

GENERAL & SPECIAL
CONDITIONS



TRAVEL ASSISTANCE



Insurance made easy.

CONTENTS

TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS).....	2
EFFECTIVE DATES AND DURATION OF COVER	3
THE INSURANCE AND ASSISTANCE IN GENERAL	3
GENERAL PROVISIONS OF ASSISTANCE.....	10
ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR ACCIDENT.....	10
MEDICAL EXPENSES ABROAD.....	11
ENFORCED EARLY RETURN	12
ASSISTANCE IN THE EVENT OF DEATH	13
TRAVEL ASSISTANCE	13

In case of legal problems with this contract, only the French version will be taken into consideration.

POLICY No. 90026

MEDICAL EXPENSES €100,000

MEDICAL EXPENSES €300,000

THE ADMINISTRATIVE MANAGEMENT OF THIS POLICY IS DELEGATED TO APRIL INTERNATIONAL VOYAGE, A SOCIETE ANONYME (FRENCH PUBLIC LIMITED COMPANY) WITH A SHARE CAPITAL OF €516,500, AN INSURANCE INTERMEDIARY, REGISTERED:

- AT THE PARIS REGISTRY OF TRADES AND COMPANIES UNDER THE NUMBER: 384 706 941
- WITH ORIAS (REGISTER OF INSURANCE INTERMEDIARIES) UNDER THE NUMBER: 07 028 567 (WWW.ORIAS.FR).

APRIL INTERNATIONAL VOYAGE IS SITUATED AT 26, RUE BENARD, 75014 PARIS, FRANCE.

APRIL INTERNATIONAL VOYAGE IS SUBJECT TO THE AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION (ACPR - FRENCH PRUDENTIAL SUPERVISORY AUTHORITY), SITUATED AT 4 PLACE DE BUDAPEST - CS 92459 - 75436 PARIS CEDEX 09, FRANCE.

YOUR POLICY COVER, WITH THE EXCEPTION OF COVER FOR ASSISTANCE, IS REGULATED BY THE FRENCH INSURANCE CODE.

YOUR POLICY CONSISTS OF THESE GENERAL CONDITIONS TOGETHER WITH YOUR POLICYHOLDER CERTIFICATE. THE COVER YOU HAVE CHOSEN FROM THE TYPES OF COVER DESCRIBED BELOW IS SPECIFIED IN YOUR POLICY CERTIFICATE, ACCORDING TO WHICH OPTIONS YOU HAVE TAKEN OUT AND FOR WHICH YOU HAVE PAID THE CORRESPONDING PREMIUM.

PLEASE READ YOUR GENERAL CONDITIONS CAREFULLY. THEY SET OUT OUR RESPECTIVE RIGHTS AND OBLIGATIONS AND ANSWER YOUR QUESTIONS.

IMPORTANT

To be entitled to assistance cover under this policy, it is **ESSENTIAL** that you first contact the public emergency services and then contact EUROP Assistance prior to any intervention or personal initiative in order to obtain an incident number which will be needed for us to bear the expenses of providing assistance.

Your policy: **90026**

EUROP Assistance 24h/24 et 7j/7

Telephone number from France: **01 41 85 22 55**

Telephone number from abroad: **+33 1 41 85 22 55**

TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS)

BENEFITS	AMOUNTS INCL. TAX maximum per person
Assistance aux personnes en cas de maladie ou blessure <ul style="list-style-type: none">• Transport / Repatriation• Return of family members or 2 accompanying persons• Companion during hospitalisation• Extension of stay• Accompaniment of children	<ul style="list-style-type: none">• Actual costs• Return ticket + taxi fares• Return ticket and €80 per day (maximum 10 days)• €80 per day (maximum 10 days)• Return ticket
Medical expenses abroad <ul style="list-style-type: none">• Additional reimbursement of medical charges• Dental emergencies<ul style="list-style-type: none">↳ <i>Excess for medical charges and dental emergencies</i>• Advance payment for hospitalisation charges	<ul style="list-style-type: none">• €100,000 or €300,000 according to the selected option• €160• €30 € per person• €100,000 or €300,000 according to the selected option
Enforced early return <ul style="list-style-type: none">• In the event of hospitalisation of a family member, a childminder or a professional replacement.• In the event of death of a family member, a childminder or a professional replacement.• In the event of an emergency at your home• In the event of a terrorist attack occurring at the destination	<ul style="list-style-type: none">• Return ticket + taxi fares• Return ticket + taxi fares• Return ticket + taxi fares• Return ticket + taxi fares
Assistance in the event of death <ul style="list-style-type: none">• Transport• Costs of transport including the costs of a coffin• Return of family members or two accompanying persons	<ul style="list-style-type: none">• Actual costs• €2,500• Return ticket + taxi fares

BENEFITS	AMOUNTS INCL. TAX maximum per person
Travel assistance	
<u>Before the journey</u>	
• Travel information	
<u>During the journey</u>	
• Advance of a bail bond	• €15,000
• Payment of lawyer's fees	• €3,000
• Costs of sea and mountain search and rescue	• €7,500
• Assistance in the event of theft, loss or destruction of identity papers (advance of funds)	• €1,500
• Shipment of medication	• Costs of despatch
<u>After the journey</u>	
• Domestic help at home after repatriation where you are hospitalised for more than 5 days	• 3 hours
• We will arrange for contact with a locksmith, plumber, security company etc. in the event of an emergency at your home during your trip and bear the costs of their assistance	• €80
• Accommodation following an emergency at your home	• €50 per night (maximum 2 nights)

EFFECTIVE DATES AND DURATION OF COVER

GUARANTEE	DATE OF EFFECT	EXPIRY OF COVER
ALL COVER	The departure date	The last day of the trip

The duration of validity of all cover corresponds to the dates as indicated in the Special Provisions up to a maximum of 92 consecutive days, with the exception of the "Travel Information" assistance benefit which takes effect on the date of taking out this insurance policy so that you can use it before your departure date, and which expires on the day of your return.

Only the cover taken out and as specified in the Special Provisions is provided.

THE INSURANCE AND ASSISTANCE IN GENERAL

The purpose of this insurance and assistance policy is to insure the policyholder during his or her travel, subject to the terms and conditions set forth hereunder.

As with any insurance and assistance policy, it includes both rights and obligations for both you and ourselves. It is governed by the French Insurance Code. These rights and obligations are set out in the following pages.

DEFINITIONS

Abroad

"Abroad" designates the entire world with the exception of the country of origin.

Accident

A sudden and unforeseen event causing non-intentional injury to any natural person, resulting from a sudden and external cause and preventing that person from travelling by his or her own means.

Airport Taxes

Airport taxes included in the ticket price are charges that are due by boarding passengers only. The airline should reimburse airport taxes to passengers who have not boarded the plane. In case of cancellation, you must consult the sale's general conditions of the airline company in order to access to the terms of refund of these taxes (article L 113-8 of the Consumer Code).

Assistance provider

AXERIA Insurance Limited Company, Risk Insurer under the insurance and assistance contract n ° 90026 subscribed through the intermediary APRIL International Voyage, entrusts the execution of the assistance services, as provided for in the general provisions of this contract, to Europ Assistance France, whose head office is located at 1, promenade de la Bonnette - 92633 Gennevilliers CEDEX. Social capital €2,541,712. A company registered with the Trade and Companies Register of Nanterre under the number 403 147 903.

Claim

A random event which gives rise to cover under this policy.

Country of origin

Your country of origin is your country of domicile.

Domicile

The Insured Person's domicile must be in France, in one of the member countries of the European Union, Switzerland, Norway, Monaco, Andorra, Liechtenstein, San Marino or Gibraltar. Domicile means the Insured Person's habitual place of residence as appearing on his or her income tax declaration.

Excess

The sum for which you are responsible in the settlement of a claim.

France

"France" means mainland France, Corsica, French Overseas Departments and French Overseas Collectivities.

French Overseas Collectivities

French Polynesia, Saint-Pierre and Miquelon, Wallis and Futuna, Saint-Barthélemy and Saint-Martin.

French Overseas Departments

Guadeloupe, French Guiana, Martinique, Mayotte and Réunion.

Illness

A pathological condition duly confirmed by a medical doctor formally prohibiting a person from leaving home and requiring medical care and a full termination of any occupational activity.

Insured Person

Natural person designated below, by the term "you", namely declared in the special conditions and having paid his insurance premium.

On the day of signing the contract, these people must not have reached the age limit as stated on the Special provisions.

Insurer

AXERIA Insurance Limited, Business Centre, 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Registered in Malta No. C 55905

Luggage

Travel bags, cases and trunks and their contents, excluding articles of clothing which you are wearing or carrying.

Maximum per event

Where the same cover operates in favour of more than one insured victim of the same event and insured under the same Special Provisions, cover is limited in all cases to the maximum under that head of cover, regardless of the number of victims. The claim will be accordingly reduced and paid in proportion to the number of victims.

Member of the family

A spouse, co-habitee, civil partner, ascendant or descendant relative, father-in-law, mother-in-law, sister, brother, brother-in-law, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, nephew or niece of the Insured Person or of his or her spouse and the legal guardian of the Insured Person and his or her spouse.

Natural disaster

A phenomenon such as an earthquake, volcanic eruption, tidal wave, flood, typhoon, hurricane, cyclone or natural cataclysm caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities.

Non-scheduled charter flight

A non-scheduled flight carried by a tourist organisation.

Policyholder

The natural or legal person who subscribes this contract on his behalf or that of other beneficiaries, hereinafter referred to as the Insured persons.

Rail ticket

Tickets for transport by rail.

Scheduled flight

A planned flight by a commercial airline, the precise timetables and frequencies of which are compliant with those published in the ABC World Airways Guide.

Special provisions

A document duly completed and signed by the Insured Person containing his or her surname and first name, address, travel dates, country of destination, period of cover, price of journey inclusive of tax, the date of the document and the insurance option taken and the corresponding premium. In the event of a claim, only insurance in respect of which the corresponding premium has been paid is taken into account.

Spouse

Spouse means:

- a person married to the Insured Person and not legally separated;
- a person living as if married with the Insured Person, in the same household and with the same common interests as a married couple;
- the co-signatory of a civil union with the Insured Person.

Terrorist attack

Any act of violence constituting a criminal or unlawful attack against persons and/or property in the country in which you are staying, aimed at seriously disrupting public order by intimidation and terror, and the subject of media coverage. This "terrorist attack" must be documented by the French Ministry of Foreign Affairs.

Trip

A journey and/or stay, package holiday, rental, cruise, travel ticket (including flight only) booked with the travel operator, the dates, destination and price of which are stated in the Special Provisions.

TERRITORIAL APPLICATION OF COVER

Cover applies worldwide.

The following are excluded: countries identified by the French Ministry of Foreign Affairs as being in a state of civil or foreign warfare, known political instability, suffering reprisals, restrictions to the free movement of persons and goods for any reason whatsoever, including issues of public health and safety and meteorological conditions, countries affected by acts of terrorism, natural disasters, the release of nuclear radiation or countries undergoing any other event of force majeure.

HOW DO YOU USE OUR SERVICES?

→ **DO YOU NEED ASSISTANCE?**

In the event of an emergency, it is essential that you contact the emergency services for all problems within their responsibility.

For us to be able to assist, we recommend that you prepare your call.

We will ask you for the following information:

- your surname(s) and first name(s);
- your policy number: **90026**
- your exact location and an address and telephone number where we can reach you.

You must:

- Immediately contact the assistance center on the following phone number 01 41 85 22 55 (+ 33 1 41 85 22 55 when calling from abroad),
- obtain our prior approval before making any arrangement or incurring any expense;
- comply with our instructions;
- provide us with all information relating to the policy taken out by you;
- provide us with the original proofs of payment of the expenses for which reimbursement is being claimed.

What are the conditions of application for the benefits and the cover?

- **We reserve the right to require all proof necessary (death certificate, proof of domicile, certificate of co-habitation, proof of expenditure etc.) in support of your request for assistance.**
- **Any expense incurred without our approval will not be reimbursed or funded later.**
- **An event caused by a pre-existing illness and/or injury diagnosed and/or treated, for which you have been hospitalised for a continuous period, for one day or for out-patient treatment during the 6 months preceding the request for assistance will not be covered where the event is a manifestation or aggravation of the said condition.**
- **Where the assistance provider arranges assistance in the absence of proof, as the result of insufficient or incorrect details regarding the information that must be delivered to the assistance provider, the costs of assistance thus incurred by the assistance provider will be re-invoiced to the Policyholder and payable upon receipt of the invoice, it being the Policyholder's choice whether to recuperate this payment from the person asking for the assistance if the latter is not the Insured Person.**

What must you do with your travel tickets?

Where transport is arranged and the cost is covered under the terms of the policy, you undertake either to reserve us the right to use your travel ticket(s) or to reimburse us for the payments for which you will be reimbursed by the issuer of your travel ticket(s).

CUMULATION OF COVER

Where the risks covered by this policy are covered by another insurance policy, you must notify us of the name of the insurer with whom another policy has been taken out (Article L121-4 of the Insurance Code) as soon as you are aware of this information and at the latest when making a claim.

FALSE DECLARATIONS

Where it affects the nature of the risk or diminishes our assessment of it:

- **any concealment or intentionally false declaration by you will render the policy null and void. The premiums paid will be retained by us and we will be entitled to require the payment of any premiums due, as provided for by Article L113-8 of the Insurance Code**
- **any omission or inaccurate declaration by you the bad faith of which is not established will result in the termination of the policy 10 days you have been served with a notice by registered post and/or a reduction of cover in accordance with Article L113-9 of the Insurance Code.**

FORFEITURE OF RIGHT TO BENEFITS AND COVER FOR MAKING A FRAUDULENT DECLARATION

In the event of a Claim or a request for assistance (as provided for in these General Provisions), if you knowingly use inaccurate supporting documents or use fraudulent means or make inaccurate or incomplete declarations, you will forfeit all right to the assistance benefits and policy cover provided under these General Provisions for which these declarations are required.

WHAT ARE THE LIMITATIONS IN CASES OF FORCE MAJEURE OR SIMILAR EVENTS?

We cannot in any circumstances replace local organisations in the event of an emergency.

We cannot be held liable for any failures or delays in the provision of the services as the result of force majeure or events such as:

- civil or foreign wars, known political instability, civil disturbance, riots, acts of terrorism, reprisals,
- recommendations from the WHO or national or international authorities or restrictions on free movement for any reason whatsoever, including issues of public health and safety, meteorological conditions, restriction or prohibition of air traffic,
- strikes, explosions, natural disasters, the release of nuclear radiation or any radiation from a source of energy of a radioactive nature,
- delays and/or impossibility in obtaining administrative documents such as entry and exit visas, passports, etc. that are necessary for your travel within or outside the country where you are located or for your entry into a country to which you are directed by our doctors for hospitalisation,
- use of the local services or of any services which we are obliged to use under local and/or international legislation,
- the non-existence or non-availability of technical or human resources to provide transport (including the refusal of assistance).

EXCEPTIONAL CIRCUMSTANCES

Passenger transport undertakings (especially by airlines) are likely to impose restrictions on persons with certain medical conditions or pregnant women, applicable at the time of boarding and likely to change without notice (thus, medical examinations and certificates etc. may be required by airlines). Accordingly, the repatriation of such persons can only be undertaken where transport is not refused, and of course, where there is no unfavourable medical opinion (as defined as and in accordance with the provisions of the section "TRANSPORT/REPATRIATION") with regard to the health of the Insured Person or the unborn child.

EXCLUSIONS COMMON TO ALL COVER

The policy's general exclusions are the exclusions common to all of the assistance benefits and the cover described in these General Provisions.

The following are exclusions:

- civil or foreign wars, riots, civil unrest;
- the voluntary participation of an Insured Person in riots, strikes, altercations or assaults;
- the consequences of atomic radiation or any radiation from a source of energy of a radioactive nature;
- unless exempted, earthquake, volcanic eruption, tidal wave, flood, typhoon, hurricane, cyclone or natural cataclysm save in accordance with the provisions resulting from Law No. 82-600 of 13 July 1982 on compensation for the victims of natural disasters (in respect of insurance cover)
- the consequences of using medicines, drugs, narcotics and similar products where not medically prescribed, and alcohol abuse;
- any intentional act by you in order to give rise to a claim under the policy;
- non hazardous circumstances.

EXPERT LOSS AND DAMAGE ASSESSMENT

In the event of disagreement between the parties, each shall choose an expert. If the experts appointed are not in agreement, a third expert shall be appointed by the Presiding Judge of the court having jurisdiction at the Insured Person's place of domicile. This appointment of an expert is by means of a simple request by the first party to act made at least 15 days after a formal notice by registered post with acknowledgement of delivery has been sent to the other party.

Each party shall pay the expenses and fees of their expert and, where applicable, half of the fees of the third expert and the expenses of his or her appointment.

No action may be taken against the Insurer unless the third expert has resolved the disagreement.

SUBROGATION

In accordance with the provisions of Article L.121-12 of the Insurance Code, the Insurer is subrogated, up to the limit of any sum it has paid, in the rights and actions of the Insured Person vis-a-vis third parties.

The Assistance Provider is subrogated under the terms of the Insurance Code in the rights and actions of the Policyholder and the Insured Person against any person liable for the Claim up to the amount of the expenses incurred by it.

Similarly, where the total or a part of the benefits provided under the policy cover is fully or partially covered by an insurance policy, a healthcare insurance provider, social security or any other body, the Assistance Provider is subrogated in the rights and actions of the Insured Person vis-a-vis the bodies and in respect of the policies abovementioned.

WHAT ARE THE LIMITATION PERIODS?

In accordance with the provisions of Articles L114-1 et seq of the Insurance Code, any legal action deriving from an insurance policy is statute limited to two years with effect from the event giving rise thereto.

However, this time limit starts to run:

- 1) In the event of non-disclosure, omission, fraudulent representation or misrepresentation of the risk incurred, only from the date on which the Insurer becomes aware thereof;
- 2) In the event of a Claim, only from the date on which those concerned became aware of it, if they are able to prove that they were unaware of it until then.

Where legal action by the Insured Person against the Insurer arises from a third party's deposition, the limitation period runs only from the date on which that third party issued proceedings against the Insured Person or was compensated by the latter. The limitation period is increased to ten years in insurance policies covering accidents to persons where the Beneficiaries are the heirs and assigns of the deceased Insured Person.

The limitation period will be suspended by any of the ordinary causes of suspension, inter alia:

- any legal proceedings, including a summary application, summons or order of attachment served on the person sought to be prevented from availing of the limitation period;
- any unequivocal acknowledgement by the Insurer of the Insured Person's right to cover, or any acknowledgement of indebtedness of the Insured Person to the Insurer;

and also the following other cases provided for under Article L114-2 of the insurance Code:

- any appointment of an expert as the result of a Claim;
- any sending of a registered letter with acknowledgement of delivery by:
 - the Insurer to the Insured Person relating to the non-payment of a premium;
 - the Insured Person to the Insurer relating to the non-settlement of a claim.

By way of derogation from Article 2254 of the Civil Code the parties to this policy may not, even by mutual agreement, either change the limitation period or add causes of suspension or interruption thereto.

DECLARATION OF JOINT INTEREST

In accordance with the provisions of Directive 2002/92/EC of the European Parliament and the Council of 9 December 2002 on Insurance Mediation, the Assistance Provider, the Insurer and APRIL International Voyage hereby notify the Insured Person that the Assistance Provider and APRIL International Voyage hold at least 10% of shares carrying voting rights of the Insurer in APRIL Group S.A., a company governed by French law, company registration number 377994553RCS, situated at Immeuble Aprilium, 114 boulevard Vivier Merle, 69439 Lyon, France.

COMPLAINTS - DISPUTES

In the event of a complaint concerning this policy, the Insured Person may contact APRIL International Voyage:
TSA 30780 - 92679 COURBEVOIE CEDEX
Tel.: + 33 1 73 03 41 01
E-mail: reclamation@aprilvoyage.com

A reply will be sent to the Insured Person within two working days. If the time to handle the complaint must exceed two working days, a holding reply will be sent to the Insured Person within the same time limit. In this case, a substantive reply to the complaint will be provided to the Insured Person within a maximum of eight weeks from the original date of receipt of the complaint.

If the reply is disputed, the Insured Person may contact the Head of Complaints of APRIL International Voyage or the Insurer's Head of Complaints, whose contact details are set out below.

The time limits for handling the complaint are the same as those set out above.

If there is no agreement following a reply by the Head of Complaints, the Insured Person may :

- seek the advice of the Mediator of the Maltese Federation of Insurance Companies, whose contact details will be provided by APRIL International Voyage on request
- use the platform of the European Commission (ODR) to resolve disputes, on <http://ec.europa.eu/consumers/odr/> and without prejudice to other rights to legal action.

SUPERVISORY AUTHORITY

In the event of a dispute concerning this policy or if the Insured Person is not satisfied with the Insurer's handling of his or her complaint, the Insured Person may apply to the Maltese Supervisory Authority, entitled the Malta Financial Services Authority (MFSA):

Malta Financial Services Authority

Notabile Road

Attard BKR3000

Malta

Telephone: (+356) 25485313

E-mail : consumerinfo@mfsa.com.mt

www.mfsa.com.mt/Consumer

A document outlining the tasks of the MSFA is available to the Insurer on request.

APPLICABLE LAW AND JURISDICTION

This policy is governed by French law. The contracting parties agree to submit to the jurisdiction of the French courts and to waive any proceedings in any other country.

LANGUAGE

The language in use within the framework of pre-contractual and contractual relations is French.

ANTI MONEY LAUNDERING

We are legally required to do controls under the fight against money laundering and against the financing of terrorism, including on cross-border capital movements. This procedure can lead us anytime to ask for explanations or justifications, including the acquisition of amount insured.

Under the Data Protection Act of January 6, 1978 amended by the Act of 6 August 2004 and the Monetary and Financial Code, you have the right of access to your data by sending a letter to the National Commission on Computing and Liberties (CNIL).

INFORMATIQUE ET LIBERTES (DATA PROTECTION) LAW

For the purpose of applying the policy, APRIL International Voyage is required to obtain from insured persons personal data protected under Law No. 78-17 of 6 January 1978, as amended, on information technology, files and civil liberties.

In this regard, insured persons are informed and accept that personal data concerning them may be sent:

- to establishments and sub-contractors contractually linked to APRIL International Voyage for the performance of tasks relating directly to the processing of applications;
- to public authorities in order to comply with statutory or regulatory requirements incumbent upon APRIL International Voyage.

In accordance with the amended Law No. 78-17 of 6 January 1978, the Insured Person has a right of access to and amendment and rectification of any personal data concerning him or her contained in any file used by APRIL International Voyage, its agents and the bodies referred to above. These rights may be exercised by contacting APRIL International Voyage, TSA 30780 - 92679 COURBEVOIE Cedex.

POLICY

The insurance cover and assistance specified in this document are underwritten by AXERIA Insurance, under the number **AIVB2C90000**.

GENERAL PROVISIONS OF ASSISTANCE

Repatriation or enforced early return will not be covered unless you have made a prior telephone call to the Assistance Centre and obtained their approval.

ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR ACCIDENT

TRANSPORT/REPATRIATION

Our doctors will make contact with the local doctor or hospital taking care of you following an illness or accident.

They will obtain all information needed to make a decision in your medical interests, either by the local doctor or your usual doctor.

The information obtained will allow us, after a decision by our doctors, to arrange and pay, according to your medical needs alone, either for your return home, or where necessary transport under medical supervision to a suitable hospital close to your home, by light ambulance, ambulance, sleeping-car, first class rail (couchette or seat), economy class air or air ambulance.

In certain cases, it may be necessary for your safety to take you to a local healthcare centre before considering return to a facility near to your home.

Only your medical interests and compliance with the health legislation in force will be taken into consideration when making the decision on transport, the means of transport and the place of hospitalisation.

Information from the local doctors or your usual doctor, which may be essential, will help us in making the most appropriate decision.

It is in this respect expressly agreed and understood that the final decision to be made in your medical interests will be taken by our doctors in order to avoid any disagreement between the medical authorities.

In the event of your refusal to comply with a decision regarded as the most advisable by our doctors, you expressly discharge us from all liability, especially in relation to your return by your own means, and in the event of an aggravation of your state of health.

RETURN OF INSURED MEMBERS OF YOUR FAMILY OR TWO COMPANIONS

Where we arrange your repatriation, we will, in accordance with the advice of our Medical Service, arrange for the transport of the insured members of your family or two other insured persons to accompany you, where possible, on your return.

This transport will be:

- either with you,
- or individually.

We will bear the costs of travel of these insured persons by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

COMPANION DURING HOSPITALISATION

If you are hospitalised at the place of your illness or accident and our doctors judge from information provided by the local doctors that you cannot return home within five days, we will arrange and bear the costs of a return first class rail fare or economy air fare for a person of your choice from your country of origin, for him or her to be present at your bedside. Additionally, we will pay this person's hotel costs (room and breakfast) for a maximum of 10 nights **up to the maximum specified in the Table of Cover**.

This benefit cannot be combined with the "RETURN OF INSURED MEMBERS OF YOUR FAMILY OR TWO COMPANIONS" benefit.

EXTENSION OF TRIP

Where you are hospitalised and our doctors judge from information received from the local doctors that hospitalisation is necessary after your original return date, we will bear the costs of accommodation (room and breakfast) of an insured companion **up to a maximum of 10 nights and the amount specified in the Table of Cover**, for him or her to stay with you.

This benefit cannot be combined with the "Companion During Hospitalisation" cover.

ACCOMPANIMENT OF YOUR CHILDREN

Where as the result of illness or injury it is impossible for you to look after your children under 18 travelling with you, we will arrange and bear the costs of a return first class rail or economy class air fare from the country of origin of a person of your choice or one of our hostesses, to accompany your children back to your country of origin, to your home or the home of a member of your family as chosen by you. You will be responsible for the costs of the children's tickets.

MEDICAL EXPENSES ABROAD

ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES (ABROAD)

Before leaving for abroad, we recommend that you supply the forms suitable for the nature and duration of your trip and the country you are visiting (there is specific legislation for the European Economic Area). These various forms are issued by the Caisse Primaire d'Assurance Maladie (Primary Sickness Insurance Fund) of which you are a member for the purpose of entitlement to payment of your medical expenses by these bodies in the event of illness or accident.

Type of medical expenses giving right to additional reimbursement

Additional reimbursement covers the expenses specified below, on condition that they are in connection with treatment received abroad following illness or accident occurring abroad:

- medical fees;
- charges for medication prescribed by a doctor or surgeon;
- ambulance or taxi charges ordered by a doctor for a local journey while abroad;
- hospitalisation fees where you are deemed unfit to travel by our doctors after obtaining information from the local doctor. Additional reimbursement of hospital fees will cease from the date on which we are able to arrange for your transport;
- a dental emergency with a limit as specified in the Table of Cover.

Amounts and conditions for payment:

We will reimburse medical expenses incurred abroad and for which you are responsible after reimbursement has been made by State, mutual fund and/or other health insurance **up to the limit specified in the Table of Cover and after deduction of an excess per insured person and per event in all cases.**

For this purpose, you (or your beneficiaries) undertake to take, on return to your country of origin, all steps necessary to recover these expenses from the bodies concerned, and to send us the following documents:

- original statements of account from the welfare and/or health cover scheme providers proving the reimbursements received;
- photocopies of medical bills proving payment of the expenses incurred.

In default, we will not be able to make a reimbursement.

ADVANCE PAYMENT FOR HOSPITALISATION CHARGES (ABROAD)

You are ill or injured during the trip: where you are hospitalised we will hospital fees **within the limit specified in the Table of Cover.**

This advance will be made subject to all of the following conditions:

- for treatment prescribed with the agreement of our doctors;
- where you are deemed unfit to travel by our doctors after obtaining information from the local doctor.

No advance will be made after the date on which we are able to arrange your transport, even if you decide to stay at your location.

In all cases, you undertake to reimburse this advance to us no later than 30 days after receipt of our invoice. To be reimbursed yourself, you will need to take the steps necessary to recover your medical expenses through the authorities concerned. This obligation applies even where you have initiated the abovementioned reimbursement procedures.

ENFORCED EARLY RETURN

ENFORCED EARLY RETURN IN THE EVENT OF HOSPITALISATION OF A FAMILY MEMBER, THE PERSON CARING FOR YOUR MINOR CHILD OR A HANDICAPPED PERSON OR A PROFESSIONAL WORK REPLACEMENT.

During your trip, you learn of the serious and unforeseen hospitalisation of a member of your family, the person looking after your minor child and/or a handicapped person at your home, or your professional work replacement. To enable you to be present at the bedside of the person hospitalised in your country of origin, or for you to return to work, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

If you fail to submit documentary proof (proof of hospitalisation, proof of relationship etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

Nomination of the person in charge of the care of your minor child and/or a handicapped person, or your professional work replacement, must be made at the time of taking out the policy in order for this cover to be applicable.

ENFORCED EARLY RETURN IN THE EVENT OF DEATH OF A FAMILY MEMBER, THE PERSON CARING FOR YOUR MINOR CHILD, A HANDICAPPED PERSON OR A PROFESSIONAL WORK REPLACEMENT

During your trip, you learn of the death of a member of your family, the person looking after your minor child and/or a handicapped person at your home, or your professional work replacement. To enable you to be present at the funeral in your country of origin, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

If you fail to submit documentary proof (death certificate, proof of relationship etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

Nomination of the person in charge of the care of your minor child and/or a handicapped person, or your professional work replacement, must be made at the time of taking out the policy in order for this cover to be applicable.

ENFORCED EARLY RETURN IN THE EVENT OF AN EMERGENCY AT YOUR HOME

During your trip, you learn of a flood, explosion, fire or burglary at your home necessitating your presence to deal with official matters. We will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home. Only expenses additional to those that you would have normally had to incur for your return journey home will be paid. If you fail to submit documentary proof (declaration of claim to the insurer, expert's report, etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

ENFORCED EARLY RETURN IN THE EVENT OF A TERRORIST ATTACK AT YOUR DESTINATION

During your trip, you learn of a terrorist attack within a maximum radius of 100 km from where you are staying. If you wish to curtail your trip, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

Only expenses additional to those that you would have normally have to incur for your return journey home will be paid.

ASSISTANCE IN THE EVENT OF DEATH

TRANSPORT AND COSTS OF A COFFIN IN THE EVENT OF DEATH OF AN INSURED PERSON

An insured Person dies during his or her trip: we will arrange and bear the costs of transport of the deceased to the place of the funeral in the Insured Person's country of origin. We will also pay all expenses necessary for the preparation and special arrangement of the transport, but excluding all other expenses. In addition, we will contribute to the cost of a coffin or urn, to be purchased by you from a funeral undertaker of your choice, **up to the limit specified in the Table of Cover**.

The family will be responsible for the payment of other expenses (including the funeral ceremony, procession and burial).

RETURN OF FAMILY MEMBERS OR TWO ACCOMPANYING INSURED PERSONS

Where appropriate, we will arrange and pay for the inbound journey, by first class rail or economy class air, and taxi fares on departure and arrival, of two beneficiaries or the beneficiary members of the family who were travelling with the deceased so that they can attend the funeral, to the extent that the original means of transport intended for their return to their country of origin cannot be used.

TRAVEL ASSISTANCE

TRAVEL INFORMATION

At your request, we can provide information concerning:

- medical precautions to be taken before travelling (vaccinations, medicines etc.);
- administrative formalities to be completed before travelling or during travel (visas etc.);
- travel facilities (available transport, air timetables etc.);
- local conditions (temperature, climate food etc.);

ADVANCE OF A BAIL BOND (ABROAD)

If you are prosecuted following a road traffic accident (and for no other reason) caused by you, we will advance the cost of a bail bond **up to the limit specified in the Table of Cover**. You undertake to repay this advance within a time limit of 30 days from receipt of our invoice or as soon as the bail bond is refunded to you by the authorities if this is earlier than the expiry of this time limit.

This benefit does not cover legal proceedings commenced in your country of origin as the result of an accident occurring abroad.

LAWYER'S FEES (ABROAD)

If you are prosecuted following a road traffic accident (and for no other reason) caused by you, we will pay an on-site lawyer's fees **up to the limit specified in the Table of Cover**, on condition that the alleged offences are not punishable by criminal penalties under the legislation of the country concerned. This benefit does not cover legal proceedings commenced in your country of origin as the result of an accident occurring abroad. This cover excludes offences relating to occupational activities.

COSTS OF SEA AND MOUNTAIN SEARCH AND RESCUE

We will bear the costs of sea and mountain search and rescue (including for off-piste skiing) **up to the limit specified in the Table of Cover**. Only costs invoiced by an undertaking duly approved for such activities can be reimbursed.

ASSISTANCE IN THE EVENT OF THEFT, LOSS OR DESTRUCTION OF IDENTITY PAPERS OR MEANS OF PAYMENT

During your trip, your papers are lost or stolen. From Monday to Saturday, from 8:00 a.m. to 7:30 p.m. (French time) except Sundays and public holidays, if you call our Information Service, we will tell you what action you need to take (lodging complaints, replacement of documents etc.).

This information is of a documentary nature in accordance with Article 66.1 of the Law of 31 December 1971, as amended. It can in no event consist of legal advice. On a case by case basis, we will direct you to the bodies or types of professionals able to assist you. We cannot in any circumstances be held liable for the interpretation of or the use that you make of the information provided.

In the event of theft or loss of your means of payment (credit card(s), check book(s) etc.), we will send you, on payment by a third party of the appropriate sum and after the prior agreement of the financial institute that issued the payment document concerned, **an advance of funds up to the limit specified in the Table of Cover**, for you to deal with urgent expenditure, on condition that you submit a certificate of theft or loss issued by the local authorities.

SHIPMENT OF MEDICATION ABROAD

If you are travelling abroad and your vital medication essential for your treatment, the interruption of which puts you at the risk of your health, according to the opinion of our doctors, is lost or stolen, we will locate equivalent medication at your location and arrange a medical consultation by a local doctor who will prescribe it to you.

You will be responsible for the payment of the medical fees and the costs of the medication. If there is no equivalent medication at your location, we will arrange for the shipment of the medication from France as prescribed by your own doctor, on condition that he or she sends our doctors a duplicate copy of the prescription issued to you and that this medication is available at the pharmacies in the town.

We will bear the delivery costs and re-invoice you the customs fees and the cost of purchase of the medication. You undertake to reimburse us on receipt of the invoice.

Such shipments are subject to the terms and conditions of the transport companies we use. In all cases, they are subject to the legislation and conditions imposed by France and each other country with regard to the import and export of medicinal products.

We decline all liability for loss, theft and legislative restrictions that delay or make impossible the shipment of medicinal products and any consequences arising therefrom.

In no cases do we cover the shipment of blood products and derivatives of blood, products restricted for hospital use and products requiring special storage, including refrigeration, and in general, products not available from pharmacies in France. In addition, the cease of manufacture, the withdrawal from the market or non-availability of the medication in France constitute force majeure that may delay the provision of this benefit or make it impossible.

ASSISTANCE FOR A CLAIM AT YOUR HOME

There is a flood, fire or burglary at your home during your trip and the loss and damage caused require precautionary action.

We will put you in contact with a specialist (plumber, locksmith, glazier, security company etc.) and we will bear the costs of assistance **up to the limit specified in the Table of Cover**.

Additionally, if your home is uninhabitable on your return, we will arrange and bear the costs of you staying in a hotel for a maximum of two nights **up to the limit specified in the Table of Cover**.

DOMESTIC HOME HELP (IN FRANCE) IN THE EVENT OF HOSPITALISATION FOLLOWING REPATRIATION

Following repatriation arranged by us, you are hospitalised on your return to France for more than 5 days. We can provide you with a home help at your home who will assist you either on the date of your hospitalisation or the date of your return from hospital. We will bear the costs of this home help for up to 3 hours, spread out at your convenience.

EXCLUSIONS TO THE ASSISTANCE BENEFITS

We cannot in any circumstances replace the local services in the event of an emergency.

In addition to the exclusions listed in the section "THE INSURANCE AND ASSISTANCE IN GENERAL", the following are excluded:

- the consequences of fraudulent conduct, attempted suicide or suicide;
- pre-existing illnesses and/or injuries diagnosed and/or treated and for which you have been hospitalised for a continuous period, for one day or for out-patient treatment during the 6 months preceding any request for assistance where it arises from the manifestation or aggravation of the said condition.
- the consequences of exposure to infectious biological agents, chemical agents of the nature of warfare gas, incapacitating agents, neurotoxic agents, or long-term residual neurotoxic effects, resulting in quarantine, preventive measures or special supervision by the international health authorities and/or the local health authorities in the country where you are staying and/or the national health authorities of your country of origin;
- expenses incurred without our approval or not expressly provided for by these General Policy Conditions;
- expenses not vouched for by original documents;
- claim events occurring in countries excluded from cover or outside the dates of validity of the policy, including after the intended duration of the journey abroad;
- the consequences of incidents arising during the course of motorsport events, races or competitions (or trials), submitted under the legislation in force for prior authorisation of the public authorities, where you take part in them as a competitor;
- travel undertaken for the purpose of medical tests and/or treatment, or aesthetic surgery;
- the arrangement and cost of transport referred to in the paragraph "Transport/Repatriation" for minor conditions that can be treated on the spot and which do not prevent you from continuing your travel or your stay;
- requests for assistance in connection with medically-assisted fertilisation or the voluntary termination of pregnancy;
- medical devices and prostheses (dentures, hearing aids etc.);
- thermal treatments and the resultant costs;
- medical expenses incurred in your country of origin;
- intentional hospitalisation;
- optician's charges (e.g. spectacles or contact lenses);
- vaccines and vaccination charges;
- medical check-ups and the resultant expenses;
- procedures of an aesthetic nature and any consequences arising;
- accommodation in a rest home and the resultant expenses;
- rehabilitation, physiotherapy or chiropractics and the resultant expenses;
- medical and paramedical services and the purchase of products the therapeutic nature of which is not recognised under French legislation, and the resultant expenses;
- search and rescue for persons in the desert and the resultant expenses;
- costs relating to the excess weight of luggage when carried by air and the costs of luggage handling when it cannot be transported with you;
- costs of cancellation of the trip;
- restaurant costs;
- customs charges;
- the practice of snow sports off-piste where prohibited by a local authority or prefectural order;
- the costs of mechanical ski lift passes and the hiring of skiing equipment;
- NBC (nuclear, biological and chemical) risks.

No assistance can be provided for:

- medical conditions resulting from exposure to infectious biological agents, chemical agents of the nature of warfare gas, incapacitating agents, neurotoxic agents, or long-term residual neurotoxic effects, or contamination by radioactivity consequent to an accidental or intentional act (terrorism).

APRIL International Voyage

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SA (French public limited company) with a share capital of €516,500 -
company registration number RCS Paris B 384.706.941
Insurance brokerage and management company
Professional civil liability financial and insurance guarantee provided
In accordance with Articles L 530-1 and L 530-2 of the Insurance Code



The insurance cover and assistance specified in this document are underwritten by AXERIA Insurance, under the number AIVB2C90000.

In case of legal problems with this contract, only the French version will be taken into consideration.

APRIL, insurance made easy

APRIL, an international insurance services group and leading wholesale broker in France, has centred its development around customers and innovation since it was established in 1988, setting a single ambition: to make insurance easier and more accessible to everyone.

APRIL designs, manages and distributes specialist insurance solutions, covering health and personal protection, property and casualty, mobility and legal protection, as well as assistance services, for private individuals, professionals and businesses.

With over 3,800 employees, APRIL has operations in Europe, North and South America, Asia, Africa and the Middle East. The group produced a consolidated turnover of €861.2m in 2016.

APRIL International Voyage

EXPERIENCE:

APRIL International Voyage has been a national insurance broker for more than 30 years, specialists in the creation, marketing and management of insurance and assistance policies in the tourist sector. This status of broker enables us to work with the best insurance companies.

PERFORMANCE

In 2017 APRIL International Voyage insured more than 1.5 million people worldwide and managed more than 20,000 claims.

OUR COMMITMENT:

- To guide you in your choice of cover.
- To protect you according to your needs.
- To help you before and during your trip.

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