - Health information 	<p>€25,000</p> <p>€20,000</p> <p>Return ticket + taxi costs</p> <p>Return ticket + taxi costs Return ticket + taxi costs €3,000</p> <p>Shipment costs €5000 advance</p>

ASSISTANCE SERVICES	Amounts Inc of VAT*/person
<p>After the journey</p> <p>Assistance with returning home after repatriation (France only)</p> <ul style="list-style-type: none"> - Home nurse - Delivery of medicines - Delivery of meals and shopping - Home help - Child minder in your home or in the presence of a relative or family friend - Teaching support - Looking after pets 	<p>Maximum 20 hours Delivery costs</p> <p>Delivery costs, maximum 15 days Maximum 20 hours Maximum 20 hours Round-trip ticket 15 hours/week – 1 month max. Maximum 10 days</p>

* Rate applicable under the legislation in force

INCEPTION AND DURATION OF THE COVER

BENEFITS	INCEPTION DATE	EXPIRATION OF COVER
ASSISTANCE	the departure date (the operator's meeting place at departure).	Date of the return from the journey (Place of dispersal of the group). NB Our cover will in all cases automatically cease 90 days after the departure date.

GENERAL POINTS ON ASSISTANCE

SOME ADVICE

BEFORE GOING ABROAD

- Remember to take the forms which are adapted to the length and nature of your stay and the country you are visiting, with you (there is specific legislation for the European Economic Area). These forms are issued by the Sickness Insurance fund which you are affiliated to so you can have your medical costs paid directly by this organisation in the event of sickness or accident.
- If you are travelling in a country which is not a member of the European Union the European economic area (EEA) you should find out whether this country has concluded a Social Security agreement with France before you leave. You therefore consult your sickness insurance fund to find out whether you are covered by the said agreement and whether you have formalities to accomplish (withdrawal of a form, etc).
- You should contact your competent organisation before your departure to obtain these documents (in France contact your Sickness Insurance Fund).
- If you are receiving medical treatment do not forget to take your medicines with you and to obtain information about the conditions for transporting them in accordance with your own means of transport and your destination.
- As we are unable to replace emergency services we advise you, especially if you are involved in an at risk physical or motorised activity, or if you are travelling in a remote area, to check that emergency assistance has been set up by the competent authorities in the country concerned in order to respond to a possible request for help.
- It is important that you know the number of your keys in case they are lost or stolen. Note down their references.
- Similarly, if you lose your identity papers or means of payment or have them stolen, it is much easier to reconstitute these documents if you have taken photocopies of them or noted down the numbers of your passport, identity card and bank card which you will keep separately.

AT YOUR DESTINATION

If you are sick or injured contact us as quickly as possible after calling the emergency services (Ambulance, Fire Brigade etc) which we cannot substitute.

WARNING

Certain pathologies constitute a limit to the conditions of application of the contract. We advise you to read these General Conditions carefully.

GENERAL POINTS

1. PURPOSE OF THE CONTRACT

The purpose of these General Provisions of insurance contract n° 58 224 397 entered into between Europ Assistance, Company governed by the Insurance Code, and the Policyholder, is to set forth the reciprocal rights and obligations of Europ Assistance and the Insured parties as set out below. They shall determine the benefits that shall be guaranteed and provided by Europ Assistance to the Insured under insurance contract n° 58 224 397.

This notice shall apply to travel contracts with a departure date after 31/10/2016 and until release of a new agreement.

This contract is governed by the Insurance Code.

2. DEFINITIONS

For the purposes of this contract, the following terms shall have the following meanings:

ACCIDENT (TO THE PERSON)

A sudden and fortuitous event affecting the insured non-intentionally by the insured which comes from the sudden action of an external cause.

INSURED

The following are considered to be insured:

- Physical persons travelling through the intermediary of the Policyholder having taken out this contract on their behalf,
- The Policyholder's employees.

The Insured are also designated by the term "you" in this contract.

ASSISTER

Europ Assistance is referred to hereunder as "we".

The insurance coverage is guaranteed and implemented by Europ Assistance, a Company governed by the Insurance Code and a French limited liability company (Société Anonyme) with capital of €35,402,786, registered with the Nanterre Trade and Companies Register under number 451 366 405, with its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, also acting in the name and on behalf of its Irish subsidiary under the business name Europ Assistance SA Irish Branch, with its main establishment at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate N° 907089.

TERRORIST ATTACK

Any act of violence that is a criminal or illegal attack against persons and/or property, in the country where you are travelling, the purpose of which is to seriously disturb public order by intimidation and terror with substantial media coverage.

Said Attack must be identified by the French Ministry for Europe and Foreign Affairs.

NATURAL DISASTER

A natural phenomenon such as an earthquake, volcanic eruption, tidal wave, flood or natural disaster, caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities in the country of occurrence.

DOMICILE

Your main and usual place of residence figuring as domicile on your income tax assessment notice is considered the Domicile.

ABROAD

Abroad means worldwide, except for your country of Domicile and excluded countries.

EVENT

Any situation provided for by these General Provisions giving rise to an action request with the Insurer.

FRANCE

The term France means Metropolitan France and the Principality of Monaco.

EXCESS

Part of the amount of costs remaining for which you are responsible.

HOSPITALISATION

Any admission of an insured justified by a hospitalisation report, into a hospital establishment (hospital or clinic) prescribed by a doctor consecutive on an illness or an Accident and comprising at least one night in the establishment.

IMMOBILISATION AT THE DOMICILE

Total or partial physical incapacity to move, established by a doctor, following Sickness or an Accident requiring rest at the Domicile. It must be justified by medical certificate or depending on the insured, by a detailed Doctor's certificate.

SICKNESS

A pathological condition with a sudden and unforeseeable nature duly established by a medical doctor requiring medical care.

FAMILY MEMBER

Family member means the spouse, the partner under a civil partnership agreement or the cohabitant living under the same roof, the dependent natural or adopted children of the Insured, the father, and mother, brothers and sisters, grandparents, parents in law (namely the parents of the Insured's spouse) grandchildren, legal guardian, brothers-in-law and sisters-in-law, sons-in-law and daughters-in-law, uncles and aunts, nephews and nieces.

LOSS

Loss means any random event triggering coverage under this contract.

LOSS AT THE DOMICILE

Fire, burglary or water damage to your domicile during your journey and established by the documents stipulated for the "EARLY RETURN IN CASE OF LOSS TO YOUR DOMICILE DURING A JOURNEY" cover.

POLICYHOLDER

The tour operator having its registered office in France and who has taken out this policy on behalf of other beneficiaries, referred to hereinafter as the Insured.

3. WHAT TYPE OF TRAVEL IS COVERED?

The assistance insurance coverage applies to:

- business and leisure travel, package holidays, rentals, cruises, Travel ticket (including Flight only) booked with the tour operator Policyholder, the dates, destination and cost of which figure on the invoice delivered by the tour operator Policyholder,
- the duration of which shall not exceed 90 consecutive days.

4. WHAT IS THE GEOGRAPHIC SCOPE OF COVERAGE UNDER THE CONTRACT?

The insurance coverage is valid worldwide.

EXCLUSIONS: generally speaking, countries which are affected by civil or foreign wars, political instability or which are subject to popular movements, riots, acts of terrorism, reprisals, restriction on the free circulation of people and property (irrespective of the reason, notably health, security, meteorological etc) or the disintegration of the atomic core or any radiation from an energy source with a radioactive nature, are excluded.

To obtain information before you leave, please contact our points of sale or Customer Relations Department on 01 41 85 85 41.

5. HOW TO USE OUR SERVICES

A. YOU NEED ASSISTANCE

In an emergency it is essential that you contact the local emergency services for any problem within their competence.

Our intervention cannot replace the intervention of the local public services or any intervener we may be obliged to have recourse to under local and/or international law.

We recommend that you prepare your call so that we can intervene more effectively.

We shall ask the following information:

- Your name(s) and first name(s),
- The exact place where you are and an address and telephone where we can contact you,
- Your contract number.

You must:

- Contact us immediately on the following telephone number: 01 41 85 98 82 (from abroad +33 1 41 85 98 82), fax: 01 41 85 85 71 (+33 1 41 85 85 71 from abroad).
- Obtain our preliminary agreement before taking any action or incurring any expense,
- Comply with the solutions we recommend,
- Supply us with all the elements relating to the contract taken out,
- Supply us with the originals of the receipts of expenditure for which refund is requested.

B. WHAT ARE THE CONDITIONS OF APPLICATION OF THE COVER?

We reserve the right to demand any necessary supporting documents for assistance cover (death certificate, proof of family ties, proof of Domicile, supporting documents of expenses, tax assessment notice subject to having masked all items figuring thereon beforehand except for your name, address and the number of persons in your taxable household).

Our coverage is provided on the express condition that the event that triggered our benefit was uncertain at the time of signature and at the time of departure.

No one can be covered for an Event which has its origin in a pre-existing sickness and/or injury which was diagnosed and/or treated, having been the subject of continuous hospitalisation or day hospitalisation or ambulatory hospitalisation during the 6 months prior to the request for assistance irrespective of whether it is the manifestation or the aggravation of the said condition.

If EUROP ASSISTANCE triggered an intervention due to a lack of verification details or insufficient information or following incorrect information with respect to the information which should be supplied to EUROP ASSISTANCE, the cost of intervention incurred by EUROP ASSISTANCE will be

charged back to the Policyholder and payable on receipt of the invoice with the Policyholder being able, if it wishes, to recover the amount from the seeker of the assistance if it was not the Insured.

C. ACCUMULATION OF COVERAGE

If the risks covered under this contract are covered by another insurance policy, you must inform us of the name of the insurer with whom another insurance policy was taken out (Article L 121-4 of the Insurance Code) as soon as such information is brought to your attention and no later than at the time of reporting the claim.

D. FALSE DECLARATIONS

If they change the assessment of the risk or lower our opinion of it:

- **any concealment or wilfully false statement on your part shall render the contract void. The premiums paid shall be forfeited to us and we may demand payment of premiums due as provided under Article L 113-8 of the Insurance Code;**
- **any omission or misstatement on your part for which bad faith is not proven shall lead to termination of the contract 10 days after the notification that shall be sent to you by registered letter and/or the application of the reduction of compensation in accordance with Article L 113-9 of the Insurance Code.**

E. LAPSE OF COVERAGE FOR FRAUDULENT DECLARATION

In case of Loss or action request under the assistance insurance coverage (provided under these General Provisions), if you knowingly use inexact documents as supporting documents, use fraudulent means or make false statements or make statements from which you wilfully omit relevant information, any claim you may make to assistance insurance coverage as provided in these General Provisions, for which such declarations are required, shall be invalidated.

6. WHAT YOU MUST DO WITH YOUR TRANSPORT TICKETS?

When transport is organised and paid for under the application of the contract you shall either reserve us the right to use the transport ticket(s) you hold or reimburse us the amounts which you obtain refunds for from the organisation which issued your transport tickets.

ASSISTANCE

ASSISTANCE SERVICES: WHAT WE COVER

ASSISTANCE TO PEOPLE IN CASE OF SICKNESS OR INJURY DURING THE JOURNEY

1. TRANSPORT/REPATRIATION

If you are sick or injured during your journey our doctors will contact the local doctor you saw following the Sickness or Accident

The information obtained from the local doctor and possibly your general practitioner will enable us, after the decision by our doctors, to arrange and organise in accordance with the medical requirements alone:

- Either your return (and the return of your luggage) to your Domicile,
 - or your transport (as well as the transport of your luggage) if necessary under medical supervision to an appropriate hospital department close to your Domicile,
- By light medical vehicle, by an ambulance, by train, (first class seat, first-class couchette or sleeping car) by scheduled airline or by ambulance plane.

Likewise depending on the medical needs and your doctors decisions we can arrange and organise in certain cases, initial transport to a local hospital before envisaging a return to a structure close to your Domicile.

Only your medical condition and compliance with the sanitary regulations in force are taken into account to take the transport decision, the choice of transport used and the choice of possible hospital.

IMPORTANT

It is therefore expressly agreed that in order to avoid any conflict with the medical authorities the final decision in the last resort belongs with our doctors.

In addition if you refuse to follow the decision which our doctors consider to be the most expedient you release us from all liability notably in event of a return using your own means or if your medical condition worsens.

2. RETURN OF THE INSURED'S FAMILY MEMBERS OR AN INSURED ACCOMPANIER

If you are repatriated by us, after the opinion of our Medical Department, we will organise transport for your insured Family Members or an insured person who was travelling with you so that if possible you are accompanied during your return journey.

This transport will be:

- Either with you,
- or individually.

We will pay the transport costs for the insured people by first class train or economy class flight ticket as well as taxi costs on departure so that they can travel from the place they are staying to the train station or airport and on arrival from the station/airport to the Domicile.

This cover is not cumulated with the "HOSPITALISATION PRESENCE" cover.

3. HOSPITALISATION PRESENCE

If you are hospitalised at the place where you are SICK or the ACCIDENT occurred, and our doctors consider from the information communicated by the local doctors that you cannot return within 2 days, we shall organise and pay for a round trip for a person of your choice to travel from your country of Domicile by 1st class train or economy class flight ticket to your bedside.

We shall also pay for this person's hotel costs (room and breakfast), **up to the amount indicated in the Amounts of Cover Table.**

This cover cannot be cumulated with the "RETURN OF THE INSURED'S FAMILY MEMBERS OR AN INSURED ACCOMPANIER" cover.

4. ACCOMPANIER FOR YOUR CHILDREN

If, sick or injured you cannot look after your insured children under 18 or disabled adult children travelling with you, we shall organise and pay for a round-trip journey by 1st class train or economy class flight for a person to travel from the country of your Domicile or one of our hostesses, in order to take your children back to your country of Domicile or to a domicile of a member of your family chosen by you, by first-class train ticket, or economy class flight. You are responsible for paying for your children's tickets.

5. CONTINUATION OF JOURNEY

You are sick or injured during your journey but your medical condition does not require your medical repatriation, in accordance with the opinion of our doctors under the terms of the "TRANSPORT/REPATRIATION" paragraph, we will pay for any extra transport costs you incur to continue the journey uninterrupted within the limit of the costs of the return journey to your Domicile on the day and at the place of the incident.

6. REPLACEMENT DRIVER (ZONES 1 AND 2 ONLY)

You are sick or injured during your journey. If your medical condition prevents you from driving your vehicle and none of the other passengers can replace you, we will provide you with:

- Either a driver to return the vehicle to your Domicile by the most direct route.
- We shall pay the cost of the journey and the driver's salary,
- Or a 1st class train ticket or economy class flight ticket in order to enable you to collect your vehicle later or for a person designated by you to bring the vehicle back.

You are responsible for paying the road costs (fuel, tolls, boat crossings, hotel and restaurant costs for any passengers).

The driver intervenes in accordance with the legislation in force which applies in his profession. This cover is granted to you if your vehicle is insured and in perfect working order in accordance with the national and international high road code standards and satisfies the compulsory ministry of transport test standards. In the contrary case we reserve the right not to send the driver and in replacement we will supply and pay for a first class train ticket or economy class flight ticket to enable you to go to collect the vehicle.

7. EXTENSION OF STAY

Following a Sickness or Accident during your journey you are obliged to prolong your stay beyond the initial return date in the following cases:

• If you are hospitalised:

If you are hospitalised and our doctors consider from the information communicated by the local doctors that this hospitalisation is required beyond your initial return date, we will pay for the costs of accommodation (room and breakfast) of an insured accompanier up to **the amount indicated in the Covered Amounts Table**, so they can remain with you. In the event of a package tour or a cruise these costs can be paid before the initial return date if they constitute additional accommodation cost not included in the price of the package holiday and paid by you or by the insured accompanier.

• In the event of immobilisation:

If you are immobilised and our doctors consider from the information communicated by the local doctors that this immobilisation is required beyond your initial return date, we will pay for the costs of accommodation (room and breakfast) for yourself and/or an insured accompanier up to **the amount indicated in the Covered Amounts Table**. In the event of a package tour or a cruise these costs can be paid before the initial return date if they constitute additional accommodation cost not included in the price of the package holiday and paid by you or by the insured accompanier.

In both cases our cover ceases from the date our doctors consider, from the information communicated by local doctors, that you are able to resume your journey uninterrupted or to return to your Domicile.

8. EARLY RETURN IN THE CASE OF THE HOSPITALISATION OF A FAMILY MEMBER, PROFESSIONAL REPLACEMENT, OF A PERSON RESPONSIBLE FOR CARING FOR A MINOR CHILD AND/OR DISABLED ADULT CHILD WHO HAS REMAINED AT THE DOMICILE

During your journey you learn of the serious and unforeseen hospitalisation in your country of Domicile of:

- A Member of your family,
- Your professional replacement,
- the person responsible for looking after your minor child and/or disabled adult child who have remained at the Domicile.

So that you can:

- travel to the bedside of the person who is hospitalised in your country of Domicile,
- Resume your professional activity left vacant by the problems with your professional replacement as your presence at your workplace is essential,
- Be with your children who have been left without a child minder at your Domicile.

We shall organise:

- either your round-trip journey,
- or your outward journey and the journey of an insured person chosen by you travelling with you, And will pay for first-class train tickets or economy class flight tickets to your country of Domicile and if necessary, the taxi costs on departure, from your the place where you are to the train station or airport and on arrival from the train station/airport to the domicile.

We reserve the right to invoice you the whole of the service if you fail to provide substantiating documents (hospitalization report, proof of kinship) within 30 days.

9. ADDITIONAL REPAYMENT OF MEDICAL COSTS (ABROAD ONLY)

In order to Benefit from these refunds you must be compulsorily subject to a primary sickness insurance scheme (Social Security) or any other welfare benefits organisation, and when you return to your country of Domicile, or where your located, perform all the necessary procedures to recover these costs from the organisations concerned and send us the substantiating documents mentioned below.

For this benefit to apply, the term “France” means mainland France, the Principality of Monaco and the Overseas Departments and Regions. The Insured who are domiciled in an Overseas Department or Region will not be considered to be travelling abroad if they travel to France or the Principality of Monaco and inversely.

Before travelling abroad we advise you to obtain the forms required for the type and length of this journey as well as for the countries you will be visiting which (for the European Economic Area or Switzerland obtain the European Health Insurance Card). These forms are issued by the Sickness Insurance fund which you are affiliated to so you can have your medical costs paid directly by this organisation in the event of sickness or accident.

Type of medical costs giving entitlement to additional refunds:

The additional refund covers the following costs providing they involve treatment received Abroad after a Sickness or injury, which occurred Abroad:

- Medical fees,
- Costs of medicines prescribed by a doctor or a surgeon,
- Costs of ambulance or taxi ordered by a doctor for a local journey Abroad,
- Hospitalisation costs when you are judged to be untransportable by decision of our doctors after obtaining information from the local doctor. The additional refund of these hospitalisation costs ceases from the day you are able to transport yourself after even if you decide to stay where you are,
- dental emergency **within the limit of the amount indicated in the Covered Amounts Table.**

Amount and terms of payment:

We will refund you the amount of medical costs incurred abroad you are liable for after reimbursement by the Social Security, mutual insurance company and/or any other welfare benefits organisation, up to the amounts stated in the Covered Amounts Table.

You (or your beneficiaries) undertake when you return to your country of Domicile or where you are, to perform all the procedures necessary to recover these costs from the organisations concerned and to send us the following documents:

- The original account statements of the Social Security organisations and/or welfare benefit organisations justifying the refunds obtained,
- Photocopies of the treatment sheets justifying the expenditure incurred.

Failing this we shall be unable to make the refund.

If the Social Security organisation and/or the organisations which you contribute to did not pay the medical expenses incurred we will reimburse you up to the **maximum amounts indicated in the Covered Amounts Table** for the duration of the contract providing you previously send us the original bills for the medical costs and a certificate of non-payment from the Social Security, the mutual insurance company and any other welfare benefit organisations.

10. ADVANCE OF HOSPITALISATION COSTS (ABROAD ONLY)

For this benefit to apply, the term “France” means mainland France, the Principality of Monaco and the Overseas Departments and Regions. The Insured who are domiciled in an Overseas Department or Region will not be considered to be travelling abroad if they travel to France or the Principality of Monaco and inversely.

You are sick or injured during your journey abroad we will advance your hospitalisation costs up to the amounts indicated in the Covered Amounts Table whilst you are hospitalised.

The advance will be made under the following cumulative conditions:

- For treatment prescribed in agreement with our doctors,
- Whilst they consider you to be untransportable after receiving information from the local doctor. No advance is granted from the date you are able to make the transport yourself even if you decide to stay where you are.

In all circumstances you undertake to refund this advance to us 30 days at the latest after receiving our invoice. If you do not pay on this date the Policyholder undertakes to refund us this advance within a maximum period of 30 days from our demand, and the Policyholder can if it wishes, recover the sum from you.

You must then carry out the necessary actions to recover your medical costs from the organisations concerned.

This obligation applies even if you have begun the refund procedures mentioned above.

ASSISTANCE IN CASE OF DEATH

1. TRANSPORT OF THE BODY AND COFFIN COSTS IF THE INSURED DIES

The Insured dies during his journey: we will organise and pay for the transport of the insured deceased to the place where the funeral will take place in the deceased's country of Domicile. We shall also pay all the preparation costs and for the specific arrangements for transport exclusively, to the exclusion of any other costs.

In addition we will contribute to the cost of the coffin or urn which the family will obtain from the funeral directors of their choice **up to the amount indicated in the Covered Amounts Table** on production of the original invoice.

The family is responsible for the other costs (ceremony, transport, burial).

2. RETURN OF THE INSURED FAMILY MEMBERS OR AN ACCOMPANIER IF AN INSURED DIES

If necessary we shall organise and pay for the return, by first class train ticket or Economy class flight ticket and the taxi costs at the departure and arrival, of an insured person or the insured Family members who were travelling with the deceased so that they can attend the funeral if the means initially provided for his/her/their return to the country of Domicile cannot be used.

3. EARLY RETURN IN THE CASE OF THE DEATH OF A FAMILY MEMBER, OF YOUR PROFESSIONAL REPLACEMENT, OF A PERSON RESPONSIBLE FOR CARING FOR A MINOR CHILD AND/OR DISABLED ADULT CHILD WHO HAS REMAINED AT THE DOMICILE

Whilst you are travelling you learn of the death in your country of Domicile of:

- A Family Member,
- Your professional replacement,
- The person responsible for looking after your minor child and/or disabled adult child who have remained at the Domicile.

So that you can:

- So you can attest attend the Deceased's funeral in your country of Domicile,
- Resume your professional activity left vacant by the problems with your professional replacement as your presence at your workplace is essential,
- Be with your children who have been left without a childminder at your Domicile.

We shall organise:

- either your round-trip journey,
- or your outward journey and the journey of an insured person chosen by you travelling with you, And will pay for first-class train tickets or economy class flight tickets to your country of Domicile and if necessary, the taxi costs on departure, from your the place where you are to the train station or airport and on arrival from the train station/airport to the Domicile.

We reserve the right to invoice you the whole of the service if you fail to provide substantiating documents (hospitalization report, proof of kinship) within 30 days.

This cover is granted when the date of the funeral predates the date initially planned for your return.

4. IDENTIFICATION OF THE BODY AND FORMALITIES ON DEATH

If the Insured died alone and if the presence of a Family Member or a close friend is required to identify the body and for repatriation formalities or incineration at the location, we will organise and pay for the round-trip journey by first class train ticket or economy class flight for this person from the country of the deceased insured's Domicile to the place of death as well as his accommodation costs **within the limit of the amount indicated in the Covered Amounts Table.**

TRAVEL ASSISTANCE BEFORE AND DURING THE JOURNEY

BEFORE THE JOURNEY

1. TRAVEL INFORMATION (EVERY DAY FROM 8.00 TO 19.30 FRENCH TIME (EXCEPT SUNDAYS AND PUBLIC HOLIDAYS))

We can, on your request provide you with the following information:

- The medical precautions to be taken before travelling (vaccinations, medicines etc),
- The administrative formalities to be carried out before a journey or during a journey (visas etc),
- Travelling conditions (transport possibilities, flight times, etc.),
- The local conditions (temperature, climate, food, etc.).

DURING THE JOURNEY

2. ADVANCE OF BAIL MONEY AND PAYMENT OF LEGAL FEES (ABROAD ONLY)

You are travelling abroad and you are the subject of criminal proceedings due to a driving incident to the exclusion of any other reason: we will advance bail money up to the amount indicated in the Covered Amounts Table.

You undertake to repay this advance to us within a maximum of 30 days after receiving our invoice and immediately if this money is returned to you by the authorities before this 30 day period expires.

In addition we shall pay the legal fees which you may incur because of this up to the amount indicated in the Covered Amounts Table providing the facts you are criticised for not liable to criminal penalties under the country's laws.

This cover does not cover the legal consequences of a road accident Abroad in your country of Domicile.

3. EARLY RETURN IN CASE OF A LOSS AT YOUR DOMICILE DURING A JOURNEY

During your journey you learn that your presence is essential at your Domicile following a loss there in order to carry out administrative procedures: we will organise and pay for your return journey by first class train ticket or economy class flight from the place where you are staying to your domicile and, if necessary, the taxi costs on departure to go from the place where you are staying to the station or airport and on arrival from the station/airport to the Domicile.

If you fail to produce substantiating documents (declaration of loss to the insurer, evaluation report, affidavits of complaint etc.) within a maximum of 30 days we reserve the right to invoice you the whole of this benefit.

4. EARLY RETURN IN CASE OF TERRORIST ATTACK

During your trip you learn that a terrorist attack has taken place within a maximum radius of 100 kilometres around the place where you are staying. If you wish to cut short your journey we will organise and pay for your journey by first-class train ticket or economy class flight ticket to your country of Domicile and if necessary, the taxi costs on departure, from the place you are staying to the train station or airport and on arrival from the train station/airport to the Domicile. The demand for an early return must be made within a maximum period of 72 hours following the Terrorist Attack.

5. EARLY RETURN BECAUSE OF A NATURAL DISASTER

A Natural Disaster occurs during your journey at the place where you are staying. You are not injured but you wish to cut short your journey. We will organise and pay for your journey by first-class train ticket or economy class flight ticket to your country of Domicile and if necessary, the taxi costs on departure, from the place you are staying to the train station or airport and on arrival from the train station/airport to the Domicile. The demand for an early return must be made within a maximum period of 72 hours following the Natural Disaster.

6. TRANSMISSION OF URGENT MESSAGES (FROM ABROAD ONLY)

During your journey if it is impossible for you to contact a person in your country of Domicile we will transmit the message which you have communicated to us by telephone at the time and on the day you choose.

NB:

This service does not permit the use of the PCV. We can never be held liable for the content of your messages and remain subject to French legislation notably criminal and administrative legislation. The failure to respect this legislation can result in a refusal to communicate the message.

7. SENDING MEDECINES ABROAD

You are travelling abroad and the medicines which are essential for you to continue your treatment have been lost or stolen, and our doctors consider that their suspension poses a risk to your health, we shall search for equivalent medicines where you are and in this case will organise a medical examination with a local doctor who can prescribe them to you. You are responsible for paying the medical costs and for the medicines.

If equivalent medicines do not exist where you are we shall organise, from France only, the shipment of the medicines prescribed by your general practitioner providing he sends a duplicate of the prescription he handed to you, to our doctors and that these medicines are available in High Street pharmacies.

We shall pay the shipping costs and will chargeback the customs costs and the purchase cost of the medicines to you, which you undertake to refund to us on receipt of the invoice.

These shipments are subject to the general terms of the transport companies we use. They are subject to the legislation and conditions imposed by France and national legislations of each of the countries regarding the importation and exportation of medicines.

We disclaim all liability for losses, or thefts of the medicines and regulatory restrictions which could delay or make it impossible to transport the medicines and the consequences arising from this. In all cases, shipments of blood products and blood derivatives, products reserved for hospital use, products necessitating special conservation conditions notably refrigeration are excluded as well as in a more general way, all products which are not available in High Street pharmacies in France. In addition, the manufacture stoppage of the medicines, the withdrawal from the market, or their non-availability in France are all cases of force majeure which can delay or make it impossible to perform the service.

8. ASSISTANCE IN CASE OF THE THEFT, LOSS OR DESTRUCTION OF YOUR IDENTITY DOCUMENTS OR YOUR MEANS OF PAYMENT

During your journey you lose or have your identity documents stolen. We are available to inform you of the procedures to be carried out (laying a complaint, renewing identity documents etc) every day from 8.00 to 19.30 (French time) except Sundays and public holidays by simply calling our Information Department.

This information is documentary information as referred to by article 66-1 of the amended law of 31/12/71. It can never concern a legal opinion. We will, depending on the cases, direct you towards the professional organisations or categories able to reply to you. We can never be held liable for the interpretation or use which you may make of the information communicated.

In the event of the loss or theft of your means of payment, credit cards, cheque book(s), and subject to a certificate of loss or theft delivered by the local authorities we will send you an advance of funds for the amount indicated in the Covered Amounts Table so you can meet your basic expenses under the following preliminary conditions:

- Either the payment by a third party of the corresponding sum by debiting a bank card,
- or by your bank paying the corresponding sum.

You will sign a receipt when the funds are delivered.

9. HEALTH INFORMATION

This service is designed to listen to you, to orient and to inform you. In the event of medical emergency the first reflex must be to call local emergency services.

We shall endeavour to find documentary information for you to assist you in the health field on a simple phone call from you 24/7.

If you cannot be given a reply immediately we will carry out the necessary searches and call you back as quickly as possible. Information is given earlier in compliance with medical deontology. The purpose of the service is not to provide a personalised telephone consultation or medical prescription, to encourage auto medication or to call therapeutic choices by medical practitioners into question. If this is your request, we advise you to consult a local doctor or your general practitioner.

We provide an objective answer to the questions you put to us from official information and we cannot be held liable for the interpretation you make of it or for its possible consequences.

10. SEA AND MOUNTAIN SEARCH AND RESCUE COSTS

We pay for sea and mountain search and rescue costs (including off-piste skiing) up to the amount indicated in the amount of covered table in the Covered Amounts Table.

Only the costs properly invoiced by a company duly approved for these activities can be refunded.

The cover does not include the organisation or performance of searches or rescues.

AFTER THE JOURNEY

11. ASSISTANCE WITH RETURNING TO THE DOMICILE AFTER REPATRIATION (IN FRANCE ONLY)

This cover is only acquired if the following cumulative conditions are satisfied:

- You will be the subject of transport/repatriation within the scope of implementing the cover described in the "TRANSPORT/REPATRIATION" chapter,
- When you return at the end of this transport/repatriation, you are either hospitalised for a period of more than 5 days or immobilised at your Domicile for a period of more than 5 days.

The Hospitalisation or Immobilisation must be consecutive on the transport/repatriation.

You undertake before these guarantees are implemented, to send us, on ordinary request, all the substantiating documents in support of your demand:

- Hospitalisation report in France,
- Medical certificate of immobilisation at the Domicile.

We can refuse to provide this cover if the above-mentioned substantiating documents are not sent.

A. HOME NURSE

If you are immobilised at your Domicile for over five days and if your medical condition requires, we will organise and pay for a qualified person to be present at your bedside for a maximum of 20 hours.

The service is accessible from Monday to Friday between 8.00 and 19.00 excluding public holidays for a minimum of 4 hours per day and a maximum of 10 hours per day.

The conditions for applying this cover and service hours:

The service operates from Monday to Fridays from 8.00 to 19.00, excluding public holidays. However you can contact us 24/7 to make your demand.

Time limits for setting up:

On receipt of your call, (after a visit from the general practitioner), we shall do our utmost (except in case of force majeure) to ensure that the nurse is at your domicile as quickly as possible. However, we reserve a period of 5 hours' notice counted from within the hours of service in order to find and bring the home nurse to the sick person.

Execution of the service:

No expense made by yourself will be re-funded. The cover applies providing you have received a preliminary visit from your general practitioner. The nurse does not have the authority to provide treatment other than the treatment which generally provided by the family circle. The nurse also cannot perform medical procedures which exceed those he or she is qualified to provide. All medical procedures will be performed under the control and liability of the prescribing doctor.

Medical and administrative conditions:

You must justify your demand with a medical certificate indicating that you require the presence of a person with you.

In all circumstances we reserve the right to perform the medical contact prior to instructing the nurse and to claim the medical certificate (or photocopy) from you.

B. DELIVERY OF MEDICINES TO THE DOMICILE FOLLOWING AN IMMOBILISATION OF OVER 5 DAYS

If a doctor has urgently prescribed medicines for you in a prescription but no one in your immediate circle can travel and if the medicines are required immediately we shall go to a pharmacy close your domicile (or the on duty pharmacy) and we shall bring them to you.

We shall pay the price of this. You are responsible for paying the price of the medicine. The medicine must be prescribed a maximum 24 hours before the request for assistance.

C. DELIVERY OF MEALS AND SHOPPING FOLLOWING AN IMMOBILISATION AT THE DOMICILE OF OVER 5 DAYS

If you cannot fetch your meals or your shopping we shall find a service provider to do this for you and organise the delivery to your Domicile.

For the shopping, the service provider will go to your Domicile to collect the shopping list. He does the shopping in a chosen shop within a radius of 15 km and delivers or has the shopping delivered to your Domicile.

The service provider delivers the meals or has them delivered to your Domicile.

We shall pay the service provider's travelling costs for a maximum period of 15 days.

You are responsible for paying the cost of meals and shopping.

D. HOME HELP FOLLOWING A HOSPITALISATION OF OVER 5 DAYS OR AN IMMOBILISATION AT THE DOMICILE FOR OVER 5 DAYS

We shall arrange for a home help to come to do the household chores at your domicile either when you return from hospital or from the date of your Hospitalisation or during the time you are immobilised at your Domicile.

We shall pay the cost of the home help for up to 20 hours divided as you wish during the month following the date of hospitalisation or your return to the domicile or during your immobilisation at the domicile (a minimum of 2 hours at a time).

We reserve the right to cross charge you for the whole service if you do not provide substantiating documents (certificate of hospitalisation, medical certificate).

E. CHILD MINDING FOR CHILDREN UNDER 15 FOLLOWING A HOSPITALISATION OF OVER 5 DAYS

We organise and pay for childminding for your children under 15 at your Domicile.

a. Either the presence of qualified person for a maximum of 20 hours.

The person we send to the child's domicile will start and stop his or her functions in presence of an adult. The service is accessible from Monday to Friday between 8.00 and 19.00 excluding public holidays for a minimum of 4 hours per day and a maximum of 10 hours per day.

The conditions for applying this cover and service hours:

The "Child Minding" Service operates from Mondays to Fridays from 8.00 to 19.00 excluding public holidays. However you can contact us 24/7 to make your demand.

Time limits for setting up:

On receipt of your call, we shall do our utmost (except in case of force majeure) to ensure that the childminder is at your domicile as quickly as possible. However, we reserve a period of 5 hours' notice counted from within the hours of service in order to find and bring the child minder.

Execution of the service:

No expense made by yourself will be re-funded.

Medical and administrative conditions:

In all circumstances we reserve the right to make medical contact prior to instructing the Intervener and to claim the medical certificate (or photocopy) from you.

The "Child Minding" cover does not apply in the following cases:

- Chronic illnesses, illnesses requiring hospitalisation at home, the consequences of foreseeable hospitalisations
- Within the timeframe: between 19.00 or 8.00, nor on Sundays and public holidays nor during weekly rest and legal holidays of the beneficiary parents.

b. Or the round-trip journey with a first class train ticket or economy class flight of a person designated by you from their domicile in mainland France or the Principality of Monaco to be with you and to look after your children aged under 15 at your Domicile.

F. PERSONAL TUTOR

In the event of an absence from school of over 5 working days, we shall organise and pay for a personal tutor for up to 15 hours per week for a maximum of one month.

We shall look for one or more personal tutors from the 5th day of absence from school in order to guarantee continuity of the school program for the child as far as possible during the current school year.

Lessons are given from the reception class (primary school) to year 13 in general high schools in the following main subjects: French, English, German, Spanish, geography, mathematics, natural sciences, physics, chemistry.

This teacher or teachers is/are authorised to contact the child's school in order to examine the content of the school syllabus with the teacher.

If the child is hospitalised, the lessons will continue as far as possible under the same conditions providing the hospital's management, the doctors and nursing staff formally agree to this.

This service ends from the resumption by the child of his or her lessons in the initial school.

G. TRANSPORT AND MINDING PETS (DOG OR CAT) FOLLOWING A HOSPITALISATION OF OVER 5 DAYS OR AN IMMOBILISATION AT THE DOMICILE FOR OVER 5 DAYS

If you are unable to look after your pets (exclusively dogs and cats) we will organise their transport to a suitable kennels and cattery close to your Domicile or at the destination of your choice located in France less than 50 km from your place of hospitalisation.

We will pay for the costs of transporting your pets and the costs of their accommodation in a kennels or cattery for up to a maximum 10 days during the period you are in hospital or during your immobilisation at the Domicile.

The service is subject to respecting the conditions of transport, reception and accommodation defined by the service providers and the establishments (up-to-date vaccinations, animal passport, possible guarantee etc.).

WHAT WE EXCLUDE

We can never replace the local emergency services.

In addition to general exclusions which apply to the contract listed in the paragraph "What are the general exclusions applicable to the contract?" of the "CONTRACTUAL FRAMEWORK", chapter, the following are excluded:

- **The consequences of exposure to infectious biological agents intentionally or accidentally disseminated, combat gas type chemical agents, incapacitating agents, neurotoxic agents or with long lasting neurotoxic effects,**
- **The consequences of intentional acts by you, or the consequences of fraudulent acts, attempted suicide or suicide,**
- **Pre-existing diagnosed and/or treated medical conditions and/or illnesses and/or injuries which have been the subject of continuous hospitalisation, a day hospitalisation or ambulatory hospitalisation within 6 months of any claim whether this is a manifestation or aggravation of the said condition,**
- **Costs incurred without our agreement or not expressly stipulated by the General Conditions of the contract,**
- **Unjustified costs of original copies,**
- **Losses which occurred in countries which are excluded from the cover or outside the contract's validity dates or beyond the period of the journey Abroad,**
- **The consequences of incidents which occur during motorised trials, races or competitions (or their tests) which, under the regulations in force, require the prior authorisation of public authorities when you are participating as a competitor or during on circuit tests which require the approval of the public authorities even if you are using your own vehicle,**

- Journeys undertaken with the purpose of obtaining a medical diagnosis and/or medical treatment or plastic surgery, their consequences and the resulting costs,
- The organisation and payment of the transport referred to in the 'TRANSPORT/REPATRIATION' chapter for benign illnesses which can be treated on site and which do not prevent you from continuing your journey,
- Requests for assistance relating to assisted reproductive technology or voluntary termination of pregnancy, their consequences and the resulting costs,
- Demands relating to surrogacy, their consequences and the resulting costs,
- Medical appliances and prostheses (dental, auditing, medical),
- Spa therapy, their consequences and the resulting costs,
- The medical costs incurred in your country of Domicile,
- Planned hospitalisations, their consequences and the resulting costs,
- Optical course (glasses and contact lenses example),
- Vaccines and vaccination costs,
- Medical checkups, the consequences and the related costs,
- Cosmetic surgery and their possible consequences and the relating costs,
- Stays in rest homes, their consequences and the relating costs,
- Re-education, physiotherapy, chiropractic, their consequences and the resulting costs,
- Medical or paramedical services and the purchase of products whose therapeutic nature is not recognised under French legislation and the relating costs,
- Health checkups involving preventative screening, regular treatments or analyses their consequences and the relating costs,
- Search and rescue crossing in deserts,
- The organisation of search and rescue for people notably in mountains, the sea or the desert,
- The costs of excess luggage weight during transport by plane,
- The cost of cancelling the journey,
- Restaurant costs,
- Customs costs.

FRAMEWORK OF THE CONTRACT

This Contract is subject to French law.

1. INCEPTION AND DURATION

The Assistance services apply during the travel dates indicated on the invoice issued by the tour operator with a maximum period of 90 consecutive days. The date of taking effect cannot occur before the date the contract is taken out.

2. WAIVER IN CASE OF MULTI COVER

In accordance with Article L 112-10 of the Insurance Code, Insured taking out an insurance contract for non-professional purposes, if he/she justifies prior cover for one of the risks covered by this new contract, he/she may cancel this new contract, at no cost and without penalty, as long as it has not been fully put into effect or that the Insured has not made any claim, and within 14 calendar days from entering into the new contract.

Such cancellation must be made by post or by email to the following addresses:

By post: **EUROP ASSISTANCE**
Customer Management Department
1, promenade de la Bonnette
92633 Gennevilliers cedex

By e-mail: Gestion-Clients@europ-assistance.fr

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The insurer shall reimburse the amount of the premium paid by the Insured within 30 days from the date of exercise of the right to cancel, unless a claim triggering coverage under the contract is made during the withdrawal period.

3. WHAT ARE THE LIMITATIONS IN CASE OF FORCE MAJEURE OR OTHER SIMILAR EVENTS?

We can never replace the local emergency Services.

We cannot be held liable for breaches or delays in performing services resulting from a case force majeure or events such as:

- Civil or foreign wars, known political instability, popular movements, riots, acts of terrorism, reprisals political instability,
- Recommendations by the WHO or national or international authorities or the restriction on the free circulation of people and property irrespective of the reason, notably sanitary, safety, meteorological, the limitation of approval of aeronautical traffic,
- Strikes, explosions, natural disasters, disintegration of the atomic core, or any radiation from an energy source with a radioactive nature,
- The time limits and/or the impossibility of obtaining administrative documents such as entry or exit visas, passports etc. necessary for your transport inside and outside the country where you are, or for entering the country recommended by your doctors to be hospitalised there,
- recourse to local public services or to the interveners whom we are obliged to have recourse to under local and/or international legislation,
- The non-existence or non-availability of technical or human means adapted to transport (including refusal to intervene).

4. EXCEPTIONAL CIRCUMSTANCES

People carriers (notably airline companies) are liable to apply restrictions which apply up to the start of transport (and which may be modified without notice) for people suffering from certain pathologies or for pregnant women (for airline companies: medical examination, medical certificate, et).

Therefore these people can only be repatriated providing the carrier does not refuse and of course there is no unfavourable medical opinion (as stipulated under the terms of the "TRANSPORT/REPATRIATION" chapter) with respect to the health of the Insured or the unborn child.

5. WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO THE CONTRACT?

The general exclusions of the contract are the exclusions common to the assistance cover described in these General Conditions. The following are excluded:

- civil or foreign wars, riots, popular movements;
- voluntary participation of an Insured in riots or strikes, brawls or aggravated assault;
- the consequences of the disintegration of the atomic nucleus or any radiation emanating from a radioactive energy source;
- save as otherwise provided, an earthquake, volcanic eruption, tidal wave, flood or natural disaster unless such is part of the provisions resulting from Law n° 82-600 of 13 July 1982 pertaining to the compensation of victims of natural disasters (for insurance coverage);
- the consequences of the use of medication, drugs, narcotics and similar products not medically prescribed, and alcohol abuse;
- any intentional act on your part that may trigger coverage under the contract.

6. SUBROGATION

After having incurred expenses as part of our assistance insurance coverage, we are subrogated to the rights and actions that you may have against third parties liable for the Loss, as provided under Article L 121-12 of the Insurance Code.

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

7. WHAT ARE THE TIME LIMITS?

Article L 114-1 of the Insurance Code:

Any action deriving from an insurance contract is prescribed 2 years from the event giving rise to it. However, said time limit shall run:

- 1 - In case of concealment, omission, false or inaccurate declaration of the risk incurred, only from the date at which the insurer became aware thereof;
- 2 - In case of loss, only from the date at which the interested parties became aware thereof, if they prove that they were unaware of it up until such time. When the action of the insured against the insurer results from a third party remedy, the time limit shall only run from the date at which said third party exercised a legal action against the insured or has been compensated by this latter.

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Article L 114-2 of the Insurance Code:

The limitation period is interrupted by one of the usual grounds for interruption of the limitation period and by the appointment of experts following a loss. The interruption of the limitation period of the action may also result by sending a registered letter with acknowledgement of receipt sent by the insurer to the insured regarding the action for payment of the premium and by the insured to the insurer with regard to payment of the compensation.

Article L 114-3 of the Insurance Code:

By way of derogations from Article 2254 of the Civil Code, the parties to the insurance contract cannot, even by mutual consent, modify the duration of the limitation period, nor add to the causes of its suspension or interruption.

The usual grounds for interruption of the limitation period are set forth in Articles 2240 to 2246 of the Civil Code: the acknowledgement by the debtor of the right against which he prescribed (Article 2240 of the Civil Code), the legal claim (Articles 2241 to 2243 of the Civil Code), an act of enforcement (Articles 2244 to 2246 of the Civil Code).

8. CLAIMS

EUROP ASSISTANCE elects domicile at the address of its registered office. In case of claim or dispute, you may contact the Customer Feedback Department of Europ Assistance - 1, promenade de la Bonnette - 92633 Gennevilliers cedex.

Should processing time exceed 10 business days, an interim letter shall be sent to you. A written response to the claim shall be sent no later than 2 months from the date of receipt of the initial claim.

9. SUPERVISORY AUTHORITY

The supervisory authority is: Autorité de Contrôle Prudentiel et de Résolution - A.C.P.R. - 4, place de Budapest - CS 92459 - 75436 Paris cedex 09.

10. PRIVACY NOTICE

The purpose of this privacy notice is to explain how, and for what purposes, we use your Personal Data. Please read this privacy notice carefully.

A. WHICH LEGAL ENTITY WILL USE YOUR PERSONAL DATA

The Data Controller is Europ Assistance S.A Irish branch., whose primary place of business is located on the 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 1, Promenade de la Bonnette, 92230 Gennevilliers, France, a société anonyme registered in the Nanterre Commercial and Companies Registry under number 450 366 405.

If you have any questions concerning the Processing of your Personal Data or if you want to exercise a right in respect to your Personal Data, please contact the DPO at the following contact details:

Europ Assistance S.A Irish branch., DPO
4th Floor,
4-8 Eden Quay, Dublin 1,
D01N5W8, Ireland
EAGlobalDPO@europ-assistance.com

B. HOW WE USE YOUR PERSONAL DATA

The Insurer will use your Personal Data to:

- insurance underwriting and risk management;
- policy underwriting and administration;
- claims handling;
- data sharing for fraud prevention purposes

The Insurer is entitled to process your Personal Data on contractual requirement basis.

C. WHICH PERSONAL DATA WE USE

Only Personal Data strictly necessary for the above mentioned purposes will be processed. In particular, the Insurer will process:

- Name, address and identification documents
- Bank details

D. WITH WHOM WE SHARE YOUR PERSONAL DATA

We may share such Personal Data with other EA and / or Generali Group subsidiaries and external organisations such as our auditors, reinsurers, co-insurers, claims handlers, agents, distributors that from time to time will need to provide the service covered by your insurance policy and all other entities that carry out any technical, organizational and operational activity supporting the insurance. Such organizations or entities may ask you a separate consent to process your Personal Data for their own purposes.

E. WHY THE PROVISION OF YOUR PERSONAL DATA IS REQUIRED

The provision of your Personal Data is a contractual requirement, a requirement necessary to enter into the Policy. If you do not provide Your Personal Data, it will not be possible for Us to provide the services under the Policy.

F. WHERE WE TRANSFER YOUR PERSONAL DATA

We may transfer such Personal Data to countries, territories, or organisations that are located outside the European Economic Area (EEA) and are not recognised as ensuring an adequate

level of protection by the European Commission such as, USA. In such case, the transfer of Your personal data to non-EU entities will take place in compliance with appropriate and suitable safeguards in accordance with the applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of your Personal Data outside EEA by contacting the DPO.

G. YOUR RIGHTS IN RESPECT TO YOUR PERSONAL DATA

You can exercise the following rights in respect to your Personal Data:

- **Access** – you may request access to your Personal Data;
- **Rectify** – you may ask the Company to correct Personal Data that is inaccurate or incomplete;
- **Erase** – you may ask the Company to erase Personal Data where one of the following grounds applies;
 - a. Where the Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
 - b. You withdraw consent on which the processing is based and where there is no other legal ground for the processing;
 - c. You object to automated decision-making and there are no overriding legitimate grounds for the processing, or you object to the processing for direct marketing;
 - d. The Personal Data have been unlawfully processed;
 - e. The Personal Data have to be erased for compliance with legal obligation in Union or Member State law to which the Company is subject;
- **Restrict** – you may ask the Company to restrict how it processes your Personal Data where one of the following applies;
 - a. You contest the accuracy of your Personal Data, for a period enabling the Company to verify the accuracy of your Personal Data; The processing is unlawful and you oppose the erasure of the Personal Data and request the restriction of their use instead;
 - b. The Company no longer needs the Personal Data for the purposes of the processing, but they are required by you for the establishment, exercise or defense of legal claims;
 - c. You have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the Company override those of you.
- **Portability** – you may ask the Company to transfer the Personal Data you have provided us to another organisation or / and ask to receive your Personal Data in a structured, commonly used and machine readable format.

Your rights, including the right to object, can be exercised by contacting the data protection officer of the Insurer under: EAGlobalDPO@europ-assistance.com

The request of exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

H. YOUR RIGHT TO OBJECT TO THE PROCESSING OF YOUR PERSONAL DATA

When the Processing of your Personal Data is based on the legitimate interest, including for direct marketing purposes, You have the right to object to the Processing of your Personal Data and, thus, request the stop of the Processing operations.

I. HOW YOU CAN LODGE A COMPLAINT

You have the right to complain to a Supervisory Authority; the contact information for that supervisory authority is provided below:

Irish authority:

Office of the Data Protection Commissioner.
Canal House, Station Road, Portllington,
Co. Laois, R32 AP23, Ireland.
info@dataprotection.ie

UK authority:

Customer Contact
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
SK9 5AF
casework@ico.org.uk

J. HOW LONG WE RETAIN YOUR PERSONAL DATA

We will retain your Personal Data for as long as is necessary for the purposes set out above, or for as long as is required by law. Our retention periods are as follows:
The Insurer will hold your Personal Data as long as it is authorized by law.

LIST OF COUNTRIES

ZONE 1: FRANCE

Mainland France (FR)
Principality of Monaco (MC)

ZONE 2: EUROPE & MEDITERRANEAN COUNTRIES

(to the exclusion of the Overseas Regional, Departments, Territories, The Canary Islands, the Azores, the Asiatic part of Russia)

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

ZONE 3: THE WHOLE WORLD

Except for the countries excluded within the scope of the chapter "WHAT IS THE GEOGRAPHICAL CONTRACT OF THE CONTRACT?".

IF YOU NEED ASSISTANCE

Call EUROP ASSISTANCE, or have them called 24/24

- **by telephone:** - from France: 01 41 85 98 82,
- from abroad: +33 1 41 85 98 82.
- **by fax:** - from France: 01 41 85 85 71,
- from abroad: +33 1 41 85 85 71.

and be ready to state:

- your EUROP ASSISTANCE contract number
- Your name and address of your domicile,
- The full address of the place where you are staying,
- Your telephone or fax number of the place where you are staying,
- The help you need.



Europ Assistance

Company governed by the Insurance Code, a French limited liability company (Société Anonyme) with capital of €35,402,786, registered under number 451 366 405 at the Nanterre Trade and Commerce Register, with its registered office located at 1, promenade de la Bonnette, 92230 Gennevilliers also acting in the name and on behalf of its Irish subsidiary, the trading name of which is EUROP ASSISTANCE SA IRISH BRANCH which has its main establishment located on the 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate N ° 907089.