



# Cancellation insurance

Cancellation costs may be covered by cancellation insurance available from the village, which costs 4% of the price of the accommodation (in rental accommodation and on a camping pitch).



## What we cover:

- Death, accident or serious illness (including Coronavirus), hospitalisation of the insured person, a relative or a close family friend.
- If you are denied boarding following a temperature check, or a positive PCR and/or antigen detection test on your arrival at the departure airport
- If you are declared a "contact case" in the 14 days prior to departure.
- Complications of the pregnancy for the insured person.
- State of pregnancy contraindicating the trip due to the nature of the trip.
- Redundancy / contractual termination.
- Contraindications or consequences of vaccinations.
- Depression, psychological, emotional or mental illness.
- Serious vehicle damage.
- Getting a job.
- Cancellation or change to paid leave.
- Professional transfer.
- Serious damage caused by fire, explosion or water damage
- Tourist visa refusal.
- Summons: in preparation of adopting a child, as either a witness or jury member or for an organ transplant.
- Natural disasters (according to the Law No. 86-600 of 13 July 1986, as amended).
- Cancellation of one of the persons accompanying the insured person (maximum 9 people).
- Separation (civil partnership or marriage).
- Theft from business or private premises

## Schedule of sums covered



COVERS	AMOUNTS
<b>CANCELLATION CHARGES</b> Including: <ul style="list-style-type: none"> <li>✓ Cancellation for illness declared in the month prior to departure in the event of an epidemic or pandemic</li> <li>✓ Cancellation if you are declared a contact case in the fourteen days prior to departure</li> <li>✓ Cancellation when vaccination is impossible</li> <li>✓ Cancellation for denied boarding following a temperature check or positive PCR and/or antigen-detection test on your arrival at the departure airport</li> </ul>	
	According to the conditions of the cancellation charges scale Maximum €5,000 per person and €30,000 per event <b>No excess for medical reason</b> <b>Excess: Unless otherwise stated, €15 per rental</b>
TAKES EFFECT	COVER EXPIRES
<u>Annulation</u> : le jour de la souscription au présent contrat	<u>Annulation</u> : le jour du début du séjour

#### Deadline for taking out policy

For the Cancellation cover to be valid, this policy should be taken out when booking the trip or before the cancellation charges scale commences.



# Description of cancellation cover

By way of derogation, cover is extended within the conditions below:

## DEFINITIONS

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### Quarantine

Isolation of the person, in the event of suspected illness or proven illness, decided by a competent local authority, in order to avoid a risk of spreading said illness in the context of an epidemic or pandemic.

### Serious bodily injury

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

### Attack

Any act of violence consisting of a criminal or illegal attack on persons and/or property in the country where you are staying, the purpose of which is to seriously disrupt public order by intimidation and terror and which is the subject of media coverage. This “attack” will have to be recognised by the French Ministry of Foreign Affairs or the Ministry of the Interior. If several attacks take place on the same day, in the same country, and if the authorities consider it as one and the same coordinated action, this event will be considered as one and the same event.

### Insured

Natural person or groups duly insured under this policy and hereinafter referred to as “you”. For Assistance and Insurance covers, domicile is considered as the main and usual place of residence in France, in the French overseas departments and territories or *sui generis* communities or in Europe.

### Injury

Sudden decline in health resulting from the sudden action of an unintentional external cause on the part of the victim noted by a competent medical authority.

### Natural disaster

Abnormal intensity of a natural agent not resulting from human intervention. Phenomenon, such as an earthquake, volcanic eruption, tidal wave, flood or natural cataclysm, that has caused the abnormal intensity of a natural agent and is recognised as such by the public authorities.

### COM

COM refers to the Overseas Collectivities, namely French Polynesia, Saint-Pierre-et-Miquelon, Wallis and Futuna, Saint Martin and Saint-Barthelemy.

### Insured stay

Stay for which you are insured and have paid the corresponding premium, with a maximum duration of 90 consecutive days.

### Domicile



For Assistance and Insurance covers, domicile is considered as the main and usual place of residence in France, in the French overseas departments and territories or *sui generis* communities or in Europe. In the event of a dispute, the tax domicile constitutes the domicile.

#### **DOM-ROM, COM and *sui generis* communities**

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

#### **DROM**

DROM refers to the Overseas Departments and Regions, namely Guadeloupe, Martinique, Guyana, Reunion and Mayotte.

#### **Duration of covers**

- The "Cancellation" cover takes effect on the day on which the insurance policy is taken out and expires on the day of your departure on the trip.
- The duration of validity of all other covers corresponds to the dates of stay indicated on the invoice issued by the trip organiser with a maximum duration of 90 consecutive days.

#### **Basic necessities**

Clothing and toiletry effects allowing you to deal temporarily with the unavailability of your personal effects.

#### **Epidemic**

An abnormally high occurrence of a disease in a given period of time and in a given region.

#### **European Economic Area (EEA)**

Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, United Kingdom, Slovakia, Slovenia, Sweden.

#### **Foreign**

Any country outside your home country.

#### **Europe**

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

#### **Events covered for assistance**

Illness, injury or death during covered travel.

#### **Excess**

Portion of the loss left to be paid by the Insured provided for in the policy in the event of indemnity following a loss. The excess can be expressed as an amount, percentage, in days, hours, or kilometres.

#### **Illness**

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



### **Serious illness**

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

### **Maximum per event**

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

### **Family members**

Your de facto or legal spouse or any person bound to you by a PACS, your ascendants or descendants or those of your spouse, your father- and mother-in law, brothers, sisters, including the children of the spouse or live-in partner of one of your direct ascendants, brothers- and sisters-in-law, sons- and daughters-in-law, or those of your spouse. They must be domiciled in the same country as you unless otherwise stipulated in the policy.

### **Precious items**

Pearls, jewelry, watches, worn furs, as well as any sound and/or image reproduction device and their accessories, hunting rifles, fishing equipment, laptop computers.

### **Pandemic**

An epidemic that spreads over a wide area, crossing borders and defined as a pandemic by the World Health Organisation (WHO) and/or by the competent local authorities of the country where the loss occurred.

### **Loss**

Random event of a nature to trigger the cover of this policy.



# Cancellation conditions

## WHAT DO WE COVER?

We reimburse down payments or all sums retained by the trip organiser (minus an excess stated in the Schedule of Cover) and invoiced according to its general terms and conditions of sale (excluding administrative costs, visa expenses, the insurance premium and all taxes), when you are obliged to cancel your trip before you leave (on the outward journey) in the circumstances provided for below.

## UNDER WHAT CIRCUMSTANCES DO WE INTERVENE?

Cover provides for an insured reserving party to be reimbursed any sums actually paid that are not reimbursable by the service provider under its general terms and conditions of sale up to the limit of the sums provided for in the "Schedule of Cover", where the insured reserving party is forced to cancel his stay solely for one of the reasons listed below, making it impossible for him to benefit from the booked stay:

**Serious illness (including serious illness following an epidemic or pandemic declared within thirty days prior to departure), serious bodily injury or death, including the consequences, after-effects, complications or worsening of an illness of accident, noted before booking your trip, of:**

- yourself, your legal or de facto spouse, your ascendants, descendants (any degree), your guardian or any person usually living under your roof,
- your brothers and sisters, including the children or the spouse or live-in partner of one of you direct ascendants, brothers- and sisters-in-law, sons- and daughters-in-law, fathers- and mothers-in-law,
- your professional replacement named when booking,
- The person named when taking out this policy responsible, during your trip, of looking after or taking on holiday your underage children, or the disabled person living under your roof, subject to hospitalisation of more than 48 hours or death.

### Death

Of your uncle, aunt, nephews and nieces.

### "Contact case"

If you are declared a "contact case following a Covid-19-type epidemic or pandemic" in the 14 days prior to departure. You should provide a supporting document issued by an official body stating that you are a "contact case". No indemnity will be possible when this document is not provided.

### **If you are denied boarding following a temperature check, or a positive PCR and/or antigen detection test on your arrival at the departure airport**

(A supporting document issued by the transport company that refused boarding, or by the health authorities, should be sent to us; No indemnity will be possible when this document is not provided).

### **Pregnancy complications up to the 28th week**

That cause total stoppage of any professional or other activity and provided that when the stay commences, or, If the very nature of the trip is incompatible with the state of pregnancy, provided that you are unaware of your state at the time of registering.

### **Impossibility of vaccination against a Covid-19-type epidemic or pandemic**



- if, when you took out this policy, your destination country did not make vaccination mandatory and, when it was mandatory, you no longer had time to be vaccinated enabling you to travel.
- a contra-indication to vaccination, consequences of vaccination or a medical inability to take the preventive treatment required for your chosen travel destination.
- Postponement of the appointment date for vaccination against epidemics or pandemics made mandatory by the health authorities provided that:
  - The vaccination appointments were scheduled beforehand by the insured prior to the start of the insured trip
  - The postponed of the date made mandatory by the health authorities is rescheduled during the insured's trip

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

**Contra-indication to vaccination, vaccination after-effects or a medical inability to take the preventive treatment** required for the destination chosen for your trip.

**Redundancy involving you or your de facto or common-law spouse**

Provided that the procedure was not initiated on the date this Policy was taken out or that you were unaware of event when the policy was taken out.

**Summons before a court, only in the following cases:**

- Juror or witness of Assizes,
- Nominate as an expert:

Provided that you are summoned on a date coinciding with the travel period.

**Summons with a view to adopting a child**

For the duration of your insured stay and provided that the summons was not known when the Policy was taken out.

**Summons to re-sit a higher-education exam**

Following failure that was unknown when the reservation was made or the policy was taken out, provided the exam in question is scheduled during the insured trip.

**Summons for an organ transplant**

Of yourself or your legal or de factor spouse or one of your first-level ascendants or descendants.

**Theft or serious damage to your essential caravan or camper van**

For the stay booked which is unknown when taking out the insurance policy and makes your initially planned stay impossible.

**Serious damage from fire, explosion or water or caused by the forces of nature**

At your business or private premises, where your presence is required without fail to take the necessary precautionary measures.

**Theft at your professional or private premises**



Requiring your presence without fail on the day of departure, provided that it occurs the 48 hours preceding the start of the stay.

#### **Serious damage to your vehicle**

During the 48 working hours **before the first day of the stay** and insofar as it cannot be used to get you to your stay location.

#### **Impediment to you reaching the place you are staying by road, rail, air or sea on the day the stay starts due to:**

- roadblocks ordered by the State or a local authority,
- flooding or natural event obstructing traffic and certified by the competent authority,
- Traffic accident during the journey needed to get to your planned stay location, where the damage immobilises the vehicle, as stated in the report by the adjuster.

#### **Getting a job as an employee for more than six months**

That starts before or during the planned dates of your stay (you must have been registered as a job seeker with the Pôle Emploi (French employment agency) on the day of booking your stay (proof of affiliation will be requested) and provided this is not a contract extension or renewal nor an assignment given you by a temporary employment agency.

#### **Your divorce or break-up of a PACS (civil solidarity pact)**

Provided that the proceedings were brought before the courts after the trip was booked and on presentation of an official document.

**25% excess of the amount of the loss.**

#### **Theft of your identity card, driving licence or passport**

Within five working days prior to your departure that prevents you from satisfying the mandatory control by the competent authorities for you to reach your stay location.

**25% excess of the amount of the loss.**

#### **Cancellation or modification to the paid holiday dates of yourself or your de facto or legal spouse imposed by your employer**

For legitimate reason or exceptional circumstances who had officially agreed to them in writing before you booked your stay. The document issued by the employer is required. **This cover is not available to heads of companies, self-employed professionals, freelance workers, craftspeople or people employed part-time in the entertainment industry. This cover also does not apply in case of change of employment.**

**25% excess of the amount of the loss.**

#### **Change of job requiring you to move house**

Imposed by your superiors and which you have not requested and provided the change was unknown when the policy was taken out. This cover is granted to salaried employees, excluding self-employed professionals, company directors and legal representatives, freelance workers, craftspeople and people employed part-time in the entertainment industry.

**25% excess of the amount of the loss.**

#### **Visa refusal by the authorities of the destination country**

Subject to no application having been refused previously by those authorities for the same country. Documentary proof issued by the embassy will be required.





### **Illness requiring psychological or psychotherapeutic treatment including nervous breakdowns**

Of yourself, your de facto or legal spouse or your direct descendants and requiring a minimum hospitalisation of three days when the trip is cancelled.

### **Cancellation by one of the people travelling with you**

(Maximum nine people) who booked at the same time as you and are insured under the same policy, where the cancellation is due to one of causes listed above. If the person wishes to travel alone, additional expenses are taken into account. Our reimbursement may not exceed the amount due in the event of cancellation on the date of the event.

## **EXTENSION OF MODIFICATION FEES**

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In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you the costs arising from the postponement of the dates of your covered stay provided for contractually in the terms and conditions of sale.

Under no circumstances may this indemnity be greater than the amount of the cancellation charges payable on the date on which the event behind the modification occurred.

**Cancellation and modification cover cannot be combined**

### **WHAT WE EXCLUDE**

**The Cancellation cover does not cover the impossibility of leaving linked to border closures, the physical organisation, accommodation conditions or safety of the destination. Apart from the exclusions appearing in the section “WHICH GENERAL EXCLUSIONS APPLY TO ALL OUR COVERS?”, the following are also excluded:**

- Any event, illness or accident that has already been noted, relapse, aggravation or hospitalisation between the date of purchase of the stay and the date the insurance policy was taken out,
- Any circumstance detrimental to mere enjoyment,
- Pregnancy and in all circumstances, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences, together with the complications due to the state of pregnancy beyond the 28th week,
- Forgotten vaccination,
- Default of any kind, including financial, of the carrier making it impossible to fulfil its contractual obligations,
- Too little or too much snow,
- Any medical event of a mental, psychological or psychiatric nature, and which has not given rise to hospitalisation for more than three consecutive days after taking out this policy,
- Pollution, local health situation and natural disasters covered by the procedure referred to in Law 82-600 of 13 July 1982 as well as their consequences, meteorological or climatic events,
- The consequences of criminal proceedings against you,
- Any other event occurring between the date when the insurance policy was taken out and the date of departure for your trip
- Any event occurring between the date of registering for the trip and the date when the insurance policy was taken out.



- An intentional and/or reprehensible act under the law, the consequences of alcoholic states and the consumption of drugs, any narcotic substance mentioned in the Public Health Code, drugs and treatments not prescribed by a doctor,
- The simple fact that the geographical destination of the trip is not recommended by the Ministry of Foreign Affairs of the insured's country,
- An act of negligence by you,
- Any event for which the trip organiser may be responsible or liable in accordance with the Tourism Code in force,
- Failure to present, for any reason whatsoever, documents essential to the stay, such as passport, driving licence, identity card, visa, travel documents, vaccination record, except in case of theft within the 48 hours preceding departure

### HOW MUCH COMPENSATION DO WE PAY ?

We cover the amount of the cancellation charges **incurred on the day of the event** that may give rise to the cover, in accordance with the General Terms and Conditions of Sale of the trip organiser, with a maximum and an excess as indicated in the Schedule of Cover.

The insurance premium is never refundable..

### HOW LONG DO YOU HAVE TO DECLARE THE LOSS?

**1/ Medical reasons:** you should declare your loss **as soon as it is proven and have a competent medical authority certify that your state of health is serious enough to contra-indicate your trip.**

If your cancellation is subsequent to such a contra-indication to travel, our reimbursement will be limited to the cancellation charges applicable at the date of the contra-indication (calculated on the basis of the trip organiser's scale of charges).

*For any other reason for cancellation:* you should declare your loss as soon as you become aware of the event that may give rise to the cover. If your trip cancellation falls after that date, our reimbursement will be limited to the cancellation charges applicable at the date of the event (calculated on the basis of the trip organiser's scale of charges).

**2/ Also,** if the loss has not been declared to us directly by the travel agent or the organiser, you should advise us within five working days following the event leading giving rise to the cover.

### WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A LOSS?

Your must be accompanied by:

- In the event of illness or accident, a medical certificate stipulating the origin, nature, severity and expected consequences of the illness or accident,
- In the event of death, a death certificate and the civil status form,
- In other cases, any documentary proof.

**You should let us have the medical details and documents needed to process for your claim file, using the envelope pre-printed with the name and address of the medical examiner that we will send you as soon as we receive the declaration of loss and the medical questionnaire to be filled in by your doctor.**



**If you do not have these documents or information, you should procure them from your doctor and send them to us using the above-mentioned pre-printed envelope.**

**You should also send us, using the envelope pre-printed with the name of the medical examiner, any information or documents requested to prove the reason for your cancellation, in particular:**

- All photocopies of prescriptions for medicines, tests or examinations together with any documents proving that such prescriptions have been filled or performed, in particular the social security forms showing the medical stickers for the drugs prescribed,
- Statements from Social Security or similar bodies concerning reimbursement of treatment costs and payment of daily indemnities,
- the original of the paid invoice for the amount you were bound to pay to the organiser or that the organiser retains,
- The number of your insurance policy,
- the registration form issued by the travel agent or organiser,
- in the event of an accident, you must specify its causes and circumstances and provide us with the names and addresses of those responsible, and, where applicable, of witnesses.
- If you are denied boarding: a supporting document issued by the carrier that denied you boarding, or by the health authorities; No indemnity will be possible when this document is not provided).
- And any other necessary document.

Furthermore, it is expressly agreed that you accept in advance the principle of examination by our medical examiner. Therefore, if you oppose such examination without legitimate reason, you will lose your rights to the cover.

#### **WHAT IS THE GEOGRAPHICAL SCOPE OF THE POLICY?**

The covers and/or services taken out under this policy apply worldwide.

#### **WHAT IS THE TERM OF THE POLICY?**

The term of validity corresponds to the duration of the services sold by the trip organiser.

Under no circumstances can the cover last more than three months from the day of departure.

The "CANCELLATION" cover takes effect when this policy is taken out and it expires on the day of departure on the trip (outward journey).

The other covers take effect on the scheduled day of departure and expire on the scheduled day of return.

#### **WHICH GENERAL EXCLUSIONS APPLY TO ALL OUR COVERS?**

*We cannot intervene when your requests for covers or services are the consequence of damage resulting from:*

- Services which have not been requested during the trip or which have not been organised by us, or in agreement with us, do not give the right, subsequently, to a refund or indemnity,
- Dining and hotel expenses, except those specified in the description of covers,
- Damage intentionally caused by the Insured and damage resulting from his participation in a
- crime, an offence or an altercation, except in the case of self-defence,
- The amount of convictions and their consequences,



- The use of narcotics or drugs not prescribed medically,
- The state of alcoholic intoxication,
- Customs duties,
- Participation as a competitor in a competitive sport or a rally giving the right to national or international ranking which is organised by a sports federation for which a licence is issued, as well as training for these competitions,
- The professional practice of any sport,
- Participation in competitions or endurance or speed tests and their preparatory tests, aboard any land, water or air locomotion machine,
- The consequences of non-compliance with recognised safety rules related to the practice of any leisure sporting activity,
- Voluntary failure to comply with the regulations of the country visited or the practice of activities not authorised by the local authorities,
- Official prohibitions, seizures or constraints by the public authorities,
- Use by the Insured of air navigation instruments,
- The use of war devices, explosives and firearms,
- Damage resulting from wilful or intentional misconduct by the Insured in accordance with Article L.113-1 of the French Insurance Code,
- Suicide and attempted suicide,
- Epidemics, pandemics, pollution, natural disasters, unless otherwise stipulated,
- Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- Disintegration of an atomic nucleus or any irradiation coming from a source of radioactive energy.

*The campsite can in no event be held liable for shortfalls or setbacks with regard to carrying out its obligations which may have been the result of force majeure, or due to events such as civil or foreign war, riots or popular movements, lockouts, strikes, terrorist attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of an atomic nucleus, the explosion of radioactive nuclear devices and the effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other fortuitous or force majeure event, as well as their consequences.*