

INSURANCE "INSURE YOUR SPORT" - CONTRACT GSL N°ADP20181710

General Terms and Conditions of Insurance Valid as Information Notice in accordance with Article L. 141-4 of the French Insurance Code / ref. GSL/ASSTSP0918

Translation from an original document in French. In case of any discrepancies or misinterpretations resulting from the translation process, the original document in French will always prevail.

The coverages of your contract are governed by the Insurance Code.

Your contract consists of these general conditions, supplemented by your certificate. The guarantee is valid for the duration of the contract indicated on the membership certificate.

Please read your general terms and conditions carefully. They clarify our respective rights and obligations and answer any questions you may have.

CHAPTER 1: OVERVIEW

This document sets out the insurance and assistance benefits that will be guaranteed and provided by the Insurer to Members/Beneficiaries of the "INSURE YOUR SPORT" contract.

CHAPTER 2: DEFINITIONS

> DEFINITION OF CONTRACT STAKEHOLDERS

SUBSCRIBER: Any individual over 18 years of age or any organisation that has signed up for the "ASSURE YOUR SPORT" contract and has received a Certificate of Insurance.

INSURER: Groupe Special Lines on behalf of Groupama Rhône-Alpes Auvergne. Caisse régionale d'Assurances Mutuelles Agricoles de Rhône-Alpes Auvergne 50 rue de Saint-Cyr - 69251 Lyon cedex 09 - N° de SIRET 779 838 366 000 28 Company governed by the Insurance Code and subject to the Prudential Control and Resolution Authority, 4 Place de Budapest - 75436 Paris Cedex 09

ASSISTANCE PROVIDER: Mutuaide assistance-8-14 Avenue des Frères LUMIERE 94368 BRY-SUR MARNE Cedex-S.A. Capital of €9,590,040 fully paid-company governed by the insurance code, registered in the register of Commerce and the company under the reference RCS 383 974 086 Créteil and submitted to the prudential and resolution supervisory authority, 4 place de Budapest-75436 Paris Cedex 09.

UNDERWRITER: ASSURE TON SPORT, 91 chemin des Crans, 84410 BEDOIN on behalf of its members who so request, and who hereby undertake to pay the insurance premium.

> DEFINITION OF ASSISTANCE TERM

MEMBER(S)/BENEFICIARY(IES) :

- **Within the framework of an individual membership:** The Member/Beneficiary mentioned on the Certificate of Membership;
- **In the context of a group membership:** the Member/Beneficiary, persons who are members of the same association, club, or family, or employees of the same employer, engaged in the same sporting activity, for the same dates, at the same place and under the same conditions as mentioned on the Certificate of Membership.

MEMBERSHIP OPTIONS:

- "INSURE YOUR SPORT" Classic
 - "INSURE YOUR SPORT" Motor sports (*) (Classic + motor sports (*))
 - "INSURE YOUR SPORT" Air sports (*) (Classic + motor sports (*) + air sports (*))
- (*) As defined in Appendix 1 of this information notice to the collective contract ADP20181710, which is the general conditions.

MEMBERSHIP CERTIFICATE: Document given to the Member/Beneficiary after receipt of the application, payment of the Assessment and acceptance by the Insurer.

DOMICILY: The primary and usual place of residence of the Member/Beneficiary.

GEOGRAPHICAL COVERAGE : The guarantees of the "INSURE YOUR SPORT" contract apply worldwide, **excluding countries in a state of civil or foreign war, notorious political instability, people's movements, riots, acts of terrorism, reprisals, restrictions on the free movement of persons and goods (for any reason, including health, security, weather, etc.) or disintegration of the atomic nucleus.**

DURATION OF COVERAGES: The "INSURE YOUR SPORT" contract takes effect on the effective date mentioned on the Certificate of Membership at the time and date mentioned on the Certificate of Membership, subject to receipt of the Contribution.

It ceases on the date mentioned on the Certificate of Membership and no later than 12 months after it takes effect. In no event shall the effective date be earlier than the date of enrolment and payment of the Contribution.

It is the responsibility of the Member/Beneficiary to verify that his Contribution has been received by the Insurer via the Subscriber.

PREMIUM: The Premium is payable in advance at enrolment for the duration of the guarantee retained. Taxes at the current rate are included in the Premium.

FIELDS OF APPLICATION: The guarantees are valid only within the framework of the practice of sports activities on a private basis during the period of validity of the contract mentioned on the Certificate of Membership.

SPORTS GUARANTEED: All sports as defined in Appendix 1 of this information notice to the collective contract ADP20181710 are subject to the general conditions except as excluded in point IV and in Appendix 1 of this information notice.

PHYSICAL ACCIDENT: Any unintentional physical expectation on the part of the Member/Beneficiary arising from a sudden, unforeseeable event outside the control of the Member/Beneficiary.

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ACCIDENTAL DEATH: Death not related to an illness, but to an accident during the practice of sports activities in a private capacity and resulting from the sudden action of an external, unpredictable and sudden cause.

FRANCHISE: Part of the indemnity to be paid by the Member/Beneficiary.

CLAIM: Random event of such a nature as to commit the guarantees of the "INSURE YOUR SPORT" contract.

CHAPTER 3: DESCRIPTION OF GUARANTEES

3.1. INSURANCE GUARANTEES

3.1.1. CANCELLATION AND INTERRUPTION OF STAY

a) CANCELLATION

- The Insurer guarantees the reimbursement of cancellation penalties for expenses incurred including: hotel, holiday rental, internships and sports courses, lift passes and sports equipment rental. This cancellation notified BEFORE THE DEPARTURE must be due to the occurrence, subsequent to the accession to the "INSURE YOUR SPORT" contract, of one of the following events:
- Serious accident related to sports practice requiring hospitalization
- Death due to an accident while playing sports.

ATTENTION: If membership of the "INSURE YOUR SPORT" contract is signed after the occurrence of the reason for cancellation of the trip and the Member/Beneficiary was aware of it, the Member/Beneficiary will not be entitled to claim compensation.

INSURED AMOUNT: The indemnity due under this guarantee may not exceed the actual amount of penalties invoiced following the cancellation of the trip within the limit of the amount mentioned in the table of guarantees in Annex 2 of these general conditions according to the guarantee formula subscribed. Application fees, taxes, and any travel insurance premiums are not refundable. A deductible of 50€ per person will be deducted from the indemnity paid by the Insurer.

b) Interruption of stay

In the event of an accident related to the sports practice of the Member/Beneficiary leading to an interruption of stay and repatriation organised by the Assistants or leading to the obligation duly certified by the Assistants to keep the room, the Insurer shall reimburse, on presentation of original

supporting documents: the ski pass, lessons, the rental of sports equipment, on a pro rata basis, within the limit of the amount mentioned in the table of benefits in Appendix 2 of these general conditions according to the guarantee formula subscribed.

3.1.2. BROKEN SKIS, SNOWBOARDING, WINDSURFING, SURFING

In the event of damage to standard equipment: skis, snowboard, windsurfing or surfing belonging to the Member/Beneficiary, the Insurer will cover the rental of equipment equivalent to that damaged for a maximum period of 8 days from a sports equipment rental company. The broken equipment must have a market value greater than or equal to 100€ at the time of the loss. To benefit from this guarantee, the Member/Beneficiary must justify by any means the breakage of the equipment and present the equipment rental invoice to the lessor.

3.1.3. PERSONAL ACCIDENT

a) DEATH INDEMNITY

In the event of the death of a Member/Beneficiary as a result of a covered accident, the insurer guarantees the payment of an indemnity to the beneficiaries, the amount of which is mentioned in the table of benefits in Appendix 2 of these general conditions according to the coverage formula subscribed.

In the event of permanent disability followed by death due to the same accidental event, the amount of compensation due for death will be paid after deduction of the damage already paid under the Permanent Disability benefit. **This guarantee is not granted for any minor child and is limited to €10,000 for others.**

b) COMPENSATION FOR TOTAL OR PARTIAL PERMANENT DISABILITY GREATER THAN 30%

This coverage provides for the payment of a maximum indemnity in the event of total permanent disability resulting from an accident occurring during the coverage period, the amount of which is mentioned in the table of benefits in Appendix 2 of these general conditions according to the coverage formula subscribed.

For disability rates below 100%, the amount paid is calculated in accordance with the company's scale.

No compensation is paid for a PPI rate less than or equal to 30%.

3.2. ASSISTANCE GUARANTEES

IMPORTANT TO NOTE: Any request for assistance must, under penalty of inadmissibility, be made directly by the

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ASSURANT (or any person acting on its behalf) by all means specified below:

BY TELEPHONE:

From within France: **01.55.98.57.35**

From abroad: **(+33) 1.55.98.57.35**

The services guaranteed by this agreement may only be triggered with the prior agreement of GROUPAMA ASSISTANCE. Consequently, no expenditure made by the Beneficiaries/Insurers may be reimbursed by GROUPAMA ASSISTANCE.

In order for the assistance benefits to apply, the Insured must, before any intervention involving the assistance benefits, contact GROUPAMA ASSISTANCE, whose telephone number is given above.

GROUPAMA ASSISTANCE can under no circumstances replace local emergency relief organizations.

In all cases, the decision to provide assistance belongs exclusively to the GROUPAMA ASSISTANCE doctor, after contact with the attending doctor on site and possibly the Insured's family.

Only the medical authorities are empowered to decide on repatriation, choice of means of transport and place of hospitalization.

Reservations are made by GROUPAMA ASSISTANCE.

Repatriation, as well as the most appropriate means of transport, are decided and chosen by GROUPAMA ASSISTANCE.

3.2.1. REPATRIATION OR MEDICAL TRANSPORT

If the Insured's condition requires medical care or specific examinations that cannot be carried out on site, GROUPAMA ASSISTANCE organizes and takes care of:

- Either transport to a regional hospital centre or to a country likely to provide care.
- Or repatriation to the Insured's Home if there is no suitable medical centre nearer.
- Depending on the seriousness of the case, repatriation or transport shall be carried out, under medical supervision if necessary, by the most appropriate means: medical aircraft, regular airline aircraft, train, sleeper, ship, ambulance.

In the event that hospitalization on arrival is not essential, transport is provided to the Insured's home.

If the hospitalisation could not be done in an establishment close to home, GROUPAMA ASSISTANCE organises and

pays, when its state of health allows it, for the transport of the Insured from this hospital to home.

If the hospitalisation must exceed seven days, and if no one remains at the bedside of the Insured, GROUPAMA ASSISTANCE will cover the transport costs from metropolitan France or the Insured's Domicile (by 1st class train or economy class plane) of a person designated by the Insured.

3.2.2. REPATRIATION OF PERSONS ACCOMPANYING THE MEMBER/BENEFICIARY

If the persons accompanying the Member/Beneficiary are covered by the same contract and can no longer return home by the means initially provided for, GROUPAMA ASSISTANCE organizes and the Insurer pays for their return. The transport tickets that have not been used for the return then become the property of the Insurer.

3.2.3. HEALTH CARE COSTS

In the event of an accident related to the practice of sport, which occurs during the period of validity of the guarantees and following a guaranteed activity, this guarantee provides for the payment of medical, pharmaceutical and hospitalisation expenses up to the amount mentioned in the table of guarantees in Annex 2 to these general conditions according to the guarantee formula subscribed.

The Member/Beneficiary may, on presentation of supporting documents, and within the limit of the actual costs remaining to be paid, after reimbursement by the social security system, and of any insurance and supplementary pension scheme, submit a file to the Insurer in order to be reimbursed for the costs remaining to be paid by him.

The additional cost of glasses and dental prostheses is limited to 100 €.

Rehabilitation and physiotherapy costs only after fractures and/or surgical operations are reimbursed up to a maximum of 350 €.

When the Insurer intervenes first in the absence of medical insurance or social security coverage, a deductible of 250 € will be applied.

3.2.4. SEARCH AND RESCUE COSTS

GROUPAMA ASSISTANCE covers, up to a maximum of €50,000 per event, regardless of the number of people, the costs of search, rescue and rescue (including helicopter) incurred during rescue operations following the practice of any sporting or leisure activity. As regards the rescue costs, search and towing of surfing, windsurfing, jet skiing, the total amount is limited to €1,200.

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3.2.5. TRANSPORT IN THE EVENT OF DEATH

GROUPAMA ASSISTANCE organises and pays for the transport of the Insured's body from the place of burial to the place of burial in Metropolitan France or to the Insured's Domicile.

GROUPAMA ASSISTANCE covers the additional costs necessary to transport the body, including the cost of a coffin up to €1,000.

The cost of accessories, ceremonies, burials or cremation in metropolitan France or in the country of residence of the Insured shall be borne by the families. In the event of temporary burial, GROUPAMA ASSISTANCE organizes and pays the cost of transporting the body of the Insured to the place of final burial in metropolitan France or to the Insured's Domicile, after the expiry of the legal deadlines for exhumation.

GROUPAMA ASSISTANCE organizes and pays for the return to metropolitan France (or the country of residence of the Insured) to the place of burial of members of the Insured family participating in the same trip and being on the spot if they cannot return by the means initially provided.

3.2.6. ADVANCE OF THE CRIMINAL BAIL AND PAYMENT OF LEGAL COSTS (LEGAL ASSISTANCE)

This guarantee is only acquired outside the country of residence of the Member/Beneficiary.

If, in the event of an infringement of the legislation of the country in which the Member/Beneficiary is located and in the context of sporting activities, with the exception of the driving of motor vehicles, the latter is required by the local authorities to pay a criminal bond, the Assistants shall advance it up to the amount of 7 500 €. The reimbursement of this advance must be made within 1 month following the presentation of the reimbursement request by the Assistant.

This benefit does not cover legal proceedings initiated in the INSURER's country of origin as a result of events occurring abroad.

GROUPAMA ASSISTANCE pays the legal fees of the legal representatives from whom the Insured may call up the amount mentioned in the table of benefits in Appendix 2 of these general conditions according to the coverage formula subscribed.

Intentional offences do not qualify for the services "Advance of criminal bond" and "Payment of attorney's fees".

3.2.7. OPTION: BAGGAGE GUARANTEE (if the option is mentioned on your Certificate)

The Insurer covers the consequences of theft, loss or destruction of their luggage, personal objects and effects, professional equipment in the following circumstances:

- theft or loss during their journey when they have been entrusted to a transport company;
 - theft, during the stay, as a result of the break-in of the premises or vehicle where they are located or an assault on the person carrying them;
 - total or partial destruction resulting from fire, explosion, water damage or natural phenomena.
- loss due to a natural event (storm, waterspout, hurricane, cyclone)

The maximum amount of coverage is set out in the table of benefits in Appendix 2 of these general conditions according to the coverage formula subscribed.

The flights must have been reported to a competent authority (police, gendarmerie, transport company, purser).

LUGGAGE, VALUABLES AND PROFESSIONAL EQUIPMENT
Insured Items

Suitcases, trunks, hand luggage, as well as their contents, insofar as they are clothing, effects, personal items and valuables taken or acquired by the Insured during the insured trip.

Valuable Items

Jewellery, objects made with precious materials, precious stones, pearls, watches, furs, cinematographic, photographic and computer equipment.

Professional Equipment

Objects entrusted to the Insured by his employer in the course of his professional activity.

LIMITS OF THE GUARANTEE

- For precious objects, pearls, jewellery, watches, furs, as well as for any sound and/or image reproduction equipment and their accessories and portable microcomputers, the refund value may in no case exceed 30% of the amount of the guaranteed capital.
- If a private car is used, thefts are only covered if the luggage and personal effects are kept in the trunk of the vehicle locked and out of sight. When the vehicle is parked on the public road, the guarantee is forfeited only between 7 a.m. and 10 p.m.

SPECIFIC EXCLUSIONS
THE FOLLOWING ARE EXCLUDED:

- **DAMAGE RESULTING FROM THE DECISION OF A PUBLIC OR GOVERNMENTAL AUTHORITY.**

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- **DAMAGE RESULTING FROM THE INHERENT DEFECT OF THE INSURED ITEM, NORMAL WEAR AND TEAR OR WEAR AND TEAR, WETTING OR POURING OF LIQUIDS, GREASY, COLOURING OR CORROSIVE MATERIALS FORMING PART OF THE INSURED BAGGAGE.**
- **CASH, CHEQUES, MAGNETIC OR CREDIT CARDS, TRANSPORT TICKETS, TITLES AND VALUABLES, DOCUMENTS RECORDED ON TAPES OR FILMS, PAPER DOCUMENTS OF ALL KINDS, KEYS.**
- **MUSICAL INSTRUMENTS, ART OBJECTS, ANTIQUES, COLLECTIONS AND GOODS.**
- **AUTOMOBILE ACCESSORIES, BICYCLES, WINDSURFING BOARDS AND, IN GENERAL, MEANS OF TRANSPORT AND SPORTS EQUIPMENT OF ALL KINDS.**
- **GLASSES, CONTACT LENSES, PROSTHESES AND DEVICES OF ALL KINDS.**
- **THE THEFT OF LUGGAGE, PERSONAL EFFECTS AND OBJECTS LEFT UNATTENDED IN A PUBLIC PLACE OR STORED IN A ROOM MADE AVAILABLE TO SEVERAL PERSONS.**
- **THEFT COMMITTED BY EMPLOYEES IN THE PERFORMANCE OF THEIR DUTIES.**
- **THE THEFT OF JEWELLERY WHEN IT HAS NOT BEEN PLACED IN A LOCKED SAFETY DEPOSIT BOX, WHEN IT IS NOT WORN.**
- **THE CONSEQUENCES OF THE INTENTIONAL MISCONDUCT OF NATURAL PERSONS HAVING THE STATUS OF INSURED.**
- **DAMAGE OR LOSS CAUSED BY CIVIL OR FOREIGN WAR, DECLARED OR NOT (ARTICLE L.121-8 OF THE CODE), UNLESS THE LIABILITY OF THE INSURER IS ESTABLISHED AT THE TIME OF THESE EVENTS.**
- **DAMAGE OR LOSS CAUSED BY EARTHQUAKES, RAIDS, VOLCANIC ERUPTIONS OR OTHER DISASTERS.**

However, the following are guaranteed:

- *The effects of natural disasters in accordance with Articles L. 125-1 to L. 125-6 of the Code*
- *The effects of wind due to storms, hurricanes and cyclones, in accordance with Article L. 122-7 of the Code.*
- **DAMAGE OR AGGRAVATION OF DAMAGE CAUSED BY:**
- **BY WEAPONS OR DEVICES INTENDED TO EXPLODE BY MODIFYING THE STRUCTURE OF THE NUCLEUS OF THE ATOM.**
- **BY ANY NUCLEAR FUEL, RADIOACTIVE PRODUCT OR WASTE.**
- **BY ANY OTHER SOURCE OF IONIZING RADIATION (IN PARTICULAR ANY RADIOISOTOPE).**
- **THE GENERATING EVENTS, DAMAGES OR LOSSES OF WHICH THE INSURER IS AWARE AT THE TIME OF SUBSCRIPTION OF THE CONTRACT AS LIKELY TO LEAD TO ITS APPLICATION.**

COMPENSATION MODE

The Insured shall be indemnified on the basis of proof and on the basis of the replacement value by equivalent objects of the same nature, obsolete deducted.

In the first year following the purchase, the refund will be calculated at 75% of the purchase price. From the second year following the purchase, the refund will be reduced by 10% per year.

RECOVERY OF BAGGAGE, OBJECTS OR PERSONAL EFFECTS

As soon as he is informed, the Insured must notify the Insurer by registered letter.

If the indemnity has not yet been paid, the Insured must take possession of the said baggage, objects or personal effects; the Insurer is then required to pay for any damage or missing items.

If the benefit has already been paid, the Insured may opt, within fifteen days:

- For the abandonment of such baggage, objects or personal effects in favour of the Insurer.
- Either for the return of said baggage, objects or personal effects in return for the restitution of the indemnity received by the Insured, less, where applicable, the part of this indemnity corresponding to the damage or missing items. If the Insured has not made his choice known within fifteen days, the Insurer considers that the Insured has opted for abandonment.

CHAPTER 4. EXCLUSIONS COMMON TO ALL COVERAGES

The "INSURE YOUR SPORT" contract does not cover, in any case, damages and accidents caused by one of the following events:

- **USE OF DRUGS, NARCOTICS, DRUGS NOT PRESCRIBED BY A DOCTOR;**
- **ALCOHOLIC STATE, INTENTIONAL ACTS, CONSCIOUS NON-COMPLIANCE WITH OFFICIAL PROHIBITIONS;**
- **SUICIDE OR ATTEMPTED SUICIDE, SELF-HARM.**
- **HANDLING OR POSSESSION OF MILITARY DEVICES, WEAPONS INCLUDING THOSE USED FOR HUNTING**
- **PARTICIPATION IN BETTING, CRIMES, BRAWLS (EXCEPT IN SELF-DEFENCE)**
- **ALL CASES OF FORCE MAJEURE MAKING IT IMPOSSIBLE TO PERFORM THE CONTRACT, IN PARTICULAR PROHIBITIONS IMPOSED BY LOCAL, NATIONAL OR INTERNATIONAL AUTHORITIES.**
- **CIVIL OR FOREIGN WARS, RIOTS, POPULAR MOVEMENTS, STRIKES, ACTS OF TERRORISM OR SABOTAGE.**
- **ANY MANIFESTATION OF RADIOACTIVITY;**

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- **ACCIDENTS RESULTING FROM PARTICIPATION IN OFFICIAL COMPETITIONS ORGANISED BY A SPORTS FEDERATION ON A PROFESSIONAL OR PAID CONTRACT BASIS AND TRAINING FOR SUCH COMPETITIONS.**
- **AIR SPORTS - UNLESS THE AIR SPORTS OPTION HAS BEEN TAKEN OUT (*AS DEFINED IN APPENDIX 1 OF THIS INFORMATION NOTICE TO THE ADP20181710 COLLECTIVE CONTRACT, WHICH IS THE GENERAL CONDITIONS).**
- **CIVIL OR FOREIGN WARS, RIOTS, POPULAR MOVEMENTS, STRIKES, ACTS OF TERRORISM OR SABOTAGE.**
- **ANY MANIFESTATION OF RADIOACTIVITY;**
- **ACCIDENTS RESULTING FROM PARTICIPATION IN OFFICIAL COMPETITIONS ORGANISED BY A SPORTS FEDERATION ON A PROFESSIONAL OR PAID CONTRACT BASIS AND TRAINING FOR SUCH COMPETITIONS.**
- **AIR SPORTS - UNLESS THE AIR SPORTS OPTION HAS BEEN TAKEN OUT (*AS DEFINED IN APPENDIX 1 OF THIS INFORMATION NOTICE TO THE ADP20181710 COLLECTIVE CONTRACT, WHICH IS THE GENERAL CONDITIONS),**
- **MOTOR SPORTS - EXCEPT WHEN THE MOTOR SPORTS OPTION HAS BEEN SUBSCRIBED (*AS DEFINED IN APPENDIX 1 OF THIS INFORMATION NOTICE TO THE ADP20181710 COLLECTIVE CONTRACT, WHICH IS THE GENERAL CONDITIONS)**
- **EXTREME SPORTS (*as defined in APPENDIX 1 of this INFORMATION NOTICE TO THE COLLECTIVE AGREEMENT ADP20181710 VALUING GENERAL CONDITIONS), NEVERTHELESS MOUNTAINEERING BELOW 6,000 METRES, CANYONING, RUNNING, CLIMBING, WHITE WATER SWIMMING AND RAFTING ARE ALLOWED.**
- **MOUNTAINEERING ABOVE 6000 METRES, BOBSLEIGH, SKELETON, CAVING, HUNTING DANGEROUS ANIMALS, BASEJUMP, OFF-PISTE SKIING WHEN AUTHORITIES ISSUE AVALANCHE RISK ALERT BULLETINS CLASS 3 TO 5.**

- If the claim is not reported within the time limit provided for above, except in the event of unforeseen circumstances or force majeure, we may claim forfeiture of coverage if we can establish that the delay in reporting has caused us damage (Article L.113-2 of the Insurance Code).
- In addition, they must provide us with this declaration with all information on the seriousness, causes and circumstances of the incident and, if possible, the names and addresses of the witnesses and perpetrators responsible.

For Death and Permanent Infirmary resulting from an accident:

- The written statement specifying the circumstances of the accident, the names of the witnesses and, if applicable, the identity of the authority issuing the report if a report is drawn up and the transmission number.
- The certificate of the doctor, surgeon or hospital called upon to provide first aid and describing the injuries.
- The children's birth certificates and a copy of the tax return proving that they are dependent on the Insured.
- The death certificate.
- Documents establishing the status of the Beneficiary in the event of death, the name and address of the notary in charge of the succession.
- The notification of Permanent Social Security Infirmary.
- A medical certificate of Consolidation.

For medical expenses:

- Medical expenses in the event of hospitalisation abroad outside the country of residence

In the event of an accident or illness requiring on-site hospitalization, the holder of the GROUPAMA ASSISTANCE identification card issued by the Insurer must present it to the hospital's admission department.

The admission service will confirm the validity of the card with GROUPAMA ASSISTANCE, whose contact details appear on the card (by telephone or fax).

Payment of expenses is made directly to the hospital by GROUPAMA ASSISTANCE without the Insured having to make an advance payment.

The Subscribing Company, the Insured or his Successors undertake to take all necessary steps to obtain reimbursement of these expenses (in whole or in part) from the Social Security and/or other complementary bodies to which the Insured is affiliated and to immediately pay to GROUPAMA ASSISTANCE any sum received by it in this respect.

Important: This guarantee is forfeited after acceptance by GROUPAMA ASSISTANCE, within the limit of the amount indicated in the special conditions.

CHAPTER 5. OBLIGATIONS IN THE EVENT OF A CLAIM

- In the event of a claim, it is important that we are promptly and fully informed of the circumstances in which it occurred and its possible consequences.
- The Insured or his successors in title, yourself if applicable, or any agent acting on their behalf are required to make, in writing or on the messaging system of the "INSURE YOUR SPORT" site at the following address: sinistreats@gmail.com the declaration of any claim within fifteen days at the latest of the date on which they became aware thereof.

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Medical expenses excluding hospitalisation abroad outside the country of residence

Reimbursement of medical expenses excluding hospitalisation is made upon the Insured's return to his country of origin. He must provide all the necessary supporting documents.

The Subscribing Company, the Insured or its Successors undertake to take all necessary steps to obtain reimbursement of these expenses (in whole or in part) from the Social Security and/or other complementary bodies to which the Insured is affiliated.

The Insurer shall bear the additional costs reimbursed by the Social Security and/or other complementary bodies to which the Insured or his Successors are affiliated.

This additional payment is made up to the amount indicated in the special conditions.

- Medical expenses in metropolitan France

Reimbursement of medical expenses in Metropolitan France is made on presentation, by the Subscriber or the Insured, of the medical certificate, sickness insurance, hospital bills, hospital bills and those of the doctor's fees, Social Security statements and/or those of other complementary organisations as well as the reimbursement statements from which the Insured was a beneficiary.

For rescue and rescue costs:

For reimbursements to be made, the Insured must provide the Insurer with the original of the detailed request for reimbursement of emergency and rescue expenses from the local authorities.

For the Luggage option if it is subscribed:

The participant's claim report must be accompanied by the following elements:

- The original of the receipt for filing a complaint or declaration of theft or loss issued by the competent police authority.
- Reserve forms from the carrier when the baggage or objects have been lost during the time they were in the carrier's legal custody.

All documents in his possession justifying the existence and value of the property at the time of the incident, as well as the importance of the damage

CHAPTER 6. SUBROGATION

In accordance with the provisions of article L. 121-12 of the insurance code, GROUPAMA is subrogated, to the extent of the indemnity paid by it, in the rights and actions of the insured against third parties.

If we can no longer exercise this action, by your fact, we may be unloaded from all or part of our obligations to you.

Group Special Lines

6-8 rue Jean Jaures 92800 Puteaux | S.A.S. au capital de 100 000 EUR dont Groupama Rhône Alpes Auvergne détient plus de 10% des parts et des droits de vote | 820 232 163 R.C.S. Nanterre Intermédiaire immatriculé à l'ORIAS sous le N°16003981 (<http://www.orias.fr>) | Sous le contrôle de l'Autorité de Contrôle Prudenciel et de Résolution, 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09.

CHAPTER 7. PLURAITY OF INSURANCE

The Member/Beneficiary is required to declare the existence of other insurance covering the same risks as the present contract when reporting a claim. When several insurances are taken out without fraud, each of them produces its effects within the limits of the coverages.

CHAPTER 8. REVIEW OF CLAIMS

1. In case of disagreement or dissatisfaction with the implementation of your contract, we invite you to inform MUTUAIDE ASSISTANCE by calling 01.41.77.45.50, by writing to medical@mutuaide.fr, or by post to the address:

**MUTUAIDE ASSISTANCE
SERVICE QUALITE CLIENTS
8/14 AVENUE DES FRERES LUMIERE
94368 BRY-SUR-MARNE CEDEX**

for the assistance benefits listed below:

- Repatriation and medical transport
- Medical expenses
- Repatriation of accompanying persons
- Search and rescue costs
- Transport in the event of death
- Advance of criminal bond and payment of legal fees (Legal Assistance)

If the answer you receive does not give you satisfaction, you can send a letter to:

**GROUPE SPECIAL LINES
SERVICE RECLAMATIONS
6-8 RUE JEAN JAURES
92800 PUTEAUX**

Or by email: reclamations@groupepeciallines.fr

If the disagreement persists, you can send a letter to:

**GROUPAMA RHÔNE-ALPES-AUVERGNE
SERVICE CONSOMMATEURS
TSA 70019
69252 LYON CEDEX 09**

GROUPAMA UNDERTAKES TO ACKNOWLEDGE RECEIPT OF YOUR LETTER WITHIN 10 WORKING DAYS. IT WILL BE PROCESSED WITHIN 2 MONTHS AT MOST.

FINALLY, IF THE DISAGREEMENT STILL PERSISTS, YOU CAN GO BACK TO THE INSURANCE MEDIATION WHOSE CONTACT DETAILS CAN BE FOUND IN THE LETTERS RESPONDING TO YOUR COMPLAINT OR ON OUR WEBSITE.

1. In the event of disagreement or dissatisfaction with the implementation of your contract, we invite you to inform

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Groupe Special Lines by writing to reclamations@groupespeciallines.fr **for the insurance benefits listed below:**

- Cancellation and interruption of stay
- Ski, snowboard, windsurfing, surfing
- Individual accident
- Luggage

If the answer you receive does not give you satisfaction, you can send a letter to:

GROUPAMA RHONE-ALPES-AUVERGNE
SERVICE CONSOMMATEURS
TSA 70019
69252 LYON CEDEX 09

GROUPAMA undertakes to acknowledge receipt of your letter within 10 working days. It will be processed within 2 months at most.

If the disagreement persists, you may have recourse to the insurance mediation, whose contact details are given in the letters replying to your complaint or on our website.

LIMITES APPLICABLES EN CAS DE FORCE MAJEURE

GROUPE SPECIAL LINES, GROUPAMA et MUTUAIDE ASSISTANCE cannot be held liable for failure to provide assistance resulting from force majeure or the following events: civil or foreign wars, notorious political instability, civil commotion, riots, acts of terrorism-reprisal, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, or delays in the provision of services resulting from the same causes.

CHAPTER 9. COMPETENT SUPERVISORY AUTHORITY

In accordance with the Insurance Code (Article L. 112-4) it is specified that the supervisory authority of GROUPE SPECIAL LINES, MUTUAIDE and GROUPAMA Assistance is the ACPR, 4 place de Budapest, CS 92459 ,75436 Paris Cedex 09.

CHAPTER 10. PRESCRIPTION

In accordance with Articles L 114-1 and L 114-2 of the French Insurance Code, all actions arising from this contract are time-barred, i.e. may no longer be exercised beyond **Two Years** from the event giving rise to them.

However, this period does not run:

- In the event of withholding, omission, false or inaccurate statement on the risk incurred only from the day on which the Insurer became aware of it,

- In the event of a claim, only from the day the Beneficiaries became aware of it if they prove that they have ignored it until then.

The limitation period is extended to **Ten Years** in the event of coverage for accidents affecting persons, when the Beneficiaries are the Rightsholders of the deceased Insured.

CHAPTER 11. EXERCISE OF THE RIGHT OF RENUNCIATION PROVIDED FOR IN ARTICLE L.112-2-1 OF THE INSURANCE CODE

- You are invited to check that you are not already covered for one of the claims covered by the new policy. If this is the case, you have the right to renounce this contract for a period of 14 days (calendar) from its conclusion, without costs or penalties, if all the following conditions are met:
 - You have taken out this contract for non-professional purposes;
 - This contract is in addition to the purchase of a good or service sold by a supplier;
 - You can prove that you are already covered for one of the claims covered by this new policy;
 - The contract you wish to renounce is not fully executed;
 - You have not reported any claims covered by this policy.

In this situation, you may exercise your right to waive this contract by letter or any other durable medium addressed to the Insurer of the new contract, accompanied by a document proving that you already have coverage for one of the claims covered by the new contract. The Insurer is required to refund the premium paid to you within 30 days of your waiver.

"I, the undersigned, M living renounce to my contract N °subscribed to, in accordance with Article L 112-10 of the Code des assurances. I certify that I do not know at the date of sending this letter, of any loss involving a warranty of the contract. "

If you wish to terminate your contract but do not meet all of the above conditions, check the waiver conditions in your contract.

CHAPITRE 12. ATTRIBUTION DE JURIDICTION

The "INSURE YOUR SPORT" contract is subject to French law.

CHAPITRE 13. INFORMATIQUE ET LIBERTE

In accordance with Act No. 78-17 of 6 January 1978 as amended relating to data processing, files and freedoms and European Regulation No. 2016/679/EU of 27 April 2016, the

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beneficiary is informed that the personal data that will be collected upon accession are essential for the implementation of the insurance guarantees defined in these general conditions.

This information is intended for the internal use of Groupe Special Lines, GROUPAMA and the broker as well as for the persons involved and responsible for the performance, management and execution of the contract within the limits of their respective at-tasks.

Special Lines Group, GROUPAMA and the broker undertake to take all necessary precautions to preserve the confidentiality and security of personal data (and in general all data) and in particular to prevent them from being distorted, damaged or communicated to unauthorised third parties and more generally to implement appropriate technical and organisational measures to protect personal data against accidental or unlawful destruction, accidental loss, alteration, dissemination or unauthorised access, in particular where the processing involves data transmission over a network and against any form of unlawful processing. They undertake to make the same commitments for their subcontractors.

Except in the cases set out above, the company undertakes not to sell, rent, transfer or give access to third parties to the data without the customer's prior consent, unless it is obliged to do so for a legitimate reason (legal obligation, fight against fraud or abuse, exercise of the rights of the defence, etc.).

The personal information collected is kept for a period of time that may not exceed the time limits provided for by the prescription in Article L. 114-1 of the Insurance Code unless: The insured has exercised, under the conditions set out below, one of the rights granted to him by law.

The beneficiary has a right of access, communication, rectification and opposition to his data concerning him by contacting the correspondent Relais Informatique et Liberté du COURTIER ASSURE TON SPORT, 81 Chemin des Crans - 844100 BEDOIN ; the correspondent Relais Informatique et Liberté de GROUPE SPECIAL LINES 6/8 rue Jean Jaurès - 92800 PUTEAUX : reclamations@groupspeciallines.fr; or to the correspondent Relais Informatique et Liberté - GROUPAMA Rhône-Alpes-Auvergne TSA 70019 - 69252 LYON CEDEX 09.

For any additional information or complaints, the customer can contact the Commission Nationale de l'Informatique et des Libertés (more information on www.cnil.fr).

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ANNEXE 1

BASIC SPORTS - CLASSIC "INSURE YOUR SPORT" COVERAGE

ATHLETICS

Walking	Sprinting	Shot Put	Decathlon
Marathon	Relay Events	Long Jump	Heptathlon
Cross-country running	Discus Throwing	High Jump	
Medium Distance	Javelin Throwing	Pole vaulting	
Obstacle Course	Hammer Throw	Triple Jump	

TEAM SPORTS

Curling	American Football	Moto-ball	Shinty
Ballet au tambou	Australian Football	Netball	Slam ball
Ice Hockey	Canadian Football	Paintball	Softball
Baseball	Indoor football	Pelota purépecha	Stool ball
Basketball	Gaelic Football	Basque pelota	Street-hockey
Beach Volleyball	Jorkyball	esäpaloPolo	Tchoukball
Beach Soccer	Handball	Ringette	Touch rugby
Bouzhachi	Indoor Hockey	Roller hockey	Town ball
Calcio Fiorentino	Underwater Hockey	Roller Derby	Ultimate Frisbee
Camogie	Field hockey	Rollerblade Hockey	Floorball
Cricket	Ice Hockey	Rounders	Vigoro
Lacrosse	Horse-ball	Rugby	Volley-ball
Ancient Lacrosse	Hurling	Rugby League	Volata
Curling	Kin-ball	Kick Volleyball	Water-polo
Floorball	Korfball		
Football (or soccer)	Longue paume		

GYMNASTICS

Acrobatics	Artistic Gymnastics	Trampoline	Ribbons
Aerobics	Rhythmic Gymnastics	Tumbling	

COMBINATION DISCIPLINES

Triathlon	Modern Pentathlon	Unifight
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RACKET SPORTS

Badminton	Peloc	Racketball	Squash
Jeu de paume	Basque Pelota	Speed Badminton	Tennis
Padel	Racketlon	Speedball	Table Tennis

SPORTS WITH ANIMALS (BEWARE THE ANIMAL IS NOT COVERED BY YOUR SPORT)

Agility	Bullfighting	Chariot Racing	Horsereading
Oberhythmic	Camel Racing	Sled dog Racing	

Equestrian sports

Amazone	Dressage	Horse-ball	Pony games
Coupling	Endurance	Hunet	Show Jumping
Traditional coupling	Horseback riding in the Camargue	Oulak	Ski joëring
Full competition	Icelandic Horseback Riding	Polo	TREC
Doma Vaquera	Western Horseback Riding	Polocrosse	Equestrian Vaulting

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ANCIENT SPORTS

Bars	Harpastum	Pankration	Choule
Calcio florentin	Jeu de mail	Ancient Penthalton	Town ball
Chariot Racing	Real Tennis	Ancient Greek Boxing	Volata

CYCLING

BMX	Road Cycling	Cyclo-cross	Chain-Bike
Artistic Cycling	Cyclosporitive	Bicycle Tourism	
Velodrome Cycling	Cycle Ball	Mountain Biking	

MARTIAL ARTS

Aikido	Brazilian Jiu-Jitsu	Kobudo	Taekwondo
Bando & Banshay	Judo	Krabi-Krabong	Unifight
Capoeira	Kalaripayattu	Muay Boran	Vovinam
Hapkido	Karate	Ninjutsu	Wushu (Kung Fu)
Jiu-Jitsu	Kendo	Sumo Wrestling	

COMBAT SPORTS

Canne de combat	Sambo	Spochan	Unifight
Fencing			

Boxing

American Boxing (Full Contact)	Lethwei	Thai Boxing	Japanese Kick Boxing
English Boxing	Savate	American Kick Boxing	K-1

Fighting

Brancaille	Greek Roman Wrestling	Senegalese Wrestling	Ssirum
Grouen (Luth Bretonne)	Freestyle Wrestling	Naban	

ICE SPORTS

Bandy	Short Track Speed Skating	Figure Skating	Sledding (Except Olympic Lugging)
Curling	Motorcycle Ice Racing	Speed Skating	
Ice Hockey	Ice Dancing	Ringette	

POWER SPORTS

Bodybuilding	Force Basque	Highland Games	Tug of War
Fitness	Weight Lifting	Powerlifting	

OUTDOOR SPORTS

Trail Running	Abseiling	Sport Fishing	Mountaineering (below 6,000 metres in altitude)
Canyoning	Climbing	Nature Raid	
Orientation	Rock Climbing	Walking tour	

TARGET SPORTS

Clay Pigeon Shooting	Curling	Shuffleboard	Lyonnaisse Bowls
Boule Bretonne	Bavarian Curling	Pétanque	Archery
Bowls	Darts	Boule de fort	
Boomerang	Golf	Quille de neuf	
Bowling	Jukskei	Sarbacane	
Croquet	Paintball	Sarbacana	

Billiards

American Billiards	English Billiards	French Billiards	Snooker
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HYBRID SPORTS

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Universal Football

AQUATIC SPORTS

Rowing	Underwater Hockey	Sport Fishing	Water-skiing
Lifeboat	Water Jousting	Windsurfing	Surfing
Dragonboat Racing	Canoe Polo	Scuba Diving	Sailing
Canoeing	Swimming with Flippers	Diving	Water-polo
Canyoneering	Swimming	Rafting	Wakeboard
Yachting	Synchronised Swimming	Underwater Rugby	
Dragon Boat Racing			

WINTER SPORTS

Skiing (off-piste NOT COVERED when authorities issue avalanche risk alert bulletins class 3 to 5)			
Biathlon	Alpine Skiing	Cross Country Skiing	Telemark skiing
Nordic Combined	Freestyle Skiing	Grass Skiing	Freestyle Skiing
Snowboarding			

NEW WINTER SPORTS

Bodyboard	Kite skiing	Roller-skating	Street boarding
Freeboard	Kite Snowboarding	Skateboarding	Surfing
Kayak Surf	Longboarding	Snowboarding	Ice yachting

OTHER SPORTS

Speed cubing	Sports Dance	Parkour	Nordic Walking
Chess	Hand to Hand Acrobatics	Speed stacking	E-Sports
Footbag			

MECHANICAL SPORTS - "INSURE YOUR SPORT" COVERAGE FOR MECHANICAL SPORTS (CLASSIC + MECHANICAL SPORTS)

Motorcycle Ball	Powerboating	Snowmobile	Electric Bikes
Segway/Swegway	Jet Skiing	Electric Scooters	Electric Unicycles

Motor Sports

Formula 1	24 Heures du Mans	WRC (Rallye)	Rallycross
GP2 Series	Le Mans Series	WTCC	Dragster
Formula 3	Karting	A1 Grand Prix	Tractor Pulling
Champ car	NASCAR	Fol'Car	Truck Racing
Indy Racing League	DTM	Autocross	Legends Cars

Motorbike Sports

Endurance	Freestyle motocross	Supermotard	Trial
Enduro	Motocross	Ice Mor	Speedway
Stunt	Motorbike Racing		

MECHANICAL SPORTS + AIR SPORTS) AIR SPORTS - "INSURE YOUR SPORT" COVERAGE AIR SPORTS (CLASSIC + MECHANICAL SPORTS + AIR SPORTS)

AIR SPORTS

Aeromodelling	Hand Gliding	Paragliding	Gliding
Airship	Kitesurfing	ULM	Aerobatics
Kite Flying	Parachuting	Free flying	Motor Flying

EXTREME SPORTS NOT COVERED BY "INSURE YOUR SPORT"

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None of the sports listed below are covered by any of the "INSURE YOUR SPORT" options even if referenced under the Classic, Mechanical Sports, Air Sports options.

AERIAL SPORTS

Aerial ballet	Bungee jumping	Ski jumping	Sky flying
Base jump	Tightrope walking	Sky surfing	

LAND SPORTS

Speed Skiing	Aggressive rollerball	Extreme Skiing	Sandboarding
Streetluge	Caving & Potholing	<i>(Mountaineering above 6,000 metres above sea level)</i>	Speed biking
	Mountainboard		

WATER SPORTS

Barefoot	Water crafting	Round the world race	(Very) high-flying dive (high-dive or cliff-dive)
Speed sailing	Open water Swimming	Free Diving	
Freediving	Offshore power boat racing		

ICE SPORTS

Bobsleigh	Olympic Luge	Skeleton
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SPORTS WITH ANIMALS

Hunting for dangerous animals

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AAPPENDIX 2 TABLE OF GUARANTEES

THE GUARANTEES	PACKAGE 1	PACKAGE 2
<p>CANCELLATION OF TRIP</p> <ul style="list-style-type: none"> - <i>Serious accident related to the practice of sport requiring hospitalization.</i> - <i>Death due to an accident while engaging in sports</i> <p><i>Deductible</i></p>	<p>Maximum of 400 € / person</p> <p>50 € / person</p>	<p>Maximum of 800 € / person</p> <p>100 € / person</p>
<p>INTERRUPTION OF TRIP</p> <ul style="list-style-type: none"> - <i>Reimbursement of lift passes, courses and sports equipment rental</i> 	<p>Calculated pro rata with a maximum of 400€ / claim</p>	<p>Calculated pro rata with a maximum of 800€ / claim</p>
<p>PERSONAL ACCIDENT</p> <ul style="list-style-type: none"> - <i>Total or partial permanent disability greater than 30%.</i> - <i>Accidental death</i> 	<p>10 000 € max/person</p> <p>10 000 € max/person</p>	<p>50 000 € max/person</p> <p>50 000 € max/person</p>
<p>REPATRIATION ASSISTANCE</p> <ul style="list-style-type: none"> - <i>Transport / Repatriation</i> - <i>Presence of a relative if hospitalized for more than 7 days</i> - <i>Return of accompanying persons</i> - <i>Health care costs</i> - <i>Glasses and dental prostheses</i> - <i>Rehabilitation and physiotherapy expenses</i> <p><i>Deductible when the insurer intervenes first in the absence of medical insurance or social security coverage</i></p> <ul style="list-style-type: none"> - <i>Search and Rescue Costs</i> - <i>Repatriation of a body</i> - <i>Funeral expenses</i> - <i>Advance of criminal bond</i> - <i>Legal assistance (lawyer's fees)</i> 	<p>Actual Costs</p> <p>Round trip ticket</p> <p>Return ticket</p> <p>5 000 € / person</p> <p>100 € / person</p> <p>350 €</p> <p>250 € / person</p> <p>50 000 € / event (1200€ max for rescue costs, search and towing of surfing, windsurfing, jet skiing and kite surfing)</p> <p>3 000 € / person</p> <p>1 000 € / person</p> <p>7 500 € / event</p> <p>5 000 € / person</p>	<p>Actual Costs</p> <p>Round trip ticket</p> <p>Return ticket</p> <p>150 000€/person</p> <p>100 € / person</p> <p>350 €</p> <p>250 € / person</p> <p>50 000 € / event (1200€ max for rescue costs, search and towing of surfing, windsurfing, jet skiing and kite surfing)</p> <p>5 000 € / person</p> <p>3 000 € / person</p> <p>7 500 € / event</p> <p>7 000 € / person</p>
<p>OPTIONS</p> <ul style="list-style-type: none"> - <i>Luggage Guarantee</i> 	<p>Maximum of 800 € / claim</p>	<p>Maximum of 2 000 € / claim</p>