



COMPREHENSIVE TRAVEL COVER PACKAGE

Insurance Schedule

Policy N° 07905634

PRESENCE

Assistance Tourisme

Insurance Company: L'Européenne d'Assurances Voyages
Public Limited Company (S.A.) with executive board and supervisory council - capital: 4,237,884 euros

GENERAL TERMS & CONDITIONS CANCELLATION COVER

Notwithstanding any provisions to the contrary in the General Terms and Conditions to which they are appended, these Agreements relate to insurance for the items defined below, the cover for which is stipulated in the Special Conditions. The cover under this policy is governed by the French Insurance Code.

Insured person: Any individual defined as such in the Special Conditions, who has taken out cover when booking a service (flight, hotel or car) alone or as a dynamic package, irrespective of the place of residence.

L'Européenne d'Assurances Voyages: insurance company providing cover.

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SCHEDULE INDICATING COVER AND EXCESS AMOUNTS

COVER	INSURANCE AMOUNTS AND LIMITS	EXCESS
CANCELLATION AND MODIFICATION – ANY CAUSE		
Cancellation resulting from a fortuitous event except for exclusions	Up to £8,000 per insured person and £40,000 per event	Absolute excess per person: 10% of the ex-VAT amount of the trip
Cancellation charges according to the special terms and conditions of sale of the trip organiser or airline		Insurance premium and airport taxes not reimbursable
MISSED DEPARTURE OF PLANE / NO SHOW		
No show by the insured person for boarding due to a fortuitous event	Up to £4,000 per person and £20,000 per event	The compensation may not exceed half the price of the initial ticket (round trip or one way)
Reimbursement of the journey not made if the Insured person's departure takes place within 48 hours of the one initially scheduled.		Insurance premium and airport taxes not reimbursable
CASH-BACK		
If the flight does not take place for the following reasons: <ul style="list-style-type: none"> • Airline failure • Strike by airline personnel • Plane delayed 	Up to £4,000 per person and £20,000 per event	Absolute excess per person: £25
		Insurance premium and airport taxes not reimbursable

PLANE DELAYED		
If the flight does take place: Flight delayed (scheduled flight, low cost or charter) by over 4 hours	Additional compensation after 4 hours: £25 per person Additional compensation of £25 for every further 2 hours late	The compensation due may not exceed £120 per person. Not applicable if the insured person is transferred to another airline within the initially scheduled timeframe.

CANCELLATION AND MODIFICATION – ANY CAUSE
Ref. FA Govoy 07/09

ARTICLE 1 – TYPE OF COVER

L'Européenne d'Assurances Voyages reimburses deposits and any ex-VAT sums retained by the travel organiser less the excess indicated below, billed according to the Company's general terms and conditions of sale, when the insured person is obliged to cancel or modify his or her trip before departure (outgoing journey).

L'Européenne d'Assurances Voyages reimburses the insured person for the cancellation charges payable by the latter, if departure is prevented by a fortuitous event, backed by documentary proof.

A fortuitous event is understood to be any unintentional circumstance affecting the insured person or a member of his or her family, that cannot be foreseen on the date the policy is taken out, resulting from sudden action of an external nature.

ARTICLE 2 – COVER EFFECTIVE DATE

Provided the insured person has paid the corresponding premium and taken out this policy on the day of signing up for the trip or, at the latest, the day before the first day of application of the penalties set out in the penalties schedule in the event of cancellation; cover will take effect as soon as this policy is taken out and expires as of departure or the time when the keys are handed over for a property or vehicle rental.

ARTICLE 3 – COVER LIMITATION

The compensation due by virtue of this cover may not exceed the actual amount of the penalties billed up to the maximum limit of the schedule set out in the special conditions of GO VOYAGES/GOVOLO following cancellation of the trip.

In all cases, compensation may not exceed **£8,000** per person with a maximum of **£40,000** per event.

The insurance premium and airport taxes are not reimbursable.

ARTICLE 4 – EXCESS

The compensation due by the Company in respect of a claim will be made after the deduction of a 10% excess applied to the ex-VAT amount of the trip.

ARTICLE 5 - EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, cancellations resulting from the following are not covered:

- any circumstance simply detracting from the pleasure of the insured person's trip,
- the simple fact that the French Foreign Office advises against the destination of the Insured person's trip.
- any event, the liability of which might be incumbent upon the travel company in application of Articles L.211-8 *et seq* of the Tourism Code.
- Late application for a visa from the appropriate authorities, non-conformity of a passport, forgotten vaccination or the theft or loss of identity documents more than 48 hours before departure.
- A psychological, mental or depression-related illness without hospitalisation.

For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".

MISSED DEPARTURE OF PLANE / NO SHOW

Ref. NS Govoy 07/09

ARTICLE 1 – TYPE OF COVER

If the Insured person does not show for boarding due to a fortuitous event, L'Européenne d'Assurances Voyages reimburses the trip not made, if the Insured person makes a departure within 48 hours of the one initially scheduled.

A fortuitous event is understood to be any unintentional circumstance affecting the insured person or a member of his or her family, that cannot be foreseen on the date the policy is taken out, resulting from sudden action of an external nature.

ARTICLE 2 – COVER EFFECTIVE DATE

Cover takes effect when this policy is taken out and expires at the time of departure for the outgoing journey.

ARTICLE 3 – COVER LIMITATION

The compensation due by virtue of this cover may not exceed half the price of the initial round trip ticket or single outgoing ticket.

In all cases, payment of a claim may not exceed **£4,000** per person with a maximum of **£20,000** per event.

The insurance premium and airport taxes are not reimbursable.

ARTICLE 4 - EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, cancellations resulting from the following are not covered:

- **any circumstance simply detracting from the pleasure of the insured person's trip,**
- **any event, the liability of which might be incumbent upon the travel company in application of Articles L.211-8 et seq of the Tourism Code.**
- **Late application for a visa from the appropriate authorities, non-conformity of a passport, forgotten vaccination or the theft or loss of identity documents more than 48 hours before departure.**
- **A psychological, mental or depression-related illness without hospitalisation.**

ARTICLE 5 - OBLIGATIONS IN THE EVENT OF A CLAIM

The insured person or his or her beneficiaries must:

- Immediately advise **L'Européenne d'Assurances Voyages**, by e-mail or post on occurrence of the incident giving rise to a claim and, within 5 working days at the latest. Once this period has elapsed, the entitlement of the insured person to compensation will cease if the delay has caused prejudice to **L'Européenne d'Assurances Voyages**.
 - Specify in this e-mail or letter, the policy number, exact reason why the flight was missed and full details concerning the insured person.

Forward the following documents:

- Documentary proof of the event causing the flight to be missed
- Sign-up invoice
- Documentary proof of the purchase of the new ticket

For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".

CASH BACK
Ref. CB Govoy 07/09

ARTICLE 1 – TYPE OF COVER

If the insured person's trip is cancelled due to:

Airline failure

If a regular, low-cost or charter airline goes bankrupt, L'Européenne d'Assurances Voyages will reimburse the Insured person for the amount of the ticket booked on the airline, cancelled solely due to the said bankruptcy.

Strike by airline personnel

If a regular, low-cost or charter airline goes on strike, L'Européenne d'Assurances Voyages will reimburse the Insured person for the amount of the ticket booked on the airline, cancelled solely due to the said strike, provided that advance notice of the strike had not been given when signing up for the trip.

Plane late

L'Européenne d'Assurances Voyages will reimburse the Insured person for the amount of his or her airline ticket if the latter decides to cancel the trip due to **the outgoing flight being over 7 hours late** due to:

- inclement weather conditions;
- a technical fault with the plane;
- another problem linked to the airport, for whatever reason, and in particular: a strike, attack or various catastrophes.

ARTICLE 2 – COVER EFFECTIVE DATE

Provided the insured person has paid the corresponding premium and taken out this policy on the day of signing up for the trip or, at the latest, the day before the first day of application of the penalties set out in the penalties schedule in the event of cancellation; cover will take effect as soon as this policy is taken out and expires as of departure.

ARTICLE 3 – COVER LIMITATION

The insured person acknowledges that he or she has no knowledge of any material or factual information or circumstances liable to result in a claim at the time of purchase of the ticket.

The insurance premium, airport taxes and visa costs are not reimbursable.

ARTICLE 4 – EXCESS

L'Européenne d'Assurances Voyages will pay the insured person's claim less an excess of **£25 per person**.

ARTICLE 5 - EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, cancellations resulting from the following are not covered:

Events occurring between the date the insured person's trip is booked and the date of signature of this policy.

ARTICLE 6 - OBLIGATIONS IN THE EVENT OF A CLAIM

The insured person or his or her beneficiaries must:

- Advise the company from which the insured person purchased the trip as soon as the incident giving rise to the claim occurs. In the event of late cancellation by the insured person, L'Européenne d'Assurances Voyages can only pay the cancellation fees due as of the date of occurrence of the event.
- Immediately advise **L'Européenne d'Assurances Voyages**, by e-mail or post on occurrence of the incident giving rise to a claim and, within 5 working days at the latest. Once this period has elapsed, the entitlement of the insured person to compensation will cease if the delay has caused prejudice to **L'Européenne d'Assurances Voyages**.

Specify in this e-mail the policy number, exact reason for cancellation and full details concerning the insured person.

Complete claim files forwarded by the insured person will give rise to payment within 72 working hours after acceptance of the file by the company, provided that the Insured person has supplied all the documents required for examination of the claim file.

If the company does not comply with this lead time, it will forward a cheque for **£80**.

The Insured person must also forward all original documents to enable the claim for a late flight or strike by airline personnel to be substantiated and implemented.

L'Européenne d'Assurances Voyages reserves the right to claim back the unused ticket for the trip initially scheduled or a copy of the reimbursement made by the airline, with the exception of e-tickets.

For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".

PLANE DELAYED

Ref. RA Govoy 07/09

ARTICLE 1 – TYPE OF COVER

This cover is valid on the outgoing and/or return flight on:

- Regular or low-cost flights of airlines with published time schedules.
- Outgoing flights on charters, the time schedules of which are indicated on the Outgoing flight fact sheet.

Following a delay in the arrival of the insured person's flight of over **four hours** in relation to the time initially scheduled, L'Européenne d'Assurances Voyages will pay the Insured person's claim up to the amount of: **£25** per person, with an additional compensation of **£25** for every further 2 hours late. Compensation for the claim may not under any circumstances exceed **£120** per person.

This cover is not applicable if the insured person is transferred to another airline within the initially scheduled timeframe.

ARTICLE 2 – COVER EFFECTIVE DATE

Cover takes effect on the date and at the time indicated on the air ticket and expires on arrival at the destination airport.

ARTICLE 3 - EXCLUSIONS

- . Civil or foreign war, riots, public disorder, strikes, acts of terrorism, hostage taking or sabotage, any manifestation of radioactivity, any effect of a nuclear origin or caused by an ionising source in the country of departure, transfer and destination.
- . Any event endangering the safety of the insured person's trip if the French Foreign Office advises against the destination.
- . A decision by the airport authorities, civil aviation authorities or any other authority, announced 24 hours before the insured person's departure for the trip.
- . Events occurring between the date the insured person's trip is booked and the date of signature of this policy.

For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".

GENERAL TERMS & CONDITIONS EMERGENCY ASSISTANCE COVER

Notwithstanding any provisions to the contrary in the General Terms and Conditions to which they are appended, these Agreements relate to insurance for the items defined below, the cover for which is stipulated in the Special Conditions. The cover under this policy is governed by the French Insurance Code.

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COVER	INSURANCE AMOUNTS AND LIMITS	EXCESS
EMERGENCY ASSISTANCE AND REPATRIATION		
<ul style="list-style-type: none"> • Emergency assistance – repatriation: <ul style="list-style-type: none"> - organisation and payment of the return trip or transport to a hospital - reimbursement of accommodation expenses for the person accompanying you 	<p>Actual cost</p> <p>Up to a limit per person per night of £40 (excluding the cost of meals) for a maximum period of 10 nights</p>	None
<ul style="list-style-type: none"> • Hospitalisation at the location for over 7 days: <ul style="list-style-type: none"> - Payment of the cost for a close relative to travel to you: Round trip, Accommodation costs at the location for 10 nights - payment of the cost of a round trip for a travelling companion to escort the return of your children if minors 	<p>Actual cost</p> <p>Up to a limit per night of £40 (excluding the cost of meals) for a maximum period of 10 nights</p>	
<ul style="list-style-type: none"> • Medical, pharmaceutical, surgical and hospitalisation costs 	Up to a limit of £40,000 per person	Absolute excess of £80 per person
<ul style="list-style-type: none"> • Dispatch of medicines to the location 	Dispatch costs	

LUGGAGE		
<ul style="list-style-type: none"> • Theft • Total or partial destruction • Loss • Late delivery (over 24 hours) 	Up to £640 per insured person and £6,400 per event	For valuables: maximum compensation of 50% of the cover capital For objects acquired during the trip: maximum compensation of 25% of the cover capital
24/7 INFORMATION SERVICE NUMBER		
For any questions linked to your trip: weather, healthcare/ border crossing formalities, information on the airline, etc. Tel. (+33) 1 46.43.50.28		

EMERGENCY ASSISTANCE AND REPATRIATION
Ref. HA Govoy 07/09

ARTICLE 1 - DEFINITIONS

☛ **L'Européenne d'Assistance:** the **L'Européenne d'Assurances Voyages** central emergency assistance unit

☛ **Insured person:** Any individual defined as such in the Special Conditions, who has taken out cover when booking a service (flight, hotel or car) alone or as a dynamic package, irrespective of the place of residence. Cover takes effect on the day of departure and expires on the day of return for the period indicated on the trip sign-up form: this may not **exceed 90 days**.

Special case of a one-way airline ticket: the Insured person has the benefit of some of the cover defined in these Conditions. This relates to:

- Emergency Assistance cover for a limited period of 7 days from the date of arrival at the destination;
- Luggage cover.

☛ **Home:** the insured person's usual place of residence.

If, in view of the state of health of the patient, repatriation is necessary for medical reasons, the patient will be repatriated homewards, that is to say to a country in the European Union or Switzerland. If the Insured person does not reside in one of the above-mentioned countries, he or she will be repatriated by default solely to the country of departure of the insured trip.

☛ **Close relative:** legal spouse or *de facto* spouse, ascendants or descendants to the 2nd degree, fathers or mothers-in-law, sisters, brothers, brothers or sisters-in-law, sons or daughters-in-law,

☛ **SERIOUS ILLNESS** means any change in health evidenced by a medical practitioner resulting in inability to perform any professional or other activity and requiring appropriate treatment.

☛ **SERIOUS BODILY INJURY** means an unintentional accident with bodily injury sustained by the victim caused by sudden action from an external cause evidenced by a medical practitioner, involving the inability to perform any professional or other activity and preventing the person from moving around or travelling by his or her own means.

ARTICLE 2 – THE INSURED PERSON IS ILL OR THE VICTIM OF AN ACCIDENT INVOLVING BODILY INJURY:

- ◉ **L'Européenne d'Assistance's** medical team will contact the medical practitioner in attendance and/or the family doctor in order to take action in conditions best tailored to the state of health of the insured person.
- ◉ **L'Européenne d'Assistance's** medical team will arrange for the insured person to be taken to the medical centre closest to his or her home or for transfer to a better equipped or specialised hospital.
- ◉ Only **L'Européenne d'Assistance** medical authorities are authorised to decide on repatriation, the choice of method of transport and the place of hospitalisation.
Reservations will be made by **L'Européenne d'Assistance**.
- ◉ **L'Européenne d'Assistance** will repatriate the insured person to his or her home or to the place of departure indicated on the GO VOYAGES / GOVOLO invoice if permitted by his or her condition to leave the medical centre.
- ◉ If justified by the insured person's state of health, **L'Européenne d'Assistance** will organise and pay for the trip of a person already at the location to serve as a travelling companion.
- ◉ If the insured person's state of health does not justify hospitalisation or repatriation and the insured person is unable to return on the date initially scheduled, **L'Européenne d'Assistance** will pay the actual cost of extending his or her stay at the hotel, as well as for a person to stay with him or her: a maximum of **£40 per person per night**, on production of documentary proof, not including meal expenses. This cover may not exceed **10 nights**.
When the insured person's state of health permits, **L'Européenne d'Assistance** will organise and pay for the return trip plus, as necessary, the return trip for the person who has stayed with him or her.
- ◉ If the person is hospitalised and his or her state of health does not justify or prevents repatriation or immediate return, **L'Européenne d'Assistance** will organise hotel accommodation for the person designated by the insured person already at the location to stay with the insured person and will pay any actual unforeseen costs up to a maximum of **£40** per night, on production of documentary proof, not including meals, until the insured person is repatriated. This cover may not exceed **10 nights**.
L'Européenne d'Assistance will pay for the return of this person if the means initially scheduled cannot be used.
- ◉ If hospitalisation at the location exceeds **7 days** and no one remains with the insured person, **L'Européenne d'Assistance** will provide the person designated by the insured person with a round trip ticket to be with the insured person, solely from a departure location in a member country of the European Union or Switzerland and will arrange the hotel stay of this person: a maximum of **£40 per person per night**, on production of documentary proof, not including meal expenses. This cover may not exceed **10 nights**. When the insured person's state of health permits, **L'Européenne d'Assistance** will organise and pay for the return trip for the insured person, plus, as necessary, the return trip for the person who has stayed with him or her.
- ◉ If, due to his or her state of health, the insured person is unable to take care of his or her children who are minors and no adult relative is with the insured person, **L'Européenne d'Assistance** will organise travel for the person designated by the insured person to escort them to the insured person's home.

ARTICLE 3 – IN THE EVENT OF DEATH

- ◉ **L'Européenne d'Assistance** will organise and pay for transportation from the location where the body is placed in the coffin to the burial site in a member country of the European Union or Switzerland. Funeral expenses of up to **£960 VAT included** will be paid.
- ◉ **L'Européenne d'Assistance** will, as necessary, organise and pay for the return up to the burial site of close relatives taking part in the same trip who are covered by the same policy.

ARTICLE 4 – OTHER FORMS OF EMERGENCY ASSISTANCE TO PEOPLE

◉ **Premature return:**

If the insured person has to curtail his or her trip due to:

- ☞ The death of a member of his or her family, the person responsible for looking after children who are minors or handicapped or his or her professional replacement,
- ☞ Hospitalisation due to a serious illness or accident involving his or her legal or *de facto* spouse, ascendants or descendants to the first degree who have remained in a member country of the European Union or Switzerland, where the person's life is in danger, following receipt by **L'Européenne d'Assistance** emergency assistance department of a medical assessment from the attending medical practitioner.
- ☞ The occurrence of serious damage caused by fire, explosion, theft or natural forces to the insured person's principal or secondary place of residence or professional premises necessarily requiring his or her presence on the site.

L'Européenne d'Assistance will organise and pay for the insured person to return home.

◉ **Repatriation or transport for other insured people:**

When the insured person is repatriated, **L'Européenne d'Assistance** will only pay for one travelling companion, unless the travelling companions are the insured person's children and the other parent is not present on the journey.

◉ **Medical expenses:**

L'Européenne d'Assistance will reimburse the insured person, after payments have been made by the National Health or any other provident organisation, for any medical, pharmaceutical, surgical or hospitalisation expenses prescribed by a medical practitioner, incurred outside the country of residence of the insured person, up to an amount of **£40,000 per person**.

☞ **Excess always deducted**

£80 VAT included

Hospitalisation expenses are covered, not including outpatient medical treatment costs.

If the trip takes place in a country in the European Union, the Insured person will obtain and use his or her European Health Insurance card from the relevant healthcare authority (previously an E111 form) – Link available on the GO VOYAGES/GOVOLO site.

If the insured person is not in his or her country of residence and is unable to pay medical expenses amounting to over **£560**, resulting from hospitalisation due to illness or an accident occurring during the period of cover, **L'Européenne d'Assistance** may, at the request of the insured person, advance the funds, up to the limits of the commitments of **L'Européenne d'Assistance**, in exchange for a guarantee cheque for the corresponding amount of the estimated expenses. This guarantee cheque will only be returned on receipt of documentary proof of the official position of the national health authority and/or any other provident organisation liable to pay the expenses for which funds have been advanced. The insured person will be asked for an IOU at the place of stay.

This cover will cease on the day on which **L'Européenne d'Assistance** is able to repatriate the Insured person or the day the latter returns to his or her country of origin.

- ◉ **Illness of or accident to one of the insured person's children who is a minor or handicapped and has remained in the country of residence:**

If, during the insured person's trip, one of his or her children who is a minor or handicapped and has remained in the country of residence is ill or has been involved in an accident, **L'Européenne d'Assistance** will be at the disposal of the person in charge of the child to organise for it to be taken to the hospital most able to provide the treatment called for by the child's state of health provided the insured person has given prior authorisation for this in writing.

L'Européenne d'Assistance will handle the return home of the insured person's child and keep the insured person informed of his or her condition if a travel address has been left.

If the insured person's presence is essential, **L'Européenne d'Assistance** will organise his or her return.

◉ **Dispatch of medicines:**

L'Européenne d'Assistance will take care of any measures required to find and send the medicines essential for continuation of ongoing treatment should the insured person, if the medicines are no longer in the latter's possession, not be able to obtain them or their equivalent at the location. The insured person is responsible for paying for the medicines.

◉ **Transmission of important, urgent messages:**

L'Européenne d'Assistance will forward messages to the insured person when he or she cannot be reached directly.

Similarly, if **L'Européenne d'Assistance** receives a telephone call from the insured person, it can pass on a message left for a close relative of the latter.

◉ **Legal assistance:**

L'Européenne d'Assistance will pay the fees of legal representatives freely called upon by the insured person if legal action is taken against the latter up to an amount of **£1,200** provided the alleged offences are not subject to criminal penalties according to the law of the country.

This cover does not apply for matters relating to the insured person's business activity or the custody and/or use of a motor vehicle.

◉ **Advance funds to pay bail:**

If, in the event of breaking the law in the country where the insured person is located, the latter is obliged by the authorities to pay bail, **L'Européenne d'Assistance** will advance the funds up to **£6,400 VAT included**.

This advance must be reimbursed within **one month** of receipt of a request for reimbursement by **L'Européenne d'Assistance**. If the bail is reimbursed to the insured person before expiry of this period by the country Authorities it must be immediately returned to **L'Européenne d'Assistance**.

ARTICLE 5 - L'EUROPEENNE D'ASSISTANCE COMMITMENT LIMITATIONS

Any action taken by L'Européenne d'Assistance will come within the framework of full compliance with national and international law and regulations. It is therefore linked to the necessary authorisations being obtained from the appropriate authorities.

- ◉ **L'Européenne d'Assistance** cannot be held liable for any delays in or obstacles to execution of the agreed services in the event of strikes, riots, public disorder, restricted freedom to move around, sabotage, terrorism, civil or foreign war, the effects of radiation or any other unforeseen occurrence or case of *force majeure*.
- ◉ Services not requested during the trip or not organised by **L'Européenne d'Assistance** will not give rise to the payment of any compensation.
- ◉ **L'Européenne d'Assistance** will decide on the nature of the tickets provided for the insured person according to the possibilities offered by carriers and the length of the trip.
- ◉ If, in view of the state of health of the patient, repatriation is necessary for medical reasons, the patient will be repatriated homewards, that is to say to a country in the European Union or Switzerland. If the Insured person does not reside in one of the above-mentioned countries, he or she will be repatriated by default solely to the country of departure of the insured trip.
- ◉ Cover takes effect on the day of departure and expires on the day of return for the period indicated on the trip sign-up form: this may not **exceed 90 days**.

- ⦿ **Special case of a one-way air ticket** – Emergency Assistance cover takes effect on the day of departure and expires seven (7) days after arrival at the destination.
- ⦿ **The maximum commitment by L'Européenne d'Assistance in the event of a claim is:**
 - **Emergency Assistance: £124,000 per person, with a maximum per event of £1,200,000.**
 - **Medical expenses: £40,000 per person, with a maximum per event of £240,000.**

By an event, we mean: any fact generating harmful consequences liable to lead to the implementation of one or more items of cover under the policy.

ARTICLE 6 – COVER EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, L'Européenne d'Assistance cover will not apply in the following cases:

- ⦿ **Pollution, natural catastrophes,**
- ⦿ **Convalescence and conditions currently being treated and not yet consolidated,**
- ⦿ **Damage or accidents resulting from use of a two-wheeler land vehicle with engine, a jet ski or snow scooter.**
- ⦿ **Psychological, mental or depression-related illness**
- ⦿ **Minor conditions or injuries that can be treated at the location that do not prevent the stay or trip from continuing,**
- ⦿ **Spa treatment, beauty treatment, vaccinations, orthotics and prosthetics, spectacles or contact lenses,**
- ⦿ **Pregnancy after the 32nd week,**
- ⦿ **Dental treatment,**
- ⦿ **Trips undertaken for diagnosis and/or treatment purposes,**
- ⦿ **Costs incurred after return from the trip or the expiry of cover,**
- ⦿ **Costs incurred without l'Européenne d'Assistance authorisation,**
- ⦿ **Telephone costs other than those to the emergency assistance centre,**
- ⦿ **Outpatient medical costs.**

For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".

LUGGAGE

Ref.BA Govoy 07/09

ARTICLE 1 – TYPE OF COVER

L'Européenne d'Assurances voyages guarantees the insured person's luggage worldwide, **outside of the person's principal or secondary residence**, up to the amount of **£640**, against:

- ⊖ Theft,
- ⊖ Total or partial destruction, including damage caused by forces of nature,
- ⊖ Loss solely when being routed by a legitimately authorised transport company.

Luggage is defined as meaning travel bags, suitcases and personal objects and effects **to the exclusion of clothing and similar worn by the insured person**.

Should luggage delivery exceed 24 hours, the Insured person will receive a cheque for an amount of £80.

Valuables, as indicated below, are also included in insurance up to a maximum of **50%** of the cover capital, in the following conditions only:

- ☞ Jewellery, objects made of precious metal, pearls, precious stones and watches are only covered for theft: this applies solely when deposited in a hotel safe or worn by the insured person,
- ☞ Photographic equipment (excluding mobile phones), cinematographic, radiographic, recording or sound or image reproduction equipment and related accessories are only covered for theft: this applies solely when being carried or used by the insured person.

Objects acquired during the trip or stay are included in insurance up to a maximum of **25%** of the insured capital.

ARTICLE 2 – COVER EFFECTIVE DATE

Cover takes effect when the insured person's luggage is registered by the transport company or when the keys are handed over for a rental. It expires on return at the moment when the luggage is ultimately recovered from the transport company by the insured person.

ARTICLE 3 – CALCULATION OF THE COMPENSATION

Compensation is calculated on the basis of the replacement value on the day of the theft, less wear and tear, without application of the proportionate rule specified by the Insurance Code (L 121-5).

Cover amounts are not aggregated with amounts for which provision may be made by the transport company.

ARTICLE 4 – EXCESS

In any event, L'Européenne d'Assurances Voyages will pay the insured person's claim less an excess of **£35 per person**.

ARTICLE 5 - EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, the following are not covered:

- ⊖ goods, consumables, perishable foodstuffs, cash, credit cards, smart cards, transport tickets, IT equipment, telephone equipment, DVDs, CDs, cigars and cigarettes, alarms, video games and accessories, furs, securities of any kind, pens, lighters, documents recorded on tape or film, paper documents and securities of any kind, professional collections and

equipment, keys, bicycles, trailers, caravans and transport vehicles in general, spectacles, binoculars, contact lenses, orthotics and prosthetics, medical equipment, medicines, knives and any property confiscated by Customs not returned to the insured person.

- ▷ The theft of the insured person's luggage due to forgetfulness or negligence on his or her part, that is to say, as a result of leaving luggage without surveillance, leaving it visible from outside his or her vehicle and/or without having fully closed and locked all means of access,
- ▷ Theft without breaking and entering or by using false keys,
- ▷ The theft of the insured person's luggage in a vehicle between sunset and sunrise or from a convertible vehicle,
- ▷ Indirect damage such as loss of enjoyment, fines,
- ▷ Damages resulting from a defect specific to the insured item and normal, natural use thereof,
- ▷ Lost, forgotten or exchanged items,
- ▷ Sports equipment of any kind,
- ▷ Campsite theft,
- ▷ damage due to accidents caused by smokers, soaking or seepage of dyes, greasy or corrosive materials in the insured person's luggage.

ARTICLE 6 – COVER LIMITATION

In any event, the maximum commitment of **L'Européenne d'Assurances voyages** per person is limited to the capital established in Article 1 above, with a maximum of **£6,400 VAT included** per event.

By an event, we mean: any fact generating harmful consequences liable to lead to the implementation of one or more items of cover under the policy.

24/7 INFORMATION SERVICE NUMBER

Emergency telephone assistance is provided 24/7: Tel. (+33) 1 46.43.50.28

L'Européenne d'Assistance provides a dedicated line to the Insured Person to answer any information requests on any subject concerning his or her trip (whether questions relative to police formalities, weather, medical information or regulations applicable in the country visited or applied by the transport company).

This service will be available to the Insured person from the time the policy is taken out and ends on return from the trip.

GENERAL EXCLUSIONS AND ADMINISTRATIVE PROVISIONS

ARTICLE 1 – EXCLUSIONS FROM COVER – GENERAL EXCLUSIONS APPLICABLE TO ALL COVER

Apart from specific exclusions set out in special agreements, this policy does not under any circumstances cover damage and accidents caused by any of the following events:

- Epidemics, pandemics, pollution or natural catastrophes,
- Use of drugs, narcotics or medicines not prescribed by a medical practitioner,
- State of drunkenness, intentional action, malicious intent and the consequences thereof, conscious failure to comply with official bans,
- Suicide, attempted suicide or self-mutilation,
- Manipulation or possession of explosive devices and weapons, including those used for hunting,
- Participation in bets, crimes, brawls (except in the case of self-defence),
- Damage intentionally caused by the insured person, on his or her orders or with his or her knowledge or assistance.
- Any case of *force majeure* making execution of the policy impossible, notably bans established by local, national or international authorities.
- Civil or foreign war, riots, public disorder, strikes, acts of terrorism or sabotage, the appearance of radioactivity,
- Accidents resulting from the insured person taking part in sports in the context of an official competition organised by a sport federation for which a licence is issued and training for this type of competition,
- High altitude mountaineering, bobsleigh, hunting dangerous animals, aviation sports, skeleton, pot-holing, quad riding, go-karting and off-piste skiing.

ARTICLE 2 - OBLIGATIONS IN THE EVENT OF A CLAIM

🔍 "Cancellation" claims

The insured person or his or her beneficiaries must:

- Advise the company from which the insured person purchased the trip as soon as the incident giving rise to the claim occurs. In the event of late cancellation by the insured person, L'Européenne d'Assurances Voyages can only pay the cancellation fees due as of the date of occurrence of the event.
- Advise L'Européenne d'Assurances Voyages in writing of the occurrence of the incident giving rise to a claim within 5 working days at the latest. Once this period has elapsed, the entitlement of the insured person to claim compensation will cease if the delay has caused prejudice to L'Européenne d'Assurances Voyages.
- Send L'Européenne d'Assurances Voyages all the documents required to set up a file to prove the legitimacy and amount of the compensation claimed, in particular the insured person's salary slip for the month of departure.

In all cases, the originals of the cancellation and registration invoices will be systematically requested from the insured person.

If the necessary medical information is not provided to our consultant medical practitioner, the claim file cannot be settled.

L'Européenne d'Assurances Voyages reserves the right to claim back the unused ticket for the trip initially scheduled or a copy of the reimbursement made by the airline, with the exception of e-tickets.

○ To request Emergency Assistance:

When an incident occurs, to take advantage of the above-mentioned cover, the **L'Européenne d'Assistance Emergency Assistance Centre** must be contacted before any action is taken. A file number will be issued which alone will justify acceptance to take action.

The L'Européenne d'Assistance Emergency Assistance Centre is operative 24/7:

- **From abroad, call: +33 1 46 43 50 21 - Fax: +33 1 46 43 50 26**
- **From France, call: 01 46 43 50 21 - Fax: 01 46 43 50 26**

The insured person must specify his or her policy number, the type of assistance required and the address and phone number where the insured person can be contacted. The insured person must also allow the medical practitioners authorised by **L'Européenne d'Assistance** to have access to all the medical information concerning the person in question.

To request a reimbursement, the insured person must:

- Advise **L'Européenne d'Assistance** within **five working days**. **Once this period has elapsed, the entitlement of the insured person to claim compensation will cease if the delay has caused prejudice to L'Européenne d'Assurances Voyages.**
- Enclose the following with the declaration:
 - ☞ The person's insurance certificate and file number assigned by the Emergency Assistance Centre.
 - ☞ The medical certificate giving details of the exact nature of the illness or injury and the date of occurrence. If the necessary medical information is not provided to **L'Européenne d'Assistance's** consultant medical practitioner, the claim file cannot be settled.
 - ☞ The death certificate,
 - ☞ The statements of payment from the national health or other provident company together with photocopies of medical expense receipts.
 - ☞ Any documents required for examination of the file at the request of **L'Européenne d'Assistance** to be provided forthwith.

When L'Européenne d'Assistance pays for transportation of the insured person, the latter must return the unused air ticket for the return trip initially scheduled.

○ "Luggage" claims

The insured person must comply with the following obligations; failure to do so will result in disentitlement except in the event of an unforeseen occurrence or case of *force majeure*.

- In the event of loss or deterioration of luggage entrusted to a transport company or theft committed in a hotel, have a damages report drawn up by a qualified representative of the transport company or hotel (**the travel organisation representative excluded**). Non-production of this report will result in a reduction in the compensation corresponding to the sum due by **L'Européenne d'Assurances voyages** in respect of the claim that **L'Européenne d'Assurances voyages** ought to have made against the transport company or hotel,
- Moreover, in the event of theft, a statement must be made as soon as possible to the police authorities closest to the site of the offence in the country of origin,
- Advise **L'Européenne d'Assurances voyages** of the claim in writing within **five working days (period reduced to two working days in the event of a theft)** of occurrence of the incident. Once this period has elapsed, the entitlement of the insured person to claim compensation will cease if the delay has caused prejudice to **L'Européenne d'Assurances Voyages**.
- Send **L'Européenne d'Assurances voyages** all original documents proving your claim:

a) Damage to or loss of luggage

- ☞ Claim deposit receipt, sea, air, road transport company form,
- ☞ Damage report,
- ☞ Detailed inventory with cost figures,

- ✦ statement of damage, irregularity, transport and registration ticket in the event of lost or damaged luggage,
- ✦ Quotation for repair or paid invoices, purchase or original invoice.

b) Late delivery

- ✦ Original invoice specifying the total price for the trip (= registration form)
- ✦ Statement of irregularity established by the airline (original copy)
- ✦ Luggage delivery slip
- ✦ Compensation letter from the airline
- ✦ Original invoices for objects purchased on the spot
- ✦ Inventory of the effects purchased on the spot
- ✦ Original luggage registration ticket

- ◉ If the insured person recovers all or part of the objects stolen or which have disappeared at any moment in time, he or she must advise **L'Européenne d'Assurances Voyages** immediately:
 - If recovery occurs before the payment of compensation, he or she must take back the objects and **L'Européenne d'Assurances Voyages** will pay compensation for any damage to them that might have occurred.
 - If recovery occurs after the payment of compensation, he or she may decide to take them back in exchange for reimbursement of the compensation received, less any deterioration or missing items. The insured person has 15 days to choose. Once this period has expired, **L'Européenne d'Assurances Voyages** will consider that he or she has opted for renunciation.
- ◉ The property for which **L'Européenne d'Assurances Voyages** pays compensation to the insured person becomes the property of the insurance company.

◉ Claim regarding a late plane

The insured person must:

- **Complete a late plane declaration form and have it stamped by an authorised person of the airline handling the flight or an authorised member of airport personnel.**
- **Forward the duly completed late plane declaration form to L'Européenne d'Assurances Voyages on his or her return or, within 15 days of return at the latest, together with a copy of the air ticket, the invoice for the purchase of the ticket insured and the boarding card stub.**

If the necessary documents indicated above are not provided, the file cannot be settled.

ARTICLE 3 – GUARANTEED FAST PAYMENT

Claim files forwarded by the insured person will be paid within 72 working hours of acceptance of the file by the company. This guarantee of fast payment is conditional solely upon the Insured person providing all the documents required for examination of the claim file. If they are not provided accordingly, this guarantee cannot be legitimately implemented.

Subject to provision of all the documents required to examine the file and, if this lead time is not met, the company will forward a cheque for £80.

ARTICLE 4 - MEDIACOM

L'Européenne d'Assurances Voyages adheres to the mediation procedure established by professional insurance organisations, available to anyone free of charge, the purpose of which is to ensure amicable settlement of disputes that may arise between insured persons and insurance companies.

An organisation has been set up to centralise complaints from insured persons;

MEDIATION ASSURANCES BP 907 75424 PARIS cedex 09

ARTICLE 5 – POSTAL ADDRESS

Fogg Travel Insurance Services Ltd, Crow Hill Drive

Mansfield, Nottinghamshire NG197AE, UK

ARTICLE 6 – HOW TO SUBMIT A CLAIM

To submit a claim to **L'Européenne d'Assurances Voyages**:

Fogg Travel Insurance Services Ltd, Crow Hill Drive

Mansfield, Nottinghamshire NG197AE, UK

Indicate the Policy N°: 07905634

ARTICLE 7 – HOW TO REQUEST EMERGENCY ASSISTANCE

To take advantage of EMERGENCY ASSISTANCE/REPATRIATION cover, prior to any decision or action being taken, you must first contact the L'Européenne d'Assurances Voyages Emergency Assistance Centre open 24/7.

- **By telephone:** **(+33) 1 46.43.50.21**
- **By fax:** **(+33) 1 46.43.50.26**

Specifying your policy number: **7 905 634**

A file number will then be issued which alone will justify acceptance to take action.

Medical practitioners authorised by L'Européenne d'Assurances Voyages must have access to all medical information concerning the person who is ill or the victim of an accident.



For Emergency Assistance/Repatriation

☒ **Contact us 24/7 on:**

Tel. (+33) 1 46.43.50.21

Fax. (+33) 1 46.43.50.26

☒ **To facilitate handling of your file, please indicate**

your policy number: 7 905 634

INFO SERVICE Number

For any tourist information on your destination,

☒ **contact us 24/7 on:**

Tel. (+33) 1 46.43.50.28

To submit a claim

**Fogg Travel Insurance Services Ltd, Crow Hill Drive
Mansfield, Nottinghamshire NG197AE, UK**

Tel. No. + 44 (0)16.23.63.13.31

Fax No. + 44 (0)16.23.42.04.50

To facilitate handling of your file, please indicate

- your policy number
- the policy beneficiary etc.