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French original version binding.*



Partenaire Assistance



Insurance Policy

“Club Med Assistance”

Policy no. 7400040463

Information Notice for Club Med clients

1st January 2025



“Club Med Assistance” insurance
Insurance Holder: CLUB MED SAS
Policy number: 7400040463

General information

This Information Notice has been drafted to provide you with general information on the insurance policy for the account of various parties which has been taken out by CLUB MED SAS (hereinafter referred to as the “**Insurance Holder**”) for its clients who are private, natural persons who have booked a CLUB MED **Holiday**, with or without travel, directly with the **Insurance Holder** or via its approved distribution network, of which the total duration is fewer than 90 consecutive days.

It is applicable to any **Holiday** taken from 1st January 2025. This Notice may be subject to changes up to the **Holiday**’s start date and any updates will be notified by CLUB MED SAS to its clients.

To find out whether you are eligible to access the cover under the **Policy** as a “**Beneficiary**”, and to find out the extend of your coverage and the applicable restrictions, we recommend referring to the General Terms & Conditions of the **Policy** provided in Appendix 2 hereto. We would like to particularly draw your attention to the fact that the terms and expressions identified in bold text in this Information Notice correspond to the terms defined under the **Policy**, which you can find in Section I “Definitions” of Appendix 2.

This **Policy** includes assistance cover only, which constitutes services in kind which are provided by the **Travel Assistance Provider**.

It is recalled that, in order to access the assistance cover, the **Travel Assistance Provider** must be contacted. No coverage may be delivered if the **Travel Assistant Provider** has not been contacted beforehand.

In this regard, the following is also reiterated:

- Assistance services for which a **Beneficiary** may have been eligible but which they have not asked to access during their CLUB MED **Holiday** do not entitle the Beneficiary to any compensation or reimbursement;
- The same applies for assistance services that have not been provided by the **Travel Assistance Provider**;
- The **Travel Assistance Provider** intervenes in strict respect of the applicable legal framework in the country in which the assistance is provided, and it may not substitute local emergency services for people, nor may it cover the fees incurred by these services;
- The **Travel Assistance Provider** intervenes within the context of a simple obligation of means and not an obligation of results, and it may not be held liable in the event of non-fulfilment or delayed performance of its obligations resulting from the occurrence of an event constituting *force majeure*.

As specified in the General Terms & Conditions of the **Policy**, the cover applies to any **Holiday** taken during the **Policy**’s validity period.

They apply throughout the entire duration of the **Holiday**.

If the **Holiday** includes travel to the Holiday destination, the cover is effective from the moment when the outbound travel begins, and it shall cease to be effective from the moment when the inbound travel is completed. If the **Holiday** does not include travel, the cover is effective from the moment when the Beneficiary arrives at the **Holiday** destination and ceases to be effective from the moment when they leave this location (it does not apply during travel and transfers to the **Holiday** destination).

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Who to contact in the event of an Accident

In the event of an **Accident**, you must immediately contact the **Travel Assistance Provider**, using the contact details below.

Make sure you have the number of this **Policy** to hand, as the **Travel Assistance Provider** will ask you for it: [7400040463](tel:7400040463)

Phone: +33 (0)1 55 63 31 43

Email: paris@internationalsos.com

Personal data protection

The following provisions have been drafted to inform you of the processing carried out on your personal data by the **Insurance Provider** and the **Travel Assistance Provider**.

The term “personal data” refers to any identified or identifiable information relating to a natural person.

It is recalled that the **Travel Assistance Provider** intervening under this **Policy** is International SOS (“ISOS”), a company that is a specialist in managing risks associated with travel, and with which the **Insurance Holder** has separate agreements.

This Policy is applied in addition to the service agreement that has been directly concluded between the **Insurance Holder** and ISOS (the “ISOS Service Agreement”), offering insurance coverage for certain assistance services delivered by ISOS as part of the ISOS Service Agreement binding ISOS and the **Insurance Holder**, and covered by this **Policy**.

ISOS is required to collect and process the personal data of **Beneficiaries** for the purposes of performing the assistance services stipulated in the ISOS Service Agreement. ISOS acts, within this context, as the data controller. Information concerning the personal data processing carried out by ISOS is delivered by ISOS directly. To find out more: www.internationalsos.fr

The **Insurance Provider** receives some of this personal data for the purposes of coverage of the costs relating to the assistance services delivered by ISOS, which are insured by this **Policy**. The **Insurance Provider** acts, within this context, as the data controller. This data is processed by the **Insurance Provider** for the purposes of executing and managing the assistance cover of the **Policy**, as indicated above, as well as for the purposes of insurance fraud prevention, anti-capital laundering and anti-financing of terrorism measures, and for compliance with international financial and economic sanctions. The physical persons concerned have rights to access, rectification and erasure of their data, and to rights to request the limitation or to object to the processing of their personal data, as well as a right to portability. When the processing is on the basis of their consent, they also have the option to withdraw this consent at any time. To find out more about the personal data processing carried out by Zurich France, and to exercise any rights, go to: www.zurich.fr, “Personal data protection” section.

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APPENDIX 1

COVER SUMMARY TABLE

Cover	Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Remote consultation with a local general practitioner	- Primary Traveller - Participants	Illness	Country of Domicile or Overseas	Remote consultations organised and covered by the Travel Assistance Provider , with up to 5 remote consultation per Beneficiary and per Holiday
Transport to a doctor's office/care establishment (<u>excluding Hospitalisation</u>)	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Transport organised and covered by the Travel Assistance Provider , within the limit of 150 euros inc. tax per Accident
Extension of the Holiday for the Beneficiary in their country of Domicile or Overseas (<u>excluding Hospitalisation</u>)	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and covered by the Travel Assistance Provider , within the limit of 120 euros inc. tax per night and 10 consecutive nights per Accident .
Extension of the Holiday for accompanying persons in the event of extension of the Holiday for the Beneficiary in their country of Domicile or Overseas (<u>excluding Hospitalisation</u>)	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and paid for by the Insurance Provider , within the following limits: <u>Accompanying persons who are Family Members of the Beneficiary</u> : Within the limit of 250 euros inc. tax per night for all of the Family Members of the Beneficiary concerned, and 10 consecutive nights per Accident . <u>Accompanying persons who are not Family Members of the Beneficiary</u> : Within the limit of 120 euros inc. tax per night and per person, and for 10 consecutive nights per Accident . Only the costs of extending the Holiday for 2 accompanying persons who are not Family Members of the Beneficiary are covered.
Medical Fees of the Beneficiary Hospitalised Overseas	- Primary Traveller - Participants	Accident Illness	Overseas	Coverage organised directly by the Travel Assistance Provider , for up to 75,000 euros inc. tax per Accident , with a sub-limit of 500 euros inc. tax per Accident for emergency dental care.

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Cover	Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Local accommodation for accompanying persons in the event of Hospitalisation of the Beneficiary in their country of Domicile or Overseas	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and paid for by the Insurance Provider , within the following limits: <u>Accommodation costs for one (1) accompany person, whether they are a Family Member of the Hospitalised Beneficiary or not:</u> Within the limit of 120 euros inc. tax per night and 10 consecutive nights per Accident OR <u>Accommodation costs for multiple accompany persons who are Family Members of the Hospitalised Beneficiary:</u> Within the limit of 250 euros inc. tax per night and 10 consecutive nights per Accident , regardless of the number of accompanying persons
Extension of the Holiday for accompanying persons in the event of Hospitalisation of the Beneficiary in their country of Domicile or Overseas	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and paid for by the Insurance Provider , within the following limits: <u>Accompanying persons who are Family Members of the Hospitalised Beneficiary:</u> Within the limit of 250 euros inc. tax per night and 10 consecutive nights per Accident , regardless of the number of accompanying persons. <u>Accompanying persons who are not Family Members of the Hospitalised Beneficiary:</u> Within the limit of 120 euros inc. tax per night and per person, and for 10 consecutive nights per Accident . Only the costs of extending the Holiday for 2 accompanying persons who are not Family Members of the Hospitalised Beneficiary are covered.
Travel and accommodation for a Family Member with the Hospitalised Beneficiary in their country of Domicile or Overseas	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Travel and accommodation organised and paid for by the Travel Assistance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket. Accommodation costs limited to 120 euros inc. tax per night and for up to 10 consecutive nights per Accident .
Accompaniment of the Beneficiary's minor Dependent Children participating in the Holiday , for their return to the Beneficiary's Domicile	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket for the accompanying person appointed by the Beneficiary .

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Cover	Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Return Home / Repatriation of the Beneficiary	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and covered by the Travel Assistance Provider .
Return of accompanying persons in the event of the return to Domicile /repatriation of the Beneficiary	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket. Coverage limited to one (1) accompanying person who is not a Family Member of the Beneficiary ; without restriction on the number of accompanying persons who are Family Members of the Beneficiary .
Transport of the body of a deceased Beneficiary	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Costs for the preparation of the body, morgue chambers and cremation, funeral urns or coffins, according to the case: Within the limit of 2,250 euros inc. tax per Accident .
Return of accompanying persons in the event of the death of the Beneficiary	- Primary Traveller - Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket. Coverage limited to one (1) accompanying person who is not a Family Member of the Beneficiary ; without restriction on the number of accompanying persons who are Family Members of the Beneficiary .
Early return in the event of death or critical and unforeseen hospitalisation of a Family Member of the Beneficiary	- Primary Traveller - Participants	Death/critical and unforeseen hospitalisation of a Family Member of the Beneficiary	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket
Early return to the country of Domicile in the event of a major accident at the Beneficiary's Domicile making their presence essential	- Primary Traveller - Participants	Major accident at the Beneficiary's Domicile	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket.
Bail	- Primary Traveller - Participants	Prosecution Overseas	Overseas	Bail: Within the limit of 15,000 euros inc. tax per Accident Lawyer fees: Within the limit of 3,000 euros inc. tax per Accident

APPENDIX 2

EXTRACTS FROM THE GENERAL TERMS

Please note: This Appendix contains the relevant extracts from the General Terms & Conditions of the insurance policy taken out by CLUB MED SAS (hereinafter referred to as the "Insurance Holder") for its natural person private clients who have reserved a Holiday with CLUB MED (hereinafter referred to as the "Beneficiaries"). For purposes of consistency, the original number used in the General Terms for the Sections and Sub-sections has been retained.

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INTRODUCTION

This **Policy** is an insurance policy for various accounts taken out by CLUB MED SAS (hereinafter referred to as the "**Insurance Holder**") for its natural person private clients who have reserved a **Holiday** with CLUB MED (hereinafter referred to as the "**Beneficiaries**"), namely:

- The **Primary Traveller**,
- and the **Participant(s)** in the **Holiday**.

It includes assistance cover, which constitutes services in kind which are provided by the **Travel Assistance Provider**.

In this regard, the following is reiterated:

- Assistance services for which a **Beneficiary** may have been eligible but which they have not asked to access during their CLUB MED **Holiday** do not entitle the Beneficiary to any compensation or reimbursement;
- The same applies for assistance services that have not been provided by the **Travel Assistance Provider**;
- The **Travel Assistance Provider** intervenes in strict respect of the applicable legal framework in the country in which the assistance is provided, and it may not substitute local emergency services for people, nor may it cover the fees incurred by these services;
- The **Travel Assistance Provider** intervenes within the context of a simple obligation of means and not an obligation of results, and it may not be held liable in the event of non-fulfilment or delayed performance of its obligations resulting from the occurrence of an event constituting *force majeure*.

This **Policy** is governed by French law, and particularly by the French Insurance Code.

I. DEFINITIONS

For the application of this **Policy**, the terms and expressions identified with bold text shall have the meaning attributed to them below, whether they're used in the singular or plural form, as a pronoun or adjective.

Accident	An exceptional and sudden event resulting from an external cause, leading to Bodily Harm suffered by the Beneficiary .
Travel Assistance Provider	International SOS (Assistance) SA Head offices: 42 rue Paul Vaillant Couturier 92300 Levallois-Perret, France TCR Nanterre no. 411 838 485
Insurance Provider	Zurich Insurance Europe AG Head offices: Platz der Einheit 2, 60327 Frankfurt, Germany German business registration number: HRB 133359 Via its French Branch 112 avenue de Wagram, 75017 Paris TCR Paris no. 484 373 295
Beneficiary	The following parties are Beneficiaries of the Policy : - The Primary Traveller ; - Along with, for certain cover only and when subject to express mention, the Participant(s) .
Spouse	The following parties are considered to be Spouse under this Policy : - The spouse of the Beneficiary , united by marriage and not separated or divorced; - The natural person connected to the Beneficiary by a civil partnership (or any overseas equivalent), which has not been annulled; - The cohabitant of the Beneficiary who can provide evidence of them sharing a stable, communal and continuous life with the Beneficiary , via the production of a cohabitation certificate (or any overseas equivalent).
Policy	This insurance policy, established between the Insurance Holder , the Insurance Provider and the Travel Assistance Provider .
Domicile (Domiciled)	Primary and usual place of residence of the Beneficiary , corresponding to their address of residence for tax purposes.
Bodily Harm	Any harm to the physical integrity of a human.
Harmful Event	An incident, act or event constituting the cause of an Accident . A set of Harmful Events with the same technical cause is considered to be a single Harmful Event .
Dependent Children	Children fiscally associated with the Beneficiary .

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<p>Overseas</p>	<p>Any country other than that where the Beneficiary is Domiciled.</p> <p>Beneficiaries who are Domiciled in mainland France and who take a Holiday in Overseas France are considered to be taking a Holiday Overseas.</p> <p>Beneficiaries who take a Holiday on board the “Club Med 2” cruise ship are, in the same way, considered to be taking a Holiday Overseas.</p>
<p>Medical Fees</p>	<p>Any healthcare expenses incurred by the Beneficiary following an Accident or Illness covered by this Policy and which occurred on a Holiday, which have been prescribed by a practitioner legally authorised in the country where they practice, which is necessary for the Beneficiary's health to be recovered.</p> <p>Medical Fees namely include hospital fees, doctor's visit or consultation fees, pharmaceutical costs, nurse fees, medical analysis fees, medical imaging fees, emergency dental care fees, and the cost of any surgical procedures.</p>
<p>Excess</p>	<p>Part of the Accident that the Beneficiary still has to pay for.</p>
<p>Hospitalisation (Hospitalised)</p>	<p>Any admission of the Beneficiary to a hospital (public hospital or private clinic) in order to receive treatment following an Illness or Accident covered, including at least one night spent on-site.</p>
<p>Illness</p>	<p>Any sudden and unforeseen alteration in the Beneficiary's health, medically identified by a duly authorised practitioner, which occurs during the Holiday.</p>
<p>Family Member(s)</p>	<p>The Conjoint of the Beneficiary, their children, the children of their Conjoint, their parents and parents-in-law, their brothers and sisters, their grandchildren, their grandparents.</p>
<p>Participant(s)</p>	<p>The natural person(s), registered with a social security body or any equivalent of such body Overseas, participating in the Holiday reserved by the Primary Traveller through the Insurance Holder, and fully named (first name and last name) in this regard on the Primary Traveller's booking confirmation.</p> <p>It is specified, for all ends and purposes, that the Participants may be Family Members of the Primary Traveller.</p>
<p>Holiday</p>	<p>Any trip, with or without travel, reserved by the Primary Traveller through the Insurance Holder, either directly or via its approved distribution network, with a total duration of fewer than 90 consecutive days.</p> <p>To calculate this maximum total duration of 90 consecutive days, the dates taken into account are those indicated in the Club Med booking confirmation for the Holiday, it being specified that if the Holiday purchased by the Primary Traveller through the Insurance Holder includes travel, the travel and transfer times (both outbound and inbound, as applicable) to the Holiday destination are also counted.</p> <p>It is specified that excursions organised and offered by Club Med, which are reserved at the Holiday destination by the Primary Traveller or, if applicable, the Participant(s) form an integral part of the Holiday.</p>
<p>Accident</p>	<p>A Harmful Event which has occurred during the Policy's validity period and which is likely to trigger coverage under it.</p> <p>All consequences of a given Harmful Event constitute a single Accident.</p>

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Insurance Holder	CLUB MED SAS Head offices: 11 rue de Cambrai, 75957 Paris Cedex 19 TCR of Paris no. 572 185 684 Licence no.: IM 075100307
Primary Traveller	The physical person, registered with a social security body or any such equivalent Overseas , who has booked a Holiday with the Insurance Holder , on their own behalf and, if applicable, on behalf of one or more other Participants .

II. SCOPE OF COVER

2.1. Regional scope of cover

The cover provided for under this **Policy** applies to the entire **Holiday** taken by the **Beneficiary**, in their country of **Domicile** and/or **Overseas**, as applicable,

EXCLUDING ANY HOLIDAYS:

- IN NORTH KOREA (DEMOCRATIC PEOPLE’S REPUBLIC OF KOREA), IRAN, SYRIA, BELARUS, RUSSIA, CRIMEA, SEBASTOPOL OR IN THE OBLAST REGIONS OF LUHANSK, DONETSK, KHERSON OR ZAPORIJIJA;
- IN CUBA, IF THE **BENEFICIARY** HAS NOT FOLLOWED THE RULES SET OUT BY THE UNITED STATES OF AMERICA FOR ANY TRAVEL TO CUBA.

The above-stated provisions apply without prejudice to the provisions stipulated in Sub-section 6.8.6 “International sanctions (sanctions clause)” below, which remain applicable in all circumstances.

2.2. Effective date and term of cover for the Beneficiaries

The cover provided for under this **Policy** applies to the entire **Holiday** taken during the **Policy**’s validity period.

They apply throughout the entire duration of the **Holiday**.

If the **Holiday** reserved by the **Beneficiary** with the **Insurance Holder** includes travel to the **Holiday** destination, the cover is effective from the moment when the outbound travel begins, and it shall cease to be effective from the moment when the inbound travel is completed.

If the **Holiday** reserved by the **Beneficiary** with the **Insurance Holder** does not include travel, the cover is effective from the moment when the **Beneficiary** arrives at the **Holiday** destination and ceases to be effective from the moment when they leave this location (it does not apply during travel and transfers to the **Holiday** destination).

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2.3. Sports and leisure activities covered

The cover provided for under this **Policy** applies, amongst others, to the sports and leisure activities offered and organised by Club Med and/or its service providers as part of the **Holiday** booked by the **Beneficiary**, subject to the **Beneficiary** always wearing the appropriate safety equipment and observing the safety precautions required according to the activity done. The table below includes a non-exhaustive list of sports and leisure activities covered by the **Policy**:

A–D	E–K
Alpine skiing (including off-piste if accompanied by an instructor/guide) Archery Badminton Baseball Basketball Beach football Beach volleyball Bowling Camel ride Canoeing (up to level 3) Canyoning Cardio training Climbing Cross-country skiing Cycling (including Fat Bike - mountain bike on snow) Dog sled ride	Elephant ride Fencing Fishing Fitness Flying trapeze Football and mini-football Freediving (snorkelling) Go-karting Golf Hockey Horse/pony trek Horse-riding Hot air balloon ride Ice-skating Jet-skiing Kitesurfing
L–R	S–Z
Mini skiing Orientation course Padel Paintball Paragliding Ping-pong Quadbiking Rafting Rollerblading Running	Sailing (within a 20-nautical mile radius of the coast) Scuba diving* (see note below) Sledging/Airboard Snow walking Snowboarding (including off-piste if accompanied by an instructor/guide) Snowmobile riding Snowshoe trek Speed riding Squash Stand-up Paddleboard Stretching Surfing Swimming Tennis Trampolining Treetop adventure course Trekking (up to 4,000 metres) Volleyball Wakeboarding Walking Water skiing Waterpolo Weight training Windsurfing Yachting (within a 20-nautical mile radius of the coast)* Yoga

*Scuba-diving: Activity covered under this **Policy** up to a maximum depth of 30 metres, and subject to (i) the dive being led by a duly qualified PADI instructor and (ii) the **Beneficiary** having the required certification for the depth of the dive in question, namely *PADI Scuba Diver* for a dive to depths of up to 12 metres, *PADI Open Water* for a dive to depths of up to 18 metres, and *PADI Advanced Open Water* for a dive of depths up to 30 metres. The latter condition does not apply if the **Beneficiary** participates in the activity specifically in the aim of obtaining the corresponding PADI certificate, as offered by Club Med.

III. DESCRIPTION OF COVER

3.1. Assistance in the event of the Beneficiary suffering an Accident or Illness

It is recalled that, in order to access the assistance cover, the **Travel Assistance Provider** must be contacted. No coverage may be delivered if the **Travel Assistant Provider** has not been contacted beforehand.

a) Remote consultation with a local general practitioner

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Illness	Country of Domicile or Overseas	Remote consultations organised and covered by the Travel Assistance Provider , with up to 5 remote consultation per Beneficiary and per Holiday .

If, following a covered **Illness** which developed during their **Holiday** either in their country of **Domicile** or **Overseas**, the **Beneficiary's** health, as assessed by the **Assisteur's** Medical Department, requires a consultation with a local general practitioner, the **Travel Assistance Provider** shall organise and cover, whenever possible regarding the country where the **Beneficiary** is, a remote consultation with a local general practitioner.

The choice of the local general practitioner is made by the **Travel Assistance Provider**.

OTHER THAN THE GENERAL COVER EXCLUSIONS, THE FOLLOWING ARE EXCLUDED FROM THIS COVER:	
1)	ANY MEDICAL CONSULTATION WITH A SPECIALIST DOCTOR.
2)	ANY MEDICAL CONSULTATION IN THE AIM OF OBTAINING A MEDICAL CERTIFICATE.
3)	ANY MEDICAL CONSULTATION IN THE AIM OF ISSUING A SICK LEAVE CERTIFICATE.

b) Transport to a doctor’s office/care establishment (excluding Hospitalisation)

It is recalled that the **Travel Assistance Provider** cannot substitute local emergency services for people, nor may it cover the fees incurred by these services.

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Transport organised and covered by the Travel Assistance Provide , within the limit of 150 euros inc. tax per Accident

If, following a covered **Accident** or **Illness** which developed during their **Holiday** either in their country of **Domicile** or **Overseas**, the **Beneficiary’s** health, as assessed by the **Assisteur’s** Medical Department, requires them to see a doctor or receive treatment, the **Travel Assistance Provider** shall organise and cover the return transport for the **Beneficiary** in question, and, if applicable, for the people accompanying them on the given **Holiday** (**Primary Traveller** and/or Participant, depending on whether the Beneficiary concerned is the **Primary Traveller** themselves or a **Participant**), from the **Holiday** destination to the doctor’s office/care establishment chosen by the **Beneficiary**.

The only costs covered are the travel costs. Other fees and, in particular, the cost of the doctor’s consultation and any other medical treatment, are not included in the fees covered by this cover.

The choice of transport is made by the **Travel Assistance Provider**.

c) Extension of the Holiday for the Beneficiary in their country of Domicile or Overseas (excluding Hospitalisation)

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and covered by the Travel Assistance Provide , within the limit of 120 euros inc. tax per night and 10 consecutive nights per Accident .

If, following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas**, and at the end of the expected duration of this **Holiday**, the **Beneficiary’s** health, as assessed by the **Assisteur’s** Medical Department, does not allow them to immediately return to their **Domicile**, the **Travel Assistance Provider** shall organise and cover the costs associated with the extension of the **Holiday** at the destination.

The only costs covered are accommodation costs (breakfast included). Any other costs, and particularly on-site catering costs and travel costs for the **Beneficiary’s** return to their **Domicile**, aren’t included in the costs covered by this cover.

The choice of accommodation option is made by the **Travel Assistance Provider**.

The coverage ceases from the day on which the **Beneficiary’s** health, as assessed by the **Travel Assistance Provider’s** Medical Department, allows them to return to their **Domicile**.

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d) Extension of the Holiday for accompanying persons in the event of extension of the Holiday for the Beneficiary in their country of Domicile or Overseas (excluding Hospitalisation)

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and paid for by the Insurance Provider , within the following limits: <u>Accompanying persons who are Family Members of the Beneficiary</u> : Within the limit of 250 euros inc. tax per night for all of the Family Members of the Beneficiary concerned, and 10 consecutive nights per Accident . <u>Accompanying persons who are not Family Members of the Beneficiary</u> : Within the limit of 120 euros inc. tax per night and per person, and for 10 consecutive nights per Accident . Only the costs of extending the Holiday for 2 accompanying persons who are not Family Members of the Beneficiary are covered.

If the **Holiday** is extended for a **Beneficiary** in application of the “Extension of the **Holiday** for the **Beneficiary** in their country of **Domicile** or **Overseas** (excluding **Hospitalisation**)” cover provided for under Sub-section 3.1.c) above, the **Travel Assistance Provider** shall organise and also cover the costs associated with the extension of the **Holiday** for the people who were accompanying them on this **Holiday** (**Primary Traveller** and/or **Participant(s)**) depending on whether the **Beneficiary** concerned is the **Primary Traveller** themselves or a **Participant**) and who would like to stay with the **Beneficiary** concerned.

The only costs covered are accommodation costs (breakfast included). Any other costs, and particularly on-site catering costs and travel costs for the accompanying persons’ return to their **Domicile**, are not included in the costs covered by this cover.

The choice of accommodation option is made by the **Travel Assistance Provider**.

The coverage ceases from the day on which the **Beneficiary**’s health, as assessed by the **Travel Assistance Provider**’s Medical Department, allows them to return to their **Domicile**.

e) Medical Fees of the Beneficiary Hospitalised Overseas

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Limitation(s) of cover and Excess(es)
Primary Traveller Participants	Accident Illness	Overseas	Coverage organised directly by the Travel Assistance Provider , for up to 75,000 euros inc. tax per Accident , with a sub-limit of 500 euros inc. tax per Accident for emergency dental care.

If, following a covered **Illness** which developed during their **Holiday Overseas**, the **Beneficiary** needs to be **Hospitalised**, the **Travel Assistance Provider** directly covers with the hospital in question any **Frais Medical Costs** for the **Beneficiary** as part of this **Hospitalisation Overseas**, subject to the **Beneficiary** having contacted the **Travel Assistance Provider** for this purpose before their **Hospitalisation**.

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NO COVERAGE WILL BE DELIVERED IF THE **BENEFICIARY** DOES NOT NOTIFY OR ENSURE NOTIFICATION OF THE **TRAVEL ASSISTANCE PROVIDER** PRIOR TO THEIR **HOSPITALISATION**.

The **Travel Assistance Provider** organises and also covers, under the same conditions, the **Medical Fees** corresponding to emergency dental care that the **Beneficiary** needs to receive, independently of any **Hospitalisation**, at a dental practice or any other appropriate care establishment (including, if applicable, a hospital as part of outpatient care).

In the 15 (fifteen) days following receipt of the invoices for the **Medical Fees** concerned, the **Beneficiary** undertakes to request their reimbursement from their social security body and/or any organisation delivering social protection, and to pay back the sums received from these bodies to the **Travel Assistance Provider** (or to the **Insurance Holder**, if applicable) within 30 (thirty) days. Failing this, the **Beneficiary** will be personally held liable to reimburse the **Medical Fees** paid by the **Travel Assistance Provider**.

OTHER THAN THE GENERAL COVER EXCLUSIONS, THE FOLLOWING ARE EXCLUDED FROM THIS COVER:

1)	MEDICAL FEES IN THE ABSENCE OF A MEDICAL EMERGENCY. FOR THE REQUIREMENTS OF THIS EXCLUSION, “MEDICAL EMERGENCY” IS UNDERSTOOD TO REFER TO THE PRESSING AND ESSENTIAL NECESSITY, WITH REGARD TO THE IDENTIFIED HEALTH STATUS OF THE BENEFICIARY , OF HOSPITALISATION AND/OR IMMEDIATE MEDICAL INTERVENTION IN ORDER TO AVOID THE DEATH OF THE BENEFICIARY OR A SEVERE DETERIORATION IN THEIR HEALTH, IN THE SHORT OR LONG TERM.
2)	MEDICAL FEES RELATING TO TREATMENT PRESCRIBED TO THE BENEFICIARY BEFORE THEIR HOLIDAY .
3)	COSTS OF TREATMENT AND/OR SURGICAL PROCEDURES OF A COSMETIC NATURE, unless they relate to restoration surgery following a covered Accident .
4)	COSTS OF VISION CARE.
5)	COSTS OF PROSTHETES AND MEDICAL DEVICES/EQUIPMENT.
6)	SPA TREATMENT COSTS.
7)	RECOVERY AND REHABILITATION CARE COSTS.
8)	COSTS OF A STAY IN A RESPITE OR CONVALESCENT HOME.
9)	REHAB COSTS.
10)	VACCINATION COSTS.

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f) Local accommodation for accompanying persons in the event of Hospitalisation of the Beneficiary in their country of Domicile or Overseas

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Accommodation organised and paid for by the Insurance Provider , within the following limits: <u>Accommodation costs for one (1) accompany person, whether they are a Family Member of the Hospitalised Beneficiary or not:</u> Within the limit of 120 euros inc. tax per night and 10 consecutive nights per Accident OR <u>Accommodation costs for multiple accompany persons who are Family Members of the Hospitalised Beneficiary:</u> Within the limit of 250 euros inc. tax per night and 10 consecutive nights per Accident , regardless of the number of accompanying persons

In the event of **Hospitalisation** of a **Beneficiary** following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas**, the **Travel Assistance Provider** shall organise and cover accommodation, local to the hospital where the **Beneficiary** is hospitalised, for the person/people accompanying them on the given **Holiday (Primary Traveller and/or Participant)**, depending on whether the **Hospitalised Beneficiary** is the **Primary Traveller** themselves or a **Participant**) and who would like to stay with the **Hospitalised Beneficiary** during their **Hospitalisation**.

The only costs covered are accommodation costs (breakfast included). Any other costs, and particularly on-site catering costs, are not included in the costs covered by this cover.

The choice of accommodation option is made by the **Travel Assistance Provider**.

The coverage ceases on the day when the **Hospitalised Beneficiary**'s health, as assessed by the **Travel Assistance Provider**'s Medical Department, allows them to resume their **Holiday** and, in any case, on the initially expected **Holiday** end date for the concerned accompany person(s).

This cover cannot be combined with the “Travel and accommodation for a **Family Member** with the **Hospitalised Beneficiary** in their country of **Domicile** or **Overseas**” provided for under Sub-section 3.1.h) hereunder.

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g) Extension of the Holiday for accompanying persons in the event of Hospitalisation of the Beneficiary in their country of Domicile or Overseas

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participant	Accident Illness	Country of Domicile or Overseas	Accommodation organised and paid for by the Insurance Provider , within the following limits: <u>Accompanying persons who are Family Members of the Hospitalised Beneficiary:</u> Within the limit of 250 euros inc. tax per night and 10 consecutive nights per Accident , regardless of the number of accompanying persons. <u>Accompanying persons who are not Family Members of the Hospitalised Beneficiary:</u> Within the limit of 120 euros inc. tax per night and per person, and for 10 consecutive nights per Accident . Only the costs of extending the Holiday for 2 accompanying persons who are not Family Members of the Hospitalised Beneficiary are covered.

In the event of **Hospitalisation** of a **Beneficiary** following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas**, the **Travel Assistance Provider** shall organise and cover the costs associated with the extension of the **Holiday** for the persons accompanying them on the given **Holiday** (**Primary Traveller** and/or Participant, depending on whether the **Hospitalised Beneficiary** is the **Primary Traveller** themselves or a **Participant**) and who would like to stay with the **Hospitalised Beneficiary**.

The only costs covered are accommodation costs (breakfast included) associated with the extension of the **Holiday** for the concerned accompanying person(s), namely beyond the date initially expected as the **Holiday** end date. Any other costs, and particularly on-site catering costs and travel costs for the accompanying persons' return to their **Domicile**, are not included in the costs covered by this cover.

The choice of accommodation option is made by the **Travel Assistance Provider**.

The coverage ceases from the day on which the **Hospitalised Beneficiary**'s health, as assessed by the **Travel Assistance Provider**'s Medical Department, allows them to return to their **Domicile**.

This cover cannot be combined with the “Travel and accommodation for a **Family Member** with the **Hospitalised Beneficiary** in their country of **Domicile** or **Overseas**” provided for under Sub-section 3.1.h) hereunder.

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h) Travel and accommodation for a Family Member with the Hospitalised Beneficiary in their country of Domicile or Overseas

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Travel and accommodation organised and paid for by the Travel Assistance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket. Accommodation costs limited to 120 euros inc. tax per night and for up to 10 consecutive nights per Accident .

In the event of **Hospitalisation** of a **Beneficiary** following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas**, the **Travel Assistance Provider** shall organise and cover the travel and accommodation for a **Family Member** of the **Beneficiary** in order for them to be able to stay with them.

The guarantee only applies if the **Hospitalised Beneficiary**'s health, as assessed by the **Travel Assistance Provider**'s Medical Department, requires them to remain **Hospitalised** for a duration of at least seven (7) consecutive days. This condition is only applicable if, with regard to the elements available to the **Travel Assistance Provider**'s Medical Department, the vital prognosis of the **Hospitalised Beneficiary** is at risk.

The only costs covered are plane or train tickets and accommodation costs (breakfast included). Other fees and, in particular, taxi costs, are not included in the fees covered by this cover.

The choice of travel and accommodation options is made by the **Travel Assistance Provider**.

This cover cannot be combined with the “Local accommodation for accompanying persons in the event of the **Hospitalisation** of the **Beneficiary** in their country of **Domicile** or **Overseas**” provided for under Sub-section 3.1.f) above, nor with the “Extension of the **Holiday** for accompanying persons in the event of **Hospitalisation** of the **Beneficiary** in their country of **Domicile** or **Overseas**” cover provided for in Sub-section 3.1.g) above.

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i) Accompaniment of the Beneficiary’s minor Dependent Children participating in the Holiday, for their return to the Beneficiary’s Domicile

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket for the accompanying person appointed by the Beneficiary .

If, following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas** (having required, or not, their **Hospitalisation** at the destination), the **Beneficiary’s** health, as assessed by the **Assisteur’s** Medical Department, does not allow them to look after their minor **Dependent Children** participating in the **Holiday**, the **Travel Assistance Provider** shall organise and cover the costs of the return travel, from the **Beneficiary’s** country of **Domicile**, of an adult to accompany the minor **Dependent Children** on their return journey to the **Beneficiary’s Domicile**. According to the **Beneficiary’s** choice, this person can be either a **Family Member** or a third-party person employed by the **Travel Assistance Provider**.

This assistance cover only applies:

- If the **Beneficiary** takes their **Holiday** alone with one or more of their minor **Enfants à charge**, namely not accompanied by another adult person;
- Or if, despite being accompanied by another adult person, the latter is not able to take care of the **Beneficiary’s** minor **Dependent Children**.

The only costs covered are plane or train tickets for the person appointed to accompany the **Beneficiary’s** minor **Dependent Children** for their return travel. Any other costs, and particularly the costs of return plane or train tickets for the **Beneficiary’s** minor **Dependent Children** and taxi costs, are not included in this cover.

The choice of transport option is made by the **Travel Assistance Provider**.

j) Return Home / Repatriation of the Beneficiary

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and covered by the Travel Assistance Provider .

If, following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas** (having required, or not, **Hospitalisation**), the **Beneficiary’s** health, as assessed by the **Assisteur’s** Medical Department, does not allow them to return to their **Domicile** by their own means, the **Travel Assistance Provider** shall organise and cover, according to the case at hand, the return of the **Beneficiary** to their **Domicile** (in the case of a **Holiday** in their country of **Domicile**) or their repatriation to their country of **Domicile** (in the case of a **Holiday Overseas**).

If applicable, the **Travel Assistance Provider** organises and also covers, priory to any repatriation, the evacuation of the **Beneficiary** to the closest hospital to their location.

The choice of travel option (as well as, if applicable, the hospital to which the **Beneficiary** is evacuated before their repatriation) is made by the **Travel Assistance Provider**, taking into account the **Beneficiary’s** health status.

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k) Return of accompanying persons in the event of the return to Domicile/repatriation of the Beneficiary

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket. Coverage limited to one (1) accompanying person who is not a Family Member of the Beneficiary ; without restriction on the number of accompanying persons who are Family Members of the Beneficiary .

In the event of the return to **Domicile**/repatriation of the **Beneficiary** in application of the “Return to **Domicile**/Repatriation of the **Beneficiary**” cover provided for under Sub-section 3.1.j) above, the **Travel Assistance Provider** shall organise and also cover the costs associated with the return travel, in the same country as the **Beneficiary**, for the people who were accompanying them on this **Holiday (Primary Traveller and/or Participant(s))** depending on whether the **Beneficiary** concerned is the **Primary Traveller** themselves or a **Participant**) and who do not want to continue their **Holiday** without the **Beneficiary**.

The coverage is only delivered if the persons concerned (**Primary Traveller** and/or **Participant(s)**, according to the case at hand) are not able to use the vouchers and/or transport methods initially planned for their return, nor can they exchange them or be refunded for them.

The only costs covered are plane or train tickets for the return of the people concerned, in the same country as the **Beneficiary**. Any other costs, and particularly the costs of return for the people concerned to their own **Domicile** (located, if applicable, in a country other than the **Beneficiary’s** country), along with taxi costs, are not included under this cover.

The choice of transport option is made by the **Travel Assistance Provider**.

l) Transport of the body of a deceased Beneficiary

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Costs for the preparation of the body, morgue chambers and cremation, funeral urns or coffins, according to the case: within the limit of 2,250 euros inc. tax per Accident .

If, following a covered **Accident** or **Illness** which occurred/developed during their **Holiday** either in their country of **Domicile** or **Overseas**, the **Beneficiary** dies, the **Travel Assistance Provider** shall organise and cover the transport of the **Beneficiary’s** body to the funeral location in the country of their **Domicile**.

The only costs covered are the transport costs and costs required for the transport of the deceased **Beneficiary’s** body, namely the costs for the preparation of the body, morgue chambers and cremation, funeral urns or coffins, according to the case. Costs incurred following the transport of the **Beneficiary’s** body to the funeral location in their country of **Domicile** remain at the expense of the **Beneficiary’s** family, namely including local corteges and costs for the funeral itself.

The choice of transport options for the body (and, if applicable, the coffin) is made by the **Travel Assistance Provider**.

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m) Return of accompanying persons in the event of the death of the Beneficiary

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Accident Illness	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket. Coverage limited to one (1) accompanying person who is not a Family Member of the Beneficiary ; without restriction on the number of accompanying persons who are Family Members of the Beneficiary .

In the event of the transport of the deceased **Beneficiary**'s body in application of the “Transport of the deceased **Beneficiary**'s body” cover provided for under Sub-section 3.1.l) above, the **Travel Assistance Provider** shall organise and also cover the costs associated with the return travel, in the same country as the **Beneficiary**, for the people who were accompanying them on this **Holiday (Primary Traveller and/or Participant(s))** depending on whether the **Beneficiary** concerned is the **Primary Traveller** themselves or a **Participant**) and who do not want to continue their **Holiday** without the **Beneficiary**.

The coverage is only delivered if the persons concerned (**Primary Traveller** and/or **Participant(s)**, according to the case at hand) are not able to use the vouchers and/or transport methods initially planned for their return, nor can they exchange them or be refunded for them.

The only costs covered are plane or train tickets for the return of the people concerned, in the same country as the **Beneficiary**. Any other costs, and particularly the costs of return for the people concerned to their own **Domicile** (located, if applicable, in a country other than the **Beneficiary**'s country), along with taxi costs, are not included under this cover.

The choice of transport option is made by the **Travel Assistance Provider**.

3.2. Assistance as part of an early interruption of the Beneficiary’s Holiday

It is recalled that, in order to access the assistance cover, the **Travel Assistance Provider** must be contacted. No coverage may be delivered if the **Travel Assistant Provider** has not been contacted beforehand.

a) Early return in the event of death or critical and unforeseen hospitalisation of a Family Member of the Beneficiary

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Death/critical and unforeseen hospitalisation of a Family Member of the Beneficiary	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket

If the **Beneficiary** needs to urgently interrupt their **Holiday**, either in their country of **Domicile** or **Overseas**, due to the death or critical and unforeseen hospitalisation of a **Family Member** in their country of **Domicile**, the **Travel Assistance Provider** shall organise and cover the **Beneficiary’s** travel for their early return to their **Domicile**, as well as, if applicable, the return travel in the same country for one (1) person who was accompanying them on their **Holiday**.

The coverage is only delivered if the persons concerned (**Beneficiary** and, if applicable, the accompanying person who is also requesting their return under this cover) are not able to use the vouchers and/or transport methods initially planned for their return to their **Domicile**, nor can they exchange them or be refunded for them.

The only costs covered are those for the return plane or train tickets. Other fees and, in particular, taxi costs, are not included in the fees covered by this cover.

The choice of transport option is made by the **Travel Assistance Provider**.

b) Early return to the country of Domicile in the event of a major accident at the Beneficiary’s Domicile making their presence essential

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Major accident at the Beneficiary’s Domicile	Country of Domicile or Overseas	Travel organised and paid for by the Insurance Provider , within the following limits: Economy-class return plane ticket or 1 st -class return train ticket.

If the **Beneficiary** needs to urgently interrupt their **Holiday**, either in their country of **Domicile** or **Overseas**, due to the occurrence of a major accident at their **Domicile** making their presence essential (e.g. fire, natural disaster), the **Travel Assistance Provider** shall organise and cover the **Beneficiary’s** travel for their early return to their **Domicile**.

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The coverage is only delivered if the **Beneficiary** is not able to use the vouchers and/or transport methods initially planned for their return to their **Domicile**, nor can they exchange them or be refunded for them.

The only costs covered are those for the return plane or train tickets. Other fees and, in particular, taxi costs, are not included in the fees covered by this cover.

The choice of transport option is made by the **Travel Assistance Provider**.

3.3. Additional assistance cover: Bail

It is recalled that, in order to access the assistance cover, the **Travel Assistance Provider** must be contacted. No coverage may be delivered if the **Travel Assistant Provider** has not been contacted beforehand.

Beneficiary/Beneficiaries	Event(s) covered	Holiday Destination	Cover limitation(s)
Primary Traveller Participants	Prosecution Overseas	Overseas	Bail: Within the limit of 15,000 euros inc. tax per Accident Lawyer fees: Within the limit of 3,000 euros inc. tax per Accident

If, during their **Holiday Overseas**, the **Beneficiary** is criminally prosecuted by the competent local authorities for incidents which occurred during the Holiday and which may constitute, according to the prosecuting local authorities, a locally criminal offence, and that maintaining the freedom or the release of the **Beneficiary** is made subject to the payment of bail by the competent **Overseas** court, the **Travel Assistance Provider** will cover the amount for this bail.

The **Travel Assistance Provider** shall also cover the lawyer fees locally incurred by the **Beneficiary** to obtain their freedom (maintained or release).

The **Beneficiary** undertakes to reimburse the amount advanced for bail by the **Travel Assistance Provider** within three (3) months from the date of its settlement, whether this bail has been returned to the **Beneficiary** or not.

IV. GENERAL COVER EXCLUSIONS

THIS POLICY DOES NOT COVER:	
1)	ACCIDENTS NOT OF A RANDOM OR CHANCE NATURE.
2)	ANY HOLIDAYS TAKEN IN A COUNTRY OR REGION OVERSEAS DESPITE THE RECOMMENDATIONS OF THE COMPETENT AUTHORITIES IN THE BENEFICIARY'S COUNTRY OF DOMICILE AGAINST TRAVELLING TO THE SAID COUNTRY OR REGION.
3)	THE CONSEQUENCES OF ANY DECISION MADE BY THE BENEFICIARY TO STAY IN A COUNTRY OR REGION OVERSEAS DESPITE THE RECOMMENDATIONS OF THE COMPETENT AUTHORITIES IN THE BENEFICIARY'S COUNTRY OF DOMICILE TO LEAVE THE SAID COUNTRY.
4)	ANY HOLIDAYS TAKEN AGAINST MEDICAL ADVICE.
5)	ANY HOLIDAYS TAKEN IN THE AIM OF OBTAINING A MEDICAL OPINION OR MEDICAL TREATMENT.
6)	<p>THE CONSEQUENCES OF ANY PRE-EXISTING ILLNESS OR ANY ACCIDENT WHICH OCCURRED PRIOR TO THE BENEFICIARY'S HOLIDAY.</p> <p>FOR THE PURPOSES OF THIS EXCLUSION, “PRE-EXISTING ILLNESS” REFERS TO: ANY DIAGNOSED AND/OR TREATED ILLNESS THAT HAS BEEN SUBJECT TO HOSPITALISATION WITH AT LEAST ONE OVERNIGHT STAY IN THE THREE (3) MONTHS PRIOR TO THE START OF THE BENEFICIARY'S HOLIDAY. CHRONIC AND STABLE ILLNESSES FOR WHICH A RELAPSE OR DECOMPENSATION PRESENTS A SUDDEN AND UNFORESEEN NATURE AND WHICH RESULTS FROM A NON-EXTERNAL FACTOR THAT IS INDEPENDENT OF THE BENEFICIARY ARE NOT INCLUDED IN THIS DEFINITION OF “PRE-EXISTING ILLNESS”.</p>
7)	ACCIDENTS CAUSED BY THE INTENTIONAL FAULT OR MISCONDUCT OF THE BENEFICIARY (ARTICLE L.113-1 PARAGRAPH 2 OF THE FRENCH INSURANCE CODE).
8)	THE CONSEQUENCES OF ANY PARTICIPATION BY THE BENEFICIARY , AS A CULPRIT OR ACCOMPLICE, IN THE COMMISSIONING OR ATTEMPTED COMMISSIONING OF ANY INTENTIONAL OFFENCES.
9)	<p>THE CONSEQUENCES OF ANY WAR.</p> <p>FOR THE PURPOSES OF THIS EXCLUSION, “WAR” IS UNDERSTOOD TO REFER TO ANY ARMED CONFLICT WHICH IS:</p> <p>(I) BETWEEN TWO OR MORE STATES; OR</p> <p>(II) AS PART OF CIVIL WAR, REBELLION, UPRISING OR A COUP OR ATTEMPTED COUP, INCLUDING IN THE ABSENCE OF A FORMAL DECLARATION OF WAR.</p>
10)	THE CONSEQUENCES OF ANY RIOTING OR POPULAR MOVEMENT.
11)	THE CONSEQUENCES OF ANY TERRORIST ACT OR ATTACK (UNDER THE TERMS OF ARTICLES 412-1 AND 421-1 ET SEQ. OF THE FRENCH CRIMINAL CODE).
12)	THE CONSEQUENCES OF ANY GENOCIDE OR ANY OTHER CRIME AGAINST HUMANITY (UNDER THE TERMS OF ARTICLES 211-1 ET SEQ. OF THE FRENCH CRIMINAL CODE).

13)	THE CONSEQUENCES OF THE SUICIDE OR ATTEMPTED SUICIDE OF THE BENEFICIARY .
14)	THE CONSEQUENCES SELF-HARMING OR ATTEMPTED SELF-HARMING OF THE BENEFICIARY .
15)	THE CONSEQUENCES OF THE BENEFICIARY'S DRIVING OF ANY LAND, SEA, RIVER, AIR OR SPACE VEHICLE, WITH AN ENGINE OR NOT, WHILST UNDER THE INFLUENCE OF A QUANTITY OF ALCOHOL LEADING TO A BLOOD ALCOHOL CONTENT IN EXCESS OF THE LEGAL LIMIT APPLICABLE AT THE TIME AND IN THE LOCATION OF THE ACCIDENT .
16)	THE CONSEQUENCES OF THE CONSUMPTION BY THE BENEFICIARY OF A QUANTITY OF ALCOHOL LEADING TO A BLOOD ALCOHOL CONTENT IN EXCESS OF THE LEGAL LIMIT APPLICABLE AT THE TIME AND IN THE LOCATION OF THE ACCIDENT . THIS EXCLUSION ONLY APPLIES IN CASES OF ALOCHOLISM OF THE BENEFICIARY THAT HAS RESULTED IN MEDICAL CONSULTATION(S) AND/OR REHAB TREATMENT(S) WITHIN THE 24 (TWENTY-FOUR) HOURS PRECEDING THEIR HOLIDAY .
17)	THE CONSEQUENCES OF THE BENEFICIARY'S CONSUMPTION OF MEDICATIONS, DRUGS, NARCOTICS OR PSYCHOTROPICS NOT SUBJECT TO A MEDICAL PRESCRIPTION.
18)	THE CONSEQUENCES OF THE BENEFICIARY'S DRIVING OF ANY LAND, SEA, RIVER, AIR OR SPACE VEHICLE, WITH AN ENGINE OR NOT, WHILST UNDER THE INFLUENCE OF MEDICATIONS, DRUGS, NARCOTICS OR PSYCHOTROPICS SUBJECT TO A MEDICAL PRESCRIPTION DESPITE THE PATIENT INFORMATION LEAFLET INDICATING THAT THE PATIENT MUST NOT OR IS NOT RECOMMENDED TO DRIVE ANY TYPE OF VEHICLE.
19)	THE CONSEQUENCES OF ANY ACTIVITY IMPLICATING THE BENEFICIARY HOLDING AND/OR USING FIREARMS.
20)	THE CONSEQUENCES OF THE BENEFICIARY'S PARTICIPATION IN GAMBLING.
21)	THE CONSEQUENCES OF THE BENEFICIARY'S PARTICIPATION IN MOTOR VEHICLE RACING.
22)	THE CONSEQUENCES OF THE BENEFICIARY'S PARTICIPATION IN ANY SPORTS COMPETITION. This exclusion does not apply to sports competitions organised by Club Med.
23)	THE CONSEQUENCES OF THE BENEFICIARY'S PARTICIPATION IN ANY SPORTS ACTIVITY WHEN THE BENEFICIARY ALSO PRACTICES THE GIVEN SPORT WITHIN A PROFESSIONAL CAPACITY.
24)	THE CONSEQUENCES OF THE BENEFICIARY DRIVING ANY AIRCRAFT, INCLUDING DRONES.
25)	THE CONSEQUENCES OF ANY AIR TRAVEL MADE BY A COMPANY OTHER THAN AN AIRLINE DULY AUTHORISED FOR THE PUBLIC TRANSPORT OF TRAVELLERS.

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26)	THE CONSEQUENCES OF NUCLEAR EXPLOSIONS AND/OR RADIOACTIVE NUCLEAR EFFECTS
27)	THE CONSEQUENCES OF ASBESTOS.
28)	COSTS ASSOCIATED WITH EXCESS LUGGAGE WEIGHT WHEN TRAVELLING BY PLANE.
29)	LUGGAGE FORWARDING COSTS WHEN THE LUGGAGE CANNOT BE TRANSPORTED WITH THE BENEFICIARY .
30)	CUSTOMS FEES.

V. IN THE EVENT OF AN ACCIDENT

5.1. Reporting an Accident

In the event of an **Accident**, the **Beneficiary** (or, if applicable, the **Insurance Holder**) must immediately contact the **Travel Assistance Provider**, using the contact details indicated in the Section “Who to contact in the event of an **Accident**” of the Information Notice given to the **Insurance Holder**.

IN THE EVENT OF FAILURE TO DECLARE OR LATE DECLARATION OF AN **ACCIDENT**, THE **BENEFICIARY** IS EXPOSED TO BEING STRIPPED OF THEIR RIGHT TO COVER IF THIS BREACH CAUSES PREJUDICE TO THE **INSURANCE PROVIDER** (ARTICLE L.113-2 OF THE FRENCH INSURANCE CODE).

5.2. Obligations of the Beneficiary in the event of an Accident

5.2.1. Duty of collaboration

The **Beneficiary** should collaborate with the **Travel Assistance Provider** (or with the **Insurance Provider**, as applicable), and provide them within this context, at their own costs, any assistance that may be asked of them as part of the compiling of the file, and particularly to accurately answer the questions asked to them, and to share all of the documents and information elements asked of them.

THE **BENEFICIARY** WILL BE STRIPPED OF THEIR RIGHT TO COVER IN THE EVENT OF FAILURE TO FULFIL THEIR DUTY OF COLLABORATION.

5.2.2. Limitation of consequences of the Accident

The **Beneficiary** must take all useful and necessary measures to limit the consequences of the **Accident**.

The **Beneficiary** must, particularly and in this regard, accept the medical treatment required by their state of health.

THE **BENEFICIARY** WILL BE STRIPPED OF THEIR RIGHT TO COVER IN THE EVENT OF FAILURE TO FULFIL THEIR DUTY TO LIMIT THE CONSEQUENCES OF THE **ACCIDENT**.

5.2.3. Subrogation and recourse

The **Insurance Provider** is subrogated, for the amounts that it has paid out, in all entitlements and actions exercised by the **Beneficiary** against any party responsible for the **Accident**. This subrogation applies to any sum paid to the **Beneficiary** by the party responsible for the **Accident** and/or which may be allocated to the **Beneficiary** by any court-ordered, administrative or arbitral decision, including any sums for fees incurred by their defence and proceeding fees.

IF THE SUBROGATION CAN NO LONGER, DUE TO THE **BENEFICIARY**, BE ENACTED FOR THE **INSURANCE PROVIDER**, THE LATTER IS EXEMPTED OF THEIR LIABILITY TOWARDS THE **BENEFICIARY**, EVEN IF THE SUBROGATION COULD HAVE BEEN ENACTED.

5.2.4. Fraud

IF, DUE TO POOR FAITH ON THE **BENEFICIARY'S** PART, EITHER ALONE OR WITH OTHERS, THE **BENEFICIARY** DECLARES A FALSE **ACCIDENT**, SHARES FALSE INFORMATION, PRODUCES FALSE OR INACCURATE DOCUMENTS AND/OR KNOWINGLY USES ANY FRAUDULENT MEANS TO ATTEMPT TO OBTAIN AN ILLEGITIMATE ADVANTAGE OR BENEFIT UNDER THE **POLICY**, THE **BENEFICIARY** WILL BE ENTIRELY STRIPPED OF ANY ENTITLEMENT TO COVER FOR THE **ACCIDENT** IN QUESTION.

VI. HOW THE POLICY WORKS

6.1. Effective date and Term of cover

The cover provided for under this **Policy** applies to the entire **Holiday** taken during the **Policy's** validity period.

They enter into effect:

- For the **Insurance Holder**, on the effective date of the **Policy**, as indicated in the Special Provisions;
- For the **Beneficiaries** (Primary Traveller and Participants, if relevant):
 - If the **Holiday** booked by the **Beneficiary** with the **Insurance Holder** includes travel to the Holiday destination: from the moment when the outbound journey starts;
 - If the **Holiday** booked by the **Beneficiary** with the **Insurance Holder** does not include travel to the Holiday destination: from the moment when the **Beneficiary** arrives at the **Holiday** destination.

They cease to be effective:

- For the **Insurance Holder**, on the expiry date or date of termination of the **Policy**;
- For the **Beneficiaries**, on whichever of the following dates falls first:
 - On the expiry date or date of termination of the **Policy**; or
 - if the **Holiday** booked by the **Beneficiary** with the **Insurance Holder** includes travel to the Holiday destination: from the moment when the inbound travel is completed
 - If the **Holiday** booked by the **Beneficiary** with the **Insurance Holder** does not include travel: at the moment when the **Beneficiary** leaves the **Holiday** destination (the cover does not apply during travel and transfers to the **Holiday** destination).

6.7. Amounts covered and Excesses

6.7.1. Amounts covered

The cover amounts are specified in these General Terms & Conditions, in the description for the cover concerned.

The cover amounts constitute the maximum commitment made by the **Insurance Provider** and are consumed by any payment made in application of the cover granted under this **Policy**.

They do not give rise to any reconstitution.

In the event of an **Accident** covered under this **Policy**, and as part of one or more other insurance policies taken out with any entity which belongs to ZURICH Group, the total amount paid by ZURICH Group for this **Accident** shall not exceed the highest cover amount applicable, as stipulated by any one of the insurance policies concerned, without the option of combining them.

6.7.2. Excesses

If applicable, depending on the cover concerned, an **Excess** may apply.

The **Excess** applicable is then specified in the concerned guarantee.

6.8. Final provisions

6.8.1. Applicable law and competent court

The **Policy** is governed by French law and by the French Insurance Code.

Any dispute relating to the **Policy** (including any dispute relating to its validity, its interpretation or its execution) falls under the exclusive competence of the Commercial Court of Paris, subject to the mandatory provisions of Article R.114-1, in cases whereby they are applicable.

6.8.2. Election of domicile

For the application of the **Policy**, the **Insurance Provider** elects domicile to the address of its French branch, located at 112 avenue de Wagram, 75017 Paris.

6.8.3. Claims

In the event of dissatisfaction regarding the services provided by the **Travel Assistance Provider**, the **Beneficiary** can file a complaint with the **Travel Assistance Provider**'s Complaints Department:

- By letter sent to the following postal address:

International SOS
Complaints Department
1 allée Pierre Burelle
92593 Levallois-Perret (France)

- By email sent to the following address: paris@internationalsos.com

The **Travel Assistance Provider** undertakes to confirm receipt of the complaint of the **Beneficiary** within no more than 10 (ten) working days from the date of this complaint being sent, and to provide a response within no more than 2 (two) months from this same date.

“Club Med Assistance” insurance
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The **Beneficiary** can, in any circumstance, upon expiry of this two-month (2) time period following the sending of their first written complaint, refer to the Insurance Mediator (La Médiation de l'Assurance):

- By letter sent to the following postal address: La Médiation de l'Assurance, TSA 50110, 75441 Paris Cedex 09
- Online: www.mediation-assurance.org

The opinion delivered by the Insurance Mediator is not binding on the parties.

In any case, the parties remain free to refer the matter to the competent courts.

6.8.4. Statutory limitation

The applicable provisions of the French Insurance Code and the French Civil Code relating to the statutory limitation are reproduced in full hereunder.

FRENCH INSURANCE CODE	
Article L.114-1	<p>Any actions deriving from an insurance policy are subject to a statutory limitation for two years from the event giving rise to these actions. As an exception, actions deriving from an insurance policy which relate to damages resulting from landslides following the drying and rehydration of land, recognised as a natural disaster under the conditions set out in Article L.125-1, are subject to a statutory limitation for five years from the event giving rise to these actions.</p> <p>Nevertheless, this time period is not counted:</p> <p>1 ° In the event of non-disclosure, omission, false or inaccurate declarations on the risk incurred, from the date when the insurance provider is made aware of such issues;</p> <p>2 ° In the event of an accident, from the date when the parties involved are made aware, if they can prove that they were unaware previously.</p> <p>When the insurance holder's action against the insurance provider is caused by recourse of a third party, the statutory limitation period is only counted from the day when this third party files legal action against the insurance holder or is indemnified by the latter.</p> <p>The statutory limitation has a ten-year scope in life insurance policies when the beneficiary is a separate person from the insurance holder and, for insurance policies covering third-party accidents, when the beneficiaries are the heirs of the deceased insurance holder.</p> <p>For life insurance policies, notwithstanding the provisions of 2), the beneficiary's actions are subject to a statutory limitation for no more than thirty years from the death of the insurance holder.</p>
Article L.114-2	<p>The statutory limitation is interrupted by one of the ordinary causes for interruption of the statutory limitation and by the appointment of experts following an accident.</p> <p>The interruption of the statutory limitation on the action may, furthermore, result from the sending of a letter with tracked delivery or the sending of a registered email, with confirmation of receipt, sent by the insurance provider to the insurance holder regarding the action as payment of the of the premium and by</p>

“Club Med Assistance” insurance
 Insurance Holder: CLUB MED SAS
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	the insurance holder to the insurance provider regarding to payment of the indemnity.
Article L.114-3	By derogation to Article 2254 of the French Civil Code, the parties to the insurance policy cannot, even subject to mutual agreement, may neither amend the term of the statutory limitation nor add to the causes for its suspension or interruption.
FRENCH CIVIL CODE	
Article 2240	The recognition by the debtor of its right against which it has a statutory limitation interrupts the period of the statutory limitation.
Article 2241	Legal proceedings, even as interim procedures, interrupt the statutory limitation period and the period for the lapse of rights. The same applies when it is filed with an incompetent jurisdiction or when the procedure under which the case was referred is annulled by the effect of a procedural error.
Article 2242	The interruption resulting from the proceedings produces its effects until the instance is resolved.
Article 2243	The interruption is deemed null and void if the filing party withdraws their claim or allows expiry dates to pass, or if the claim is definitively rejected.
Article 2244	The statutory limitation period or the period for the lapse of rights is also interrupted by an interlocutory measure taken in application of the French Code of Civil Procedures or an act of forced execution.
Article 2245	The appeal submitted one of the jointly liable debtors through legal proceedings or by an act of forced execution, or the recognition by the debtor of its right against which it has a statutory limitation interrupts the period of the statutory limitation against all others, even against their heirs. However, the appeal submitted to one of the heirs of a jointly liable debtor or the recognition of tis heir does not interrupt the statutory limitation period with regard to the other co-heirs, even in the event of mortgage debt, if the obligation is divisible. This appeal or this recognition does not interrupt the statutory limitation period, with regard to the other co-debtors, other than for the share for which the heir is liable. To interrupt the statutory limitation period for all, with regard to the other co-debtors, the appeal must be submitted to all heirs of the deceased debtor or the recognition of all of these heirs.
Article 2246	The appeal submitted to the primary debtor or its recognition interrupts the statutory limitation period against the deposit.

6.8.6. International sanctions (“sanction” clause)

a) Definition

For the purposes of this Sub-section, “**International Sanctions**” is understood as any restrictive financial or commercial measures ordered by a government or an International/Supranational organisation against other governments, territories, persons (natural or legal entities) and/or entities (subject to public law or private).

These **International Sanctions** may namely take the following forms:

- Prohibitions or restrictions on imports or exports (embargos);
- Confiscations, seizures, freezing of assets or possessions;
- Prohibitions or restrictions on certain industrial, commercial or service activities, particularly financial, including insurance.

The **International Sanctions** may change in terms of either their nature or in their scopes of application. They are public and can be viewed on the websites of governments and International/Supranational Organisations.

b) Consequences for the Insurance Provider

In the course of its business, the **Insurance Provider** is lawfully subject to the laws and regulations of public order laid out by France, Germany and the European Union, including in relation to **International Sanctions**, which may prohibit it from fulfilling the obligations resulting from an insurance policy, such as:

- cover a risk, and/or;
- Paying a sum of money or providing a service.

Furthermore, the **Insurance Provider**’s failure to respect other **International Sanctions** may expose it, its employees or the companies belonging to its group, to risks of regulatory, administration, civil and/or criminal sanctions. As a result, the **Insurance Provider** must also ensure the compliance of its activities with the **International Sanctions** laid out by the United States of America, the United Kingdom, the UN and the country where the head offices of the parent company of the **Insurance Provider**’s group are based (in this case, Switzerland).

c) Effects on the execution of the Policy

- (i) Suspension of the obligation of coverage of a risk

When it results in contravening one of more **International Sanctions** referred to in paragraph b) above, the execution of the **Insurance Provider**’s obligation to cover a risk in application of this **Policy** is suspended, from its entry into effect. This suspension ceases from the date when the said **International Sanctions** cease to impact the **Insurance Provider**’s obligation. No accident which occurs during the suspension period is covered by this policy.

- (ii) Suspension of the obligation to pay a sum of money or provide a service

When it results in contravening one of more **International Sanctions** referred to in paragraph b) above, the execution of the **Insurance Provider**’s obligation to pay a sum of money or provide a service in application of this **Policy** is suspended, from its entry into effect. This suspension namely applies within the context of an **Accident** or the full or partial reimbursement of a premium. Any sum contractually owed by the **Insurance Provider** and for which the payment has been delayed due to **International Sanctions** will be due again from the date when the said **International Sanctions** cease to impact the **Insurance Provider**’s obligation. The same applies, whenever possible, for the provision of the service that had been suspended.

6.8.7. Supervisory Authority of the Insurance Provider

In compliance with Article L.112-4 of the French Insurance Code, the authority tasked with the supervising of the **Insurance Provider** is the German Federal Authority of Financial Supervision (*Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin*), located at the following address: Graurheindorfer Str. 108, 53117 Bonn, Germany.

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