



TRAVEL INSURANCE CONTRACT no.7357

✓ CONTRACT ANNULATION WITH EXTENSION DUE TO EPIDEMIC : No. 7357

PLEASE REPORT YOUR INSURANCE CLAIM ON THE WEB SITE
sinistre.assurinco.com

ASSURINCO ASSURANCE VOYAGE
122 bis, quai de Tounis BP 90 932
31 009 TOULOUSE CEDEX

Monday through Friday, from 9 am to 5 pm
by phone from France: 05.34.45.31.51
by phone from abroad: +33 5.34.45.31.51

At the time of the first call, an insurance case number will be provided to you. Provide it each time that you are in contact with our Insurance Service.

General provisions applicable to all subscriptions starting from 01/11/2022

TABLE OF GUARANTEES

Guarantees	Maximum amount incl. tax	Deductible
CANCELLATION OF TRAVEL		
Cancellation for medical reasons: - Cancellation for serious illness, serious accident or death	6,500 € / person 32,500 € / event	Without deductible
Cancellation for medical reasons in case of epidemic or pandemic: - Cancellation for serious illness in the event of an epidemic or pandemic - Cancellation for refused boarding following a temperature check upon his arrival at the airport, train station, bus station or port of departure - Cancellation in case of absence of vaccination against Covid 19	6,500 € / person 32,500 € / event	10% of the amount of cancellation fee
Cancellation for named causes	6,500 € / person 32,500 € / event	30 € / CASE EXCEPT for the following guarantees: - Professional transfer, - Elimination and modification of paid leave, - Theft of identity papers 5 days before departure 20% of the amount of the claim (minimum 100 € / case)

DEFINITIONS AND SCOPE OF APPLICATION

We

MUTUAIDE ASSISTANCE – 126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX. SA with capital of 12,558,240 € fully paid in - Company governed by the Insurance Code - RCS Bobigny 383 974 086 - VAT FR 31 383 974 086.

Serious bodily injury

Sudden and unforeseeable decline in health, due to an external cause and unintentional on the part of the victim, observed by a competent medical authority leading to the issuance of a prescription for medication to the patient and involving the cessation of all professional or other activity.

Insured

Natural person or group duly insured under this contract and hereafter referred to as “you”. These people must reside in France, in the French overseas departments and territories or sui generis communities or in Europe.

Domicile

Your main and usual place of residence in France, in the DOM-ROM COM (French overseas departments and territories) and sui generis communities or in Europe. In the event of a dispute, the tax domicile constitutes the domicile.

DOM-ROM, COM and sui generis communities

Guadeloupe, Martinique, French Guyana, Réunion, French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, Mayotte, Saint-Martin, Saint Barthelemy, New Caledonia.

Duration of the guarantees

The “Cancellation” guarantee takes effect on the day of subscription of the insurance contract and expires on the day of your departure on the trip.

Epidemic

Abnormally high incidence of an illness during a given period and in a given region.

Europe

Europe refers to the following countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, Metropolitan France, Gibraltar, Hungary, Greece, Ireland, Italy and Islands, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, Principality of Monaco, Norway, Netherlands, Poland, Portugal, Romania, United Kingdom, Slovakia, Slovenia, Czech Republic, San Marino, Sweden and Switzerland.

Guaranteed insurance events

Cancellation

Deductible

Portion of the claim left as the responsibility of the Beneficiary/Insured provided for in the contract in the event of compensation following a claim. The deductible can be expressed as an amount, percentage, in days, hours, or kilometres.

Group

All the participants appearing on the same travel registration form.

Illness

Sudden and unforeseeable decline in health noted by a competent medical authority.

Serious illness

Sudden and unforeseeable decline in health observed by a competent medical authority leading to the issuance of a prescription for medication to the patient and involving the cessation of all professional or other activity.

Maximum per event

In the event that the cover is exercised in favour of several insured victims of the same event and insured under the same specific conditions, the insurer's cover is, in any event, limited to the maximum amount provided for under this cover, regardless of the number of victims. As a result, compensation is reduced and adjusted in proportion to the number of victims.

Family members

Your de facto or common law spouse or any person bound to you by a PACS, your ascendants or descendants or those of your spouse, your stepfather, stepmother, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, or those of your spouse. They must be domiciled in the same country as you unless otherwise stipulated in the contract.

We organise

We take the necessary steps to give you access to the service.

We cover

We finance the service.

Nullity

Any fraud, falsification, false declaration or false testimony that could implement the guarantees provided for in the agreement, result in nullity of our commitments and forfeiture of the rights specified in said agreement.

Pandemic

Epidemic which develops over a vast territory, crossing borders and qualified as a pandemic by the World Health Organization (WHO) and/or by the competent local public authorities of the country where the event occurred.

Quarantine

Isolation of the person, in case of suspicion of illness or proven illness, decided by a local relevant authority, in order to avoid a risk of propagation of the said disease in the context of an epidemic or pandemic.

Claim

Random event of a nature to trigger the guarantee of this contract.

Territoriality

Whole world.

DESCRIPTION OF THE INSURANCE GUARANTEE

CANCELLATION

1 THE GUARANTEE

CANCELLATION FOR MEDICAL REASONS

The cover is granted to you for the reasons and circumstances listed below, to the exclusion of all others, within the limit of the amount and the deductible indicated in the Table of Guarantees:

- **Serious illness (including serious illness following an epidemic or pandemic), serious accident involving bodily harm, or death, including the consequences, sequelae, complications or worsening of an illness or accident, observed before booking your trip, of yourself, a member of your family or anyone who usually lives in your house. Death of an uncle, aunt, nephew or niece,**
- **Complications of pregnancy up to the 28th week,**
 - and which involves the absolute cessation of any professional or other activities and provided that at the time of departure, you are not more than 6 months pregnant or,
 - if the nature of the trip is incompatible with the condition of pregnancy, provided that you are not aware of your condition at the time of booking.
- **Cancellation for refused boarding**

Refused boarding following a temperature check on the Insured upon their arrival at the airport, train station, bus station or port of departure. It must be required by the healthcare authorities of the country of departure or by the transport company with which the Insured travel. (A certificate issued by the transport company who refused to board you, or by the healthcare authorities of the country of departure, must be submitted. In the absence of this document, you cannot receive any compensation).

- **Absence of COVID 19 vaccination**

In the event that, at the time you subscribe the present contract, the destination country did not require a vaccination against covid 19 for entry, but at the time of the Insured departure the destination country require it:

- And you no longer had sufficient time to have the vaccine required to travel.
- Or a medical counter-indication against Covid 19 vaccination, following a medical counter-indication.

It is up to you to establish the reality of the situation giving rise to the right to our services; as such, we reserve the right to refuse your request, on the advice of our doctors, if the information provided does not prove the materiality of the facts.

CANCELLATION FOR NAMED CAUSES

The cover is granted to you for the reasons and circumstances listed below, to the exclusion of all others, within the limit of the amount and the deductible indicated in the Table of Guarantees:

- **Serious property damage** imperatively requiring your presence to take the necessary protective measures, following a fire, water damage or natural elements and affecting more than 50% of your private or professional premises.
- **Theft in your professional or private premises**, imperatively requiring your presence on the day of departure, provided that it occurred within 48 hours prior to departure on the trip.
- **Your summons as a witness or juror in a criminal case**, requiring your presence during the period of your insured stay, which cannot be postponed, and provided that you were not aware of the summons at the time of subscription of the insurance contract.
- **Your summons for the adoption of a child**, requiring your presence during the period of your insured stay, which cannot be postponed, and provided that you were not aware of the summons at the time of subscription of the insurance contract.
- **Your notice-to-appear**, on a date during the period of your trip, for a university make-up exam, provided that you were not aware of having failed the exam at the time of subscription of this insurance contract.
- **Obtainment of salaried employment or a paid internship**, taking effect before or during the dates planned for your trip, while you were registered with Pôle Emploi (unemployment office), provided that it does not involve a case of prolongation, renewal or modification update type of contract or of the assignment provided by a temporary employment agency.
- **Your dismissal for economic reasons** or that of your legal or common-law spouse, provided that the procedure had not been initiated on the date of subscription of this contract and/or that you had no knowledge of the date of the event when the contract was subscribed.
- **Your professional transfer**, not for disciplinary reasons, imposed by your employer, requiring you to move during the period of your insured stay or in the 8 days preceding your departure and provided that you were not aware of the transfer at the time of subscription of the contract insurance. This guarantee is granted to salaried employees, **excluding self-employed professionals, senior managers, legal representatives of companies, independent workers, artisans and intermittent workers in the entertainment industry.**
- **The elimination or modification of the date of your paid leave by your employer.** This guarantee is granted to salaried employees, excluding self-employed professionals, senior managers, legal representatives of companies, independent workers, artisans and intermittent workers in the entertainment industry. This leave, corresponding to an acquired right, must have been the subject of prior approval by the employer.
- **Serious damage to your vehicle** occurring within the 48 hours preceding departure, and to the extent that it cannot be used to take you to your point of departure.
- **Theft**, in the 5 days preceding your departure, of your identification documents (passport, identification card), which are essential for passing through customs during your trip, provided that a declaration of theft had been made as quickly as possible with the closest police authorities.

- **Contra-indication of vaccination**, or the after-effects of vaccination, or medical impossibility of following a preventive treatment necessary for the destination chosen for your trip.
- **Cancellation for a covered reason by one or more persons** booked at the same time as you and insured under this contract (maximum 4 persons), if, as a result of this cancellation, you have to travel alone. If you wish to travel alone, additional costs are taken into account, without our reimbursement being able to exceed the amount due in the event of cancellation on the date of the event.
- **Name change fees billed by the supplier** (TO, airline, etc.) if, for a covered reason, you prefer to be replaced by another person rather than cancel your trip. In any case, our reimbursement cannot exceed the amount due in the event of cancellation on the date of the event.

2 AMOUNT OF THE GUARANTEE

The compensation set in the table of guarantees is paid to the Insured in the form of cheque. In that case, the insured must provide supporting documents, and there is or isn't a deductible depending on the cancellation reason guaranteed by the contract.

The compensation paid in application of this Contract may in no case exceed the price of the trip declared when subscribing this Contract and within the limits provided for in the Table of Guarantees, per insured and per event. Administrative fees of less than 50 euros, tips, and the premium paid in exchange for subscription of this contract are not refundable.

3 WHAT WE EXCLUDE

The Cancellation guarantee does not cover the impossibility of leaving linked to the closing of borders, material organization, accommodation conditions or security of the destination.

In addition to the exclusions common to all guarantees, the following are also excluded:

- **Any event, illness or accident that has already been observed, relapse, aggravation or hospitalization between the date of purchase of your stay and the date of subscription of the insurance contract,**
- **Any circumstance that is only a mere inconvenience,**
- **Pregnancy, including its complications beyond the 28th week and, in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilization and their consequences,**
- **Forgotten vaccination,**
- **Default of any kind, including financial, of the carrier making it impossible to fulfil its contractual obligations,**
- **The lack or excess of snow,**
- **Any medical event for which the diagnosis, symptoms or the cause thereof are of a mental, psychological or psychiatric nature, and which has not given rise to hospitalization for more than 3 consecutive days after subscribing this Contract,**
- **Pollution, local health situation, natural disasters covered by the procedure referred to in Law No. 82.600 of 13 July 1982 as well as their consequences, meteorological or climatic events,**
- **The consequences of criminal proceedings to which you are subject.**
- **The absence of hazard,**
- **An intentional and/or reprehensible act under the law, the consequences of alcoholic states and the consumption of drugs, any narcotic substance mentioned in the Public Health Code, drugs and treatments not prescribed by a doctor,**
- **Due to the simple fact that the geographical destination of the trip is not recommended by the French Ministry of Foreign Affairs,**
- **Due to an act of negligence on your part,**
- **Any event for which the responsibility could fall to the travel agency in application of the Tourism Code in effect,**

- **Failure to present, for any reason whatsoever, documents essential to the stay, such as passport, identification card, visa, travel documents, vaccination record, except in case of theft within the 5 days preceding departure of the passport or identification card,**

4 WHEN DO YOU HAVE TO REPORT THE CLAIM?

Two steps:

1/ From the time of awareness of the event triggering the guarantee, you must **IMMEDIATELY** notify your travel agency.

If you later cancel the trip with your travel agency, we will only reimburse you for the cancellation costs from the date of the contraindication observed by a competent authority, in accordance with the cancellation scale appearing in the special terms of sale of the travel agency.

2/ Furthermore, you must report the claim to ASSURINCO within five working days following the event that triggers the guarantee. After this period, if we suffer harm as a result of the late declaration, you lose all right to compensation.

5 WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Your written claim must be accompanied by:

- in case of illness or accident, a medical certificate and/or an administrative hospitalization certificate specifying the origin, nature, severity and foreseeable consequences of the illness or accident,
- in the event of death, a certificate and the civil status record,
- in other cases, any document of confirmation justifying the reason for your cancellation.

You must provide ASSURINCO with the documents and medical information required to process your case as well as the confidential medical certificate to be completed by your doctor.

If you do not have these documents or information, you must have them sent by your primary care physician to ASSURINCO.

You must also send any information or documents that will be requested to justify the reason for your cancellation and, in particular:

- All photocopies of prescriptions prescribing medications, analyses or examinations as well as all documents justifying their delivery or performance and, in particular, the care forms including, for the medications prescribed, a copy of the corresponding labels.
- statements from Social Security or any other similar body, relative to the reimbursement of treatment costs and the payment of daily indemnities,
- the original of the paid invoice for the debit that you must be required to pay to the travel agency or that the latter keeps,
- the number of your insurance contract,
- the registration form issued by the travel agency,
- in the event of an accident, you must specify the causes and circumstances and provide us with the names and addresses of those responsible, as well as, if applicable, of the witnesses,
- And any other necessary document.

In addition, it is expressly agreed that you accept, in advance, the principle of an examination by our medical consultant. Therefore, if you oppose it without a legitimate reason, you will lose your right to cover.

FRAMEWORK OF THE CONTRACT

1 GENERAL EXCLUSIONS FROM THE CONTRACT

We do not become involved under the following circumstances:

- Services which have not been requested during the trip or which have not been organized by us, or in agreement with us, do not give the right, a posteriori, to a refund or compensation,
- Expenses for dining, hotel, except those specified in the description of guarantees,
- Harm intentionally caused by the Beneficiary/Insured and that resulting from his participation in a crime, an offence or an altercation, except in the case of self-defence,
- The amount of convictions and their consequences,
- The use of narcotics or drugs not prescribed medically,
- The state of alcoholic intoxication,
- Customs duties,
- Participation as a competitor in a competitive sport or in a rally giving the right to national or international ranking which is organized by a sports federation for which a license is issued, as well as training for these competitions,
- The professional practice of any sport,
- Participation in competitions or endurance or speed tests and their preparatory tests, aboard any land, water or air locomotion vehicle,
- The consequences of non-compliance with recognized safety rules related to the practice of any leisure sport activity,
- Expenses incurred after the return trip or expiration of the guarantee,
- Accidents resulting from your participation, even as an amateur, in the following sports: motor sports (regardless of the motor vehicle used), air sports, high mountain mountaineering, bob-sleigh, hunting of dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional classification,
- Voluntary failure to comply with the regulations of the country visited or the practice of activities not authorised by the local authorities,
- Official prohibitions, seizures or constraints by the public authorities,
- Use by the Beneficiary/Insured of air navigation devices,
- The use of war devices, explosives and firearms,
- Damage resulting from wilful or intentional misconduct by the Beneficiary/Insured in accordance with article L.113-1 of the Insurance Code,
- Suicide and attempted suicide,
- Epidemics (unless otherwise stipulated in the guarantee), pollution, natural disasters,
- Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- Disintegration of an atomic nucleus or any irradiation coming from a source of radioactive energy.

Under no circumstances may the liability of MUTUAIDE ASSISTANCE be engaged for breaches or setbacks in the performance of its obligations resulting from cases of force majeure, or due to events such as civil or foreign war, riots or popular movements, lockouts, strikes, terrorist attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of an atomic nucleus, the explosion of devices and the radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other unforeseen event or force majeure, as well as their consequences.

2 HANDLING OF COMPLAINTS

A complaint is the oral or written expression of dissatisfaction with a professional. A request for service, information or advice is not a claim.

If you have a complaint about your cancellation insurance cover, you can contact ASSURINCO by writing to us either:

by e-mail to: reclamation@assurinco.com

or by post to:

ASSURINCO TRAVEL INSURANCE
122 bis, quai de Tounis BP 90 932
31 009 TOULOUSE CEDEX

In the event of a written claim, we will acknowledge receipt within a maximum of 10 working days from the date it is sent.

Our response must be provided in writing within two months of the complaint being sent.

If you are not satisfied with this response, or if no response has been received within two months, you have the right to refer the matter to the Médiation de l'Assurance on the website www.mediation-assurance.org or by post (Médiation de l'Assurance TSA 50110, 75441 Paris Cedex 09), without prejudice to your right to take legal action.

3 COLLECTION OF DATA

The Insured acknowledges being informed that the Insurer processes his personal data in accordance with regulations relative to the protection of personal data in effect and that, moreover:

- the answers to the questions asked are mandatory and that in the event of false declarations or omissions, the consequences for him may be invalidity of the subscription to the contract (article L 113-8 of the Insurance Code) or the reduction of indemnities (article L 113-9 of the Insurance Code),
- The processing of personal data is necessary for enrolment and execution of its contract and its guarantees, for the management of commercial and contractual relationships, and for the execution of legal, regulatory or administrative provisions in effect.
- The data collected and processed is kept for the period necessary for execution of the contract or the legal obligation. This data is then archived in accordance with the durations specified by the provisions relative to time limits.
- The recipients of the data concerning him are, within the limits of their powers, the services of the Insurer in charge of establishment, management and execution of the Insurance Contract and guarantees, its delegates, agents, partners, subcontractors and reinsurers, within the framework of their duties.

It can also be sent, if necessary, to professional bodies as well as to all persons involved in the contract such as lawyers, experts, court officials and ministerial officers, trustees, guardians or investigators. Information concerning him may also be transmitted to the Underwriter, as well as to all persons authorized as Authorized Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and regulatory authorities and all public bodies authorized to receive it as well as departments in charge of control such as statutory auditors, auditors as well as departments in charge of internal control).

- In its capacity as a financial organization, the Insurer is subject to the legal obligations resulting mainly from the Monetary and Financial Code with regard to money laundering and against the financing of terrorism and, as such, it monitors contracts, which may result in the drafting of a declaration of suspicion or a measure of freezing of assets. The data and documents concerning the Insured are kept for a period of five (5) years from the end of the contract or termination of the relationship.
- His personal information will also be able to be used within the framework of processing to fight against insurance fraud, which may lead, if applicable, to placement on a list of persons presenting a risk of fraud.
- This registration may have the effect of extending examination of his case, or even the reduction or refusal of the benefit of a right, benefit, contract or service offered.

In this context, personal data concerning him (or concerning persons or parties who are concerned by the contract) may be processed by any authorized persons working within the entities of the Insurer Group in the context of the fight against fraud. This data may also be intended for the authorized personnel of organizations directly concerned by fraud (other insurance organizations or intermediaries, judicial authorities, mediators, arbitrators, court officials, legal officers, third-party organizations authorized by a legal provision and, if applicable, victims of acts of fraud or their representatives).

In the event of a fraud alert, the data is kept for a maximum of six (6) months to qualify the alert and then deleted, unless the alert is relevant. In the event of a relevant alert, the data is kept for up to five (5) years following closure of the fraud case, or until the end of the legal proceedings and the applicable limitation periods.

For people registered on a list of suspected fraudsters, their data is deleted after 5 years from the date of placement on this list.

- In its capacity as Insurer, it is justified in processing data relative to violations, condemnations and measures of security, either at the time of subscription of the insurance contract, or during the period of execution, or within the framework of managing legal action.
- Personal data may be used by the Insurer within the framework of processing implemented by the insurer, the purpose of which is research and development to improve the quality or relevance of its future insurance or assistance products and service offers.
- Personal data concerning him may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union.
- By proving his identity, the Insured has a right of access, rectification, deletion and opposition concerning the data processed. He also has the right to ask to limit the use of his data when it is no longer necessary, or to recover, in a structured format, the data that he has provided when it was necessary for the contract or when he consented to the use of this data.
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He has the right to provide instructions relative to the fate of his personal data after his death. These instructions, general or specific, concern the storage, removal and communication of his data after his death.

These rights can be exercised with the Insurer's Data Protection Representative:

- by email: sent to DRPO@MUTUAIDE.fr

or

- by postal mail: by writing to the following address: Délégué représentant à la protection des données – MUTUAIDE ASSISTANCE – 126 rue de la Piazza, CS 20010-93196 Noisy le Grand Cedex

After having made a request to the Data Protection Representative without having received satisfaction, he has the possibility of contacting the CNIL (Commission Nationale de l'informatique et des Libertés).

4 SUBROGATION

MUTUAIDE ASSISTANCE is subrogated, for the amount of the compensation paid and the services provided by it, in the rights and actions of the Insured, against any person responsible for the facts which justified its involvement. When the services provided in execution of the agreement are fully or partially covered by another company or institution, MUTUAIDE ASSISTANCE is subrogated in the rights and actions of the Insured against this company or this institution.

5 TIME LIMIT

In application of article L 114-1 of the Insurance Code, any action resulting from this contract is time-barred two years after the event giving rise to it. This period is extended to ten years for death guarantees, with the actions of beneficiaries being time-barred, at the latest, thirty years after this event.

However, this period does not run:

- in the event of reluctance, omission, false or inaccurate statement on the risk incurred, from the day that the Insurer became aware of it;
- in the event of a claim, from the day that the concerned parties became aware of it, if they prove that they were unaware of it until then.

When the action of the Insured against the Insurer is due to the recourse of a third party, this time limit only starts from the day that this third party brought legal action against the Insured or was indemnified by this latter party.

This time limit may be interrupted, in accordance with article L 114-2 of the Insurance Code, by one of the following ordinary causes of interruption:

- recognition by the debtor of the right of the party against whom the time limit was reached (article 2240 of the Civil Code);
- a lawsuit, even in summary proceedings, until the end of the proceedings. The same applies when it is brought before a court that does not have jurisdiction or when the act of referral to the court is annulled by the effect of a procedural defect (articles 2241 and 2242 of the Civil Code). The interruption is void if the

petitioner withdraws his request or allows the procedure to expire, or if his request is definitively rejected (article 2243 of the Civil Code);

- a precautionary measure taken in application of the Code of Civil Enforcement Procedures or an act of forced execution (article 2244 of the Civil Code).

It is reminded that:

Notification made to one of the joint debtors regarding legal action or an act of forced execution, or recognition by the debtor of the right of the party against whom the time limit had expired interrupts the time limit against all the others, even against their heirs.

However, notification made to one of the heirs of a joint debtor or the recognition of this heir does not interrupt the time limit with regard to the other joint heirs, even in the event of a mortgage claim, if the obligation is divisible. This notification or recognition only interrupts the time limit with regard to the other co-debtors, for the part owed by this heir.

To interrupt the time limit period for the whole debt, with regard to the other co-debtors, it is necessary to notify all the heirs of the deceased debtor or to recognize of all these heirs (article 2245 of the Civil Code).

Notification made to the principal debtor or his recognition interrupts the time limit against the guarantor (article 2246 of the Civil Code).

The time limit can also be interrupted by:

- the appointment of an adjuster following a claim;
- sending a registered letter with acknowledgement of receipt (sent by the Insurer to the Insured regarding the action for payment of the contribution, and sent by the Insured to the Insurer regarding settlement of the claim).

6 SETTLEMENT OF DISPUTES

Any dispute arising between the Insurer and the Insured relative to determination and payment of benefits shall be submitted, by one of the parties, in the absence of amicable resolution, to the competent court at the domicile of the Insured, in accordance with the provisions of article R 114-1 of the Insurance Code.

7 FALSE DECLARATIONS

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

- Any reluctance or intentionally false declaration on your part will void the contract. We will retain any premiums paid and we will be entitled to demand payment of the premiums due, as provided for in article L 113.8;
- Any omission or inaccurate declaration on your part for which bad faith is not established results the termination of the contract 10 days after the notification which will be sent to you by registered letter and/or the application of the reduction in indemnities of the Insurance Code, as indicated in article L 113.9.

8 REGULATORY AUTHORITY

The regulatory authority responsible for overseeing MUTUAIDE is the Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9

9 RIGHT OF WAIVER (ART L112-10 of the Insurance Code)

If you provide proof of a previous guarantee for one of the risks covered by this new insurance policy, you have the possibility of waiving this insurance free of charge within 14 days of its effective date as long as the tourist package and no guarantee has been implemented. Contact ASSURINCO.

Assurinco Travel Insurance

Subsidiary of Cabinet Chaubet Courtage - SARL of insurance brokerage with capital of 1 187 070 €

Registered office: 122 Bis Quai de Tounis, 31000 TOULOUSE – www.assurinco.com

RCS TOULOUSE No. SIREN 839 898 673

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Aout 2023