



# ATTRACTIV'Leisure

General and Special Conditions



L'assurance n'est plus ce qu'elle était.

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**In case of legal problems with this contract, only the French version will be taken into consideration.**

## POLICY No. 2400 – 540 138

- MULTIRISK Option
- CANCELLATION Option
- ASSISTANCE Option
  
- PRICE GUARANTEE Option

THE ADMINISTRATIVE MANAGEMENT OF THIS POLICY IS DELEGATED TO APRIL INTERNATIONAL VOYAGE, A SOCIETE ANONYME (FRENCH PUBLIC LIMITED COMPANY) WITH A SHARE CAPITAL OF €516,500, AN INSURANCE INTERMEDIARY, REGISTERED:

- AT THE PARIS REGISTRY OF TRADES AND COMPANIES UNDER THE NUMBER: 384 706 941
- WITH ORIAS (REGISTER OF INSURANCE INTERMEDIARIES) UNDER THE NUMBER: 07 028 567 (WWW.ORIAS.FR).

APRIL INTERNATIONAL VOYAGE IS SITUATED AT 26, RUE BENARD, 75014 PARIS, FRANCE.

APRIL INTERNATIONAL VOYAGE IS SUBJECT TO THE AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION (ACPR - FRENCH PRUDENTIAL SUPERVISORY AUTHORITY), SITUATED AT 61, RUE TAITBOUT, 75436 PARIS CEDEX 09, FRANCE.

YOUR POLICY COVER, WITH THE EXCEPTION OF COVER FOR ASSISTANCE, IS REGULATED BY THE FRENCH INSURANCE CODE.

YOUR POLICY CONSISTS OF THESE GENERAL CONDITIONS TOGETHER WITH YOUR POLICYHOLDER CERTIFICATE. THE COVER YOU HAVE CHOSEN FROM THE TYPES OF COVER DESCRIBED BELOW IS SPECIFIED IN YOUR POLICY CERTIFICATE, ACCORDING TO WHICH OPTIONS YOU HAVE TAKEN OUT AND FOR WHICH YOU HAVE PAID THE CORRESPONDING PREMIUM.

**PLEASE READ YOUR GENERAL CONDITIONS CAREFULLY. THEY SET OUT OUR RESPECTIVE RIGHTS AND OBLIGATIONS AND ANSWER YOUR QUESTIONS.**

## IMPORTANT

In the event of a Claim requiring a cancellation, you must cancel your booking with your travel operator as soon as you become aware of it.

To be entitled to the "Holiday Cancellation" cover or any of the other Insurance benefits of this policy, you must send us your notice of claim within five working days following the occurrence of the event to:

APRIL International Voyage  
Client Management Department  
TSA 10778  
92679 COURBEVOIE CEDEX  
Tel: +33 1 73 03 41 01  
Fax : +33 1 73 03 41 70  
E-mail : [sinistre@aprilvoyage.com](mailto:sinistre@aprilvoyage.com)

To be entitled to assistance cover under this policy, it is **ESSENTIAL** that you first contact the public emergency services and then contact Mondial Assistance prior to any intervention or personal initiative in order to obtain an incident number which will be needed for us to bear the expenses of providing assistance.

Your policy: **540 138**

Mondial Assistance 24/24, 7/7

Telephone number from France: **01 42 99 03 47**

Telephone number from abroad: **+33 1 42 99 03 47**

## TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS)

### MULTIRISK

BENEFITS	AMOUNTS INCL. TAX maximum per person
<b>Cancellation of trip</b> <u>Multirisk - Cancellation</u> <ul style="list-style-type: none"><li>Illness, accident or death ↳ Excess</li><li>Cancellation in all proven cases</li><li>Cancellation in the event of terrorist attack or natural disaster occurring at your destination</li></ul>	<ul style="list-style-type: none"><li>€5,000 per person and €40,000 per event</li><li>No excess</li><li>Excess of 10% of the amount of cover with a minimum of €50 per person and a maximum of €100 per person</li></ul>
<b>Flight delay greater than 4 hours</b> <u>Multirisk</u> <ul style="list-style-type: none"><li>On a scheduled return flight</li><li>On an outward bond charter flight</li></ul>	<ul style="list-style-type: none"><li>Flat-rate payment of 10% of the travel cost with a maximum of €250</li></ul>

## Luggage and personal belongings

### Multirisk

- Theft, total or partial destruction during handling by a transport company
  - Valuable items
    - ↳ *Excess applicable solely in the event of damage to cases*
  - Costs of replacing identity documents
  - Delay of more than 24 hours in the delivery of luggage
- €1,500 per person and €5,000 per event
  - 50% of amount covered
  - €50 per case
  - €150 per person
  - Flat-rate payment of €150 per person

## Interruption of trip

### Multirisk

- Due to an enforced early return or a medical repatriation
- Prorata basis

## Enforced stay Abroad

### Multirisk

- Costs of extension of stay
  - ↳ *Excess*
- 10% of cost of travel per night per person with a minimum of €50 (maximum 5 nights)
- 1 night

## Assistance to persons in the event of illness or injury

### Multirisk - Assistance

- Transport / Repatriation
- Return of family members or 2 accompanying persons
- Companion during hospitalisation
- Extension of stay
- Accompaniment of children
- Medical expenses abroad
  - France
  - European et Mediterranean countries
  - Other countries
  - Dental emergencies
  - ↳ *Excess for medical charges and dental emergencies*
- Actual costs
- Return ticket + taxi fares
- Return ticket and €50 per day (maximum 5 days)
- €50 per day (maximum 5 days)
- Return ticket
- €5,000
- €30,000
- €80,000
- €150
- €30 per person per event

## Enforced early return

### Multirisk - Assistance

- In the event of hospitalisation of a family member, a childminder or a professional replacement.
- In the event of death of a family member, a childminder or a professional replacement.
- In the event of a terrorist attack occurring at the destination
- In the event of an emergency at your home
- Return ticket + taxi fares
- Return ticket + taxi fares
- Return ticket + taxi fares
- Return ticket + taxi fares

## Assistance in the event of death

### Multirisk - Assistance

- Transport
- Costs of transport including the costs of a coffin
- Return of family members or two accompanying persons
- Actual costs
- €2,500
- Return ticket + taxi fares

## Travel assistance

### Multirisk - Assistance

- |  |                     |
|--|---------------------|
| • Advance of a bail bond   | • €10,000           |
| • Payment of lawyer's fees   | • €3,000            |
| • Costs of sea and mountain search and rescue                              | • €5,000            |
| • Assistance in the event of theft, loss or destruction of identity papers |                     |
| • Advance of funds   | • €1,500            |
| • Shipment of medication   | • Costs of despatch |

## PRICE GUARANTEE OPTION

This cover is provided in addition to the Multirisk option.

BENEFITS	AMOUNTS INCL. TAX maximum per person
<b>Price guarantee</b> <ul style="list-style-type: none"><li>• Payment of additional costs connected with:<ul style="list-style-type: none"><li>• Fuel charge fluctuations (for air and sea transport)</li><li>• Fluctuations in airport and seaport taxes and levies</li><li>• Currency exchange rate fluctuations</li></ul></li><li>↳ <i>Trigger thresholds</i></li></ul>	<ul style="list-style-type: none"><li>• €200 per person and €1,600 per family</li><li>• <i>European et Mediterranean countries: €20 per person</i></li><li>• <i>Other countries: €40 per person</i></li></ul>

## EFFECTIVE DATES AND DURATION OF COVER

GUARANTEE	DATE OF EFFECT	EXPIRY OF COVER
CANCELLATION OF TRIP	The date of taking out this insurance policy	The departure date
PRICE GUARANTEES	The date of taking out this insurance policy	30 days prior to the departure date
OTHER COVER	The departure date	The last day of the trip

The duration of validity of all cover corresponds to the dates as indicated in the Special Provisions up to a maximum of 31 consecutive days, with the exception of:

- The "Cancellation of Trip" cover which takes effect on the date of taking out this insurance policy and expires as soon as the last insured benefit has commenced;
- The "Price Guarantee" cover which takes effect on the date of taking out this insurance policy and expires 30 days after your departure date.

**Only the cover taken out and as specified in the Special Provisions is provided.**

**Cover must be taken out on the date of booking the trip or at the latest on the day preceding the date of application of the cancellation penalties specified in the travel operator's schedule.**

**The "Price Guarantee" cover must be taken out on the date of booking the trip and simultaneously with taking out the "Multirisk" option.**

## THE INSURANCE AND ASSISTANCE IN GENERAL

**The purpose of this insurance and assistance policy is to insure the policyholder during his or her travel, subject to the terms and conditions set forth hereunder.**

As with any insurance and assistance policy, it includes both rights and obligations for both you and ourselves. It is governed by the French Insurance Code. These rights and obligations are set out in the following pages.

### DEFINITIONS

#### **Abroad**

“Abroad” designates the entire world with the exception of the country of origin.

#### **Accident**

A sudden and unforeseen event causing non-intentional injury to any natural person, resulting from a sudden and external cause and preventing that person from travelling by his or her own means.

#### **Cancellation**

The full and unconditional cancellation of the trip booked by you, as a consequence of reasons and circumstances covered by us which are listed under the heading “Cancellation of Trip”.

#### **Claim**

A random event which gives rise to cover under this policy.

#### **Country of origin**

Your country of origin is your country of domicile.

#### **Domicile**

The Insured Person’s domicile must be in France, one of the member countries of the European Union, Switzerland, Norway, Andorra, Liechtenstein, San Marino or Gibraltar. Domicile means the Insured Person’s habitual place of residence as appearing on his or her income tax declaration.

#### **Europe**

Geographic Europe.

#### **Excess**

The sum for which you are responsible in the settlement of a claim.

#### **Flight confirmation**

The formality allowing for the validation of the ticket and the reservation of seats. The procedures are as defined in the operator’s terms and conditions of sale.

#### **France**

“France” means mainland France, Corsica, French Overseas Departments and French Overseas Collectivities.

#### **French Overseas Collectivities**

French Polynesia, Saint-Pierre and Miquelon, Wallis and Futuna, Saint-Barthélemy and Saint-Martin.

#### **French Overseas Departments**

Guadeloupe, French Guiana, Martinique, Mayotte and Réunion.

#### **Illness**

A pathological condition duly confirmed by a medical doctor formally prohibiting a person from leaving home and requiring medical care and a full termination of any occupational activity.

#### **Insured Person**

The Insured Persons, hereafter designated by the term “You”, are the natural persons travelling with the Policyholder who has taken out this policy on their behalf. These persons must have booked their trip at a sales point located within the geographical area covered by the Free Movement of Services provisions.

**Insurer**

Allianz IARD, Immeuble Cœur Défense, 82 esplanade du Général de Gaulle, 92086 Paris La Défense – Phone 01 44 86 20 00 - www.allianz.fr – contact@allianz.fr – Relations with consumers: Allianz - Relations Clients, Case Courrier BS, 20 place de Seine, 92086 Paris La Défense Cedex – Email : clients@allianz.fr  
Allianz IARD – Company governed by the Insurance Code. Limited company with capital of €991.967.200. Head office: 87, rue de Richelieu, 75002 Paris. 542 110 291 RCS Paris.

**Luggage**

Travel bags, cases and trunks and their contents, excluding articles of clothing which you are wearing or carrying.

**Maximum per event**

Where the same cover operates in favour of more than one insured victim of the same event and insured under the same Special Provisions, cover is limited in all cases to the maximum under that head of cover, regardless of the number of victims. The claim will be accordingly reduced and paid in proportion to the number of victims.

**Mediterranean countries**

All countries bordering the Mediterranean : Albania, Algérie, Bosnia, Croatia, Cyprus, Egypt, France, Gibraltar, Greece, Israel, Italy, Lebanon, Lybia, Malta, Monaco, Montenegro, Morocco, Slovénia, Spain, Syria, Tunisia et Turkey.

**Member of the family**

A spouse, co-habitee, civil partner, ascendant or descendant relative, father-in-law, mother-in-law, sister, brother, brother-in-law, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, nephew or niece of the Insured Person or of his or her spouse and the legal guardian of the Insured Person and his or her spouse.

**Natural disaster**

A phenomenon such as an earthquake, volcanic eruption, tidal wave, flood, typhoon, hurricane, cyclone or natural cataclysm caused by the abnormal intensity of a natural agent, and recognised as such by the public authorities.

**Non-scheduled charter flight**

A non-scheduled flight carried by a tourist organisation.

**Rail ticket**

Tickets for transport by rail.

**Scheduled flight**

A planned flight by a commercial airline, the precise timetables and frequencies of which are compliant with those published in the ABC World Airways Guide.

**Special provisions**

A document duly completed and signed by the Insured Person containing his or her surname and first name, address, travel dates, country of destination, period of cover, price of journey inclusive of tax, the date of the document and the insurance option taken and the corresponding premium. In the event of a claim, only insurance in respect of which the corresponding premium has been paid is taken into account.

**Spouse**

Spouse means:

- a person married to the Insured Person and not legally separated;
- a person living as if married with the Insured Person, in the same household and with the same common interests as a married couple;
- the co-signatory of a civil union with the Insured Person.

**Terrorist attack**

Any act of violence constituting a criminal or unlawful attack against persons and/or property in the country in which you are staying, aimed at seriously disrupting public order by intimidation and terror, and the subject of media coverage. This “terrorist attack” must be documented by the French Ministry of Foreign Affairs.

**Trip**

A journey and/or stay, package holiday, rental, cruise, travel ticket (including flight only) booked with the travel operator, the dates, destination and price of which are stated in the Special Provisions.

## TERRITORIAL APPLICATION OF COVER

Cover applies worldwide.

**The following are excluded: countries identified by the French Ministry of Foreign Affairs as being in a state of civil or foreign warfare, known political instability, suffering reprisals, restrictions to the free movement of persons and goods for any reason whatsoever, including issues of public health and safety and meteorological conditions, countries affected by acts of terrorism, natural disasters, the release of nuclear radiation or countries undergoing any other event of force majeure.**

## WHAT MUST YOU DO WITH YOUR TRAVEL TICKETS?

Where transport is arranged and the cost is covered under the terms of the policy, you undertake either to reserve us the right to use your travel ticket(s) or to reimburse us for the payments for which you will be reimbursed by the issuer of your travel ticket(s).

## HOW DO YOU USE OUR SERVICES?

### Do you need assistance?

In the event of an emergency, it is essential that you contact the emergency services for all problems within their responsibility.

For us to be able to assist, we recommend that you prepare your call.

We will ask you for the following information:

- your surname(s) and first name(s);
- your policy number **540 138**
- your exact location and an address and telephone number where we can reach you.

You must:

- contact the Assistance Centre without delay at: **01 42 99 03 47** (+ 33 1 42 99 03 47 depuis l'étranger);
- obtain our prior approval before making any arrangement or incurring any expense;
- comply with our instructions;
- provide us with all information relating to the policy taken out by you;
- provide us with the original proofs of payment of the expenses for which reimbursement is being claimed.

### What are the conditions of application for the benefits and the cover?

- We reserve the right to require all proof necessary (death certificate, proof of domicile, certificate of co-habitation, proof of expenditure etc.) in support of your request for assistance.
- Any expense incurred without our approval will not be reimbursed or funded later.
- An event caused by a pre-existing illness and/or injury diagnosed and/or treated, for which you have been hospitalised for a continuous period, for one day or for out-patient treatment during the 6 months preceding the request for assistance will not be covered where the event is a manifestation or aggravation of the said condition.
- Where the assistance provider arranges assistance in the absence of proof, as the result of insufficient or incorrect details regarding the information that must be delivered to the assistance provider, the costs of assistance thus incurred by the assistance provider will be re-invoiced to the Policyholder and payable upon receipt of the invoice, it being the Policyholder's choice whether to recuperate this payment from the person asking for the assistance if the latter is not the Insured Person.

### Do you wish to make a claim under the policy?

Within 5 days in all cases, you or a person acting on your behalf must contact APRIL International Voyage, by e-mail, telephone, fax or post:

#### **APRIL International Voyage**

Client Management Department

TSA 10778

92679 COURBEVOIE Cedex

Tel.: + 33 1 73 03 41 01

Fax: + 33 173 03 41 70

E-mail: [sinistre@aprilvoyage.com](mailto:sinistre@aprilvoyage.com)

Offices open from Monday to Friday from 9:00am to 6:00pm



### Cumulation of cover

Where the risks covered by this policy are covered by another insurance policy, you must notify us of the name of the insurer with whom another policy has been taken out (Article L121-4 of the Insurance Code) as soon as you are aware of this information and at the latest when making a claim.

### False declarations

Where it affects the nature of the risk or diminishes our assessment of it:

- any concealment or intentionally false declaration by you will render the policy null and void. The premiums paid will be retained by us and we will be entitled to require the payment of any premiums due, as provided for by Article L113-8 of the Insurance Code
- any omission or inaccurate declaration by you the bad faith of which is not established will result in the termination of the policy 10 days you have been served with a notice by registered post and/or a reduction of cover in accordance with Article L1113-9 of the Insurance Code.

### Forfeiture of right to benefits and cover for making a fraudulent declaration

In the event of a Claim or a request for assistance (as provided for in these General Provisions), if you knowingly use inaccurate supporting documents or use fraudulent means or make inaccurate or incomplete declarations, you will forfeit all right to the assistance benefits and policy cover provided under these General Provisions for which these declarations are required.

### WHAT ARE THE LIMITATIONS IN CASES OF FORCE MAJEURE OR SIMILAR EVENTS?

We cannot in any circumstances replace local organisations in the event of an emergency.

We cannot be held liable for any failures or delays in the provision of the services as the result of force majeure or events such as:

- civil or foreign wars, known political instability, civil disturbance, riots, acts of terrorism, reprisals,
- recommendations from the WHO or national or international authorities or restrictions on free movement for any reason whatsoever, including issues of public health and safety, meteorological conditions, restriction or prohibition of air traffic,
- strikes, explosions, natural disasters, the release of nuclear radiation or any radiation from a source of energy of a radioactive nature,
- delays and/or impossibility in obtaining administrative documents such as entry and exit visas, passports, etc. that are necessary for your travel within or outside the country where you are located or for your entry into a country to which you are directed by our doctors for hospitalisation,
- use of the local services or of any services which we are obliged to use under local and/or international legislation,
- the non-existence or non-availability of technical or human resources to provide transport (including the refusal of assistance).

### EXCLUSIONS COMMON TO ALL COVER

The policy's general exclusions are the exclusions common to all of the assistance benefits and the cover described in these General Provisions.

The following are exclusions:

- civil or foreign wars, riots, civil unrest;
- the voluntary participation of an Insured Person in riots, strikes, altercations or assaults;
- the consequences of atomic radiation or any radiation from a source of energy of a radioactive nature;
- unless exempted, earthquake, volcanic eruption, tidal wave, flood, typhoon, hurricane, cyclone or natural cataclysm save in accordance with the provisions resulting from Law No. 82-600 of 13 July 1982 on compensation for the victims of natural disasters (in respect of insurance cover)
- the consequences of using medicines, drugs, narcotics and similar products where not medically prescribed, and alcohol abuse;
- any intentional act by you in order to give rise to a claim under the policy.

## EXPERT LOSS AND DAMAGE ASSESSMENT

In the event of disagreement between the parties, each shall choose an expert. If the experts appointed are not in agreement, a third expert shall be appointed by the Presiding Judge of the court having jurisdiction at the Insured Person's place of domicile. This appointment of an expert is by means of a simple request by the first party to act made at least 15 days after a formal notice by registered post with acknowledgement of delivery has been sent to the other party.

Each party shall pay the expenses and fees of their expert and, where applicable, half of the fees of the third expert and the expenses of his or her appointment.

No action may be taken against the Insurer unless the third expert has resolved the disagreement.

## EXCEPTIONAL CIRCUMSTANCES

Passenger transport undertakings (especially by airlines) are likely to impose restrictions on persons with certain medical conditions or pregnant women, applicable at the time of boarding and likely to change without notice (thus, medical examinations and certificates etc. may be required by airlines). Accordingly, the repatriation of such persons can only be undertaken where transport is not refused, and of course, where there is no unfavourable medical opinion (as defined as and in accordance with the provisions of the section "TRANSPORT/REPATRIATION") with regard to the health of the Insured Person or the unborn child.

## SUBROGATION

In accordance with the provisions of Article L.121-12 of the Insurance Code, the Insurer is subrogated, up to the limit of any sum it has paid, in the rights and actions of the Insured Person vis-a-vis third parties.

The Assistance Provider is subrogated under the terms of the Insurance Code in the rights and actions of the Policyholder and the Insured Person against any person liable for the Claim up to the amount of the expenses incurred by it.

Similarly, where the total or a part of the benefits provided under the policy cover is fully or partially covered by an insurance policy, a healthcare insurance provider, social security or any other body, the Assistance Provider is subrogated in the rights and actions of the Insured Person vis-a-vis the bodies and in respect of the policies abovementioned.

## WHAT ARE THE LIMITATION PERIODS?

In accordance with the provisions of Articles L114-1 et seq of the Insurance Code, any legal action deriving from an insurance policy is statute limited to two years with effect from the event giving rise thereto.

However, this time limit starts to run:

- 1) In the event of non-disclosure, omission, fraudulent representation or misrepresentation of the risk incurred, only from the date on which the Insurer becomes aware thereof;
- 2) In the event of a Claim, only from the date on which those concerned became aware of it, if they are able to prove that they were unaware of it until then.

Where legal action by the Insured Person against the Insurer arises from a third party's deposition, the limitation period runs only from the date on which that third party issued proceedings against the Insured Person or was compensated by the latter. The limitation period is increased to ten years in insurance policies covering accidents to persons where the Beneficiaries are the heirs and assigns of the deceased Insured Person.

The limitation period will be suspended by any of the ordinary causes of suspension, inter alia:

- any legal proceedings, including a summary application, summons or order of attachment served on the person sought to be prevented from availing of the limitation period;
- any unequivocal acknowledgement by the Insurer of the Insured Person's right to cover, or any acknowledgement of indebtedness of the Insured Person to the Insurer;

and also the following other cases provided for under Article L114-2 of the insurance Code:

- any appointment of an expert as the result of a Claim;
- any sending of a registered letter with acknowledgement of delivery by:
  - the Insurer to the Insured Person relating to the non-payment of a premium;
  - the Insured Person to the Insurer relating to the non-settlement of a claim.

By way of derogation from Article 2254 of the Civil Code the parties to this policy may not, even by mutual agreement, either change the limitation period or add causes of suspension or interruption thereto.

## COMPLAINTS - DISPUTES

In the event of a complaint concerning this policy, the Insured Person may contact APRIL International Voyage:  
TSA 30780 - 92679 COURBEVOIE CEDEX  
Tel.: + 33 1 73 03 41 01  
E-mail: [reclamation@aprilvoyage.com](mailto:reclamation@aprilvoyage.com)

A reply will be sent to the Insured Person within two working days. If the time to handle the complaint must exceed two working days, a holding reply will be sent to the Insured Person within the same time limit. In this case, a substantive reply to the complaint will be provided to the Insured Person within a maximum of eight weeks from the original date of receipt of the complaint.

If the reply is disputed, the Insured Person may contact the Head of Complaints of APRIL International Voyage or the Insurer's Head of Complaints, whose contact details are set out below.

The time limits for handling the complaint are the same as those set out above.

If there is no agreement following a reply by the Head of Complaints, the Insured Person may seek the advice of the Mediator of the Maltese Federation of Insurance Companies, whose contact details will be provided by APRIL International Voyage on request, without prejudice to other rights to legal action

## SUPERVISORY AUTHORITY

In the event of a dispute concerning this policy or if the Insured Person is not satisfied with the Insurer's handling of his or her complaint, the Insured Person may apply to the French Supervisory Authority:

**Autorité de Contrôle Prudentiel et de Résolution (ACPR)**

61 rue Taitbout  
75009 Paris

## INFORMATIQUE ET LIBERTES (DATA PROTECTION) LAW

For the purpose of applying the policy, APRIL International Voyage is required to obtain from insured persons personal data protected under Law No. 78-17 of 6 January 1978, as amended, on information technology, files and civil liberties.

In this regard, insured persons are informed and accept that personal data concerning them may be sent:

- to establishments and sub-contractors contractually linked to APRIL International Voyage for the performance of tasks relating directly to the processing of applications;
- to public authorities in order to comply with statutory or regulatory requirements incumbent upon APRIL International Voyage.

In accordance with the amended Law No. 78-17 of 6 January 1978, the Insured Person has a right of access to and amendment and rectification of any personal data concerning him or her contained in any file used by APRIL International Voyage, its agents and the bodies referred to above. These rights may be exercised by contacting APRIL International Voyage, TSA 30780 - 92679 COURBEVOIE Cedex.

## APPLICABLE LAW AND JURISDICTION

This policy is governed by French law. The contracting parties agree to submit to the jurisdiction of the French courts and to waive any proceedings in any other country.

## POLICY

The insurance cover and assistance specified in this document are underwritten by Allianz IARD, under the number **78 920 162**.

## GENERAL PROVISIONS OF INSURANCE

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### CANCELLATION OF TRIP

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*Multirisk - Cancellation*

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### WHAT WE COVER

We reimburse advances or any sum retained by the organiser of the trip, in accordance with the terms and conditions of sale (**excluding administration charges, via fees and insurance premiums**), when you are obliged to cancel your trip prior to departure.

## IN WHICH CASES DO WE PROVIDE ASSISTANCE?

We provide assistance in the circumstances listed below, and no others:

- **ILLNESS, ACCIDENT OR DEATH (including the aggravation of pre-existing illnesses and the after-effects of a previous accident):**
  - of you, your legal or de facto spouse or the person accompanying you, subject to him or her being recorded in the same Special Provisions as you;
  - of your ascendant or descendant relatives and/or those of your spouse or the person accompanying you, subject to them being recorded in the same Special Provisions as you;
  - of your father-in-law, mother-in-law, brother, sister, brother-in-law, sister-in-law, son-in-law or daughter-in-law;
  - of your professional work replacement, subject to his or her name being recorded in the same Special Provisions as you;
  - of the person responsible during your trip, for:
    - looking after your legally-dependent children, subject to his or her name being recorded in the same Special Provisions as you;
    - for the care of a disabled person, subject to him or her living in the same household as you, that you are the legal guardian and his or her name being recorded in the same Special Provisions as you;
  
- **CANCELLATION WITH DOCUMENTARY PROOF**

Cover applies:

  - in all proven cases of cancellation unforeseeable on the date of taking out this policy, outside your control and preventing you from leaving;
  - additionally in the event of cancellation for a proven reason, by one or more of the persons registered at the same time as you and insured under this policy;
  - in the event of a terrorist attack or natural disaster occurring at your destination and within a radius of 100 km from your resort within the 15 days prior to your date of departure (by way of exception to the paragraph "EXCLUSIONS COMMON TO ALL HEADS OF COVER" in the section "THE ASSISTANCE AND INSURANCE IN GENERAL").

## EXCLUSIONS TO THE "CANCELLATION OF TRIP" COVER

In addition to the exclusions listed in the section "THE INSURANCE AND ASSISTANCE IN GENERAL", we cannot provide assistance in the following circumstances:

- cancellation caused by a person who is hospitalised at the time of booking your trip or taking out the policy;
- a voluntary termination of pregnancy;
- in vitro fertilisation and its consequences;
- cosmetic surgery or procedures;
- illness necessitating mental and psychotherapeutic treatment including nervous breakdown leading to hospitalisation for less than 4 consecutive days at the time of cancellation of your trip;
- infectious, contagious illness of an epidemic nature subject to quarantine, preventive measures or specific supervision by the health authorities of your country of origin;
- forgetting to be vaccinated;
- accidents resulting from practising the following sports: bobsleigh, rock-climbing, skeleton, mountaineering, competitive luge, all aerial sports and those involving training for or taking part in matches or competitions
- failure, for any reason whatsoever, to present essential travel documents such as passports, visas, travel tickets and vaccination cards;
- illnesses and accidents subject to a first occurrence, relapse, aggravation or hospitalisation between the date of purchase of your trip and the date of taking out this policy;
- paid leave and time off in lieu of overtime that has not been expressly agreed by your employer prior to booking the trip;
- the "Cancellation of Trip" cover does not cover impossibility of departure linked to the organisation of the trip by the organiser or to the conditions of the accommodation or safety at the destination.

## WHAT SUMS DO WE PAY OUT ON CLAIMS?

We pay the cancellation charges **incurred on the day of the event** that give rise to entitlement to the cover, in accordance with the terms and conditions of sale, **with a maximum and an excess as specified in the Table of Cover.**

## HOW LONG DO YOU HAVE TO MAKE A CLAIM?

You must notify the travel agency or travel operator immediately and notify APRIL International Voyage within the 5 working days following the event covered. To do so, you must send us a declaration of claim.

In the event of late cancellation, we will only bear the costs of cancellation payable as at the date of occurrence of the event giving rise to the cancellation.

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

Your claim must be accompanied:

- in the event of illness or accident, by a medical certificate stating the origin, nature, seriousness and foreseeable consequences of the illness or accident, a certificate of unfitness for work and copies of medical prescriptions together with pharmacy receipts and, where applicable, the results of any tests or examinations;
- in the event of redundancy on economic grounds, a photocopy of the notice of redundancy, a copy of the employment contract and a copy of the pay slip stating any balance of salary due;
- in the event of pregnancy-related complications, a photocopy of the pre-natal examination report and a photocopy of the certificate of unfitness for work;
- in the event of death, a copy of the death certificate and proof of family relationship (civil status form);
- in other cases, any appropriate proof;

The medical certificate must be attached in a sealed envelope addressed for the attention of our Advisory Doctor. For this purpose, you must authorise your own doctor to disclose your medical data to our Advisory Doctor. On pain of forfeiture, an Insured Person making a claim under the cover must submit all documents required under the policy and may not assert any grounds preventing their production other than force majeure.

If you object without valid grounds, you risk losing your right to cover.

You must also send us any information or document requested by us to support the grounds for your cancellation, including:

- statements relating to social security or from any similar organisation, relating to the reimbursement of treatment fees and the payment of daily allowances;
- the cancellation invoice issued by the travel operator;
- your insurance policy number;
- the booking form issued by the travel agent or operator;
- in the event of an accident, you must supply details of the causes and circumstances and the names and addresses of those responsible and where possible, any witnesses.

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## DELAYED FLIGHT

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*Multirisk*

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## WHAT SUMS DO WE PAY OUT ON CLAIMS?

This cover applies to:

- scheduled **outbound and/or inbound** airline flights the timetables of which are published;
- **outbound** charter flights the times of which are indicated on the outbound air ticket.

Following a delay in the arrival of an Insured Person's flight of more than 4 hours from the scheduled time, we will compensate the Insured Person **up to the sum specified in the Table of Cover**.

These sums are cumulative in the event of delay suffered on a scheduled flight on both the outbound and inbound journeys.

**This cover does not apply where the Insured Person is transferred to another airline within the initial schedules or onto another flight than that originally booked.**

The cover takes effect on the date and at the time indicated on the air ticket and expires immediately upon arrival at the destination airport.

## EXCLUSIONS TO THE "DELAYED FLIGHT" COVER

In addition to the exclusions listed in the section "THE INSURANCE AND ASSISTANCE IN GENERAL", we cannot provide assistance in the following circumstances:

- civil or foreign war, riot, civil unrest, strike, act of terrorism, the taking of hostages, sabotage, any manifestation of radioactivity and any effect of nuclear origin or caused by any source of ionising radiation within the country of departure, transfer or destination;

- any event putting in danger the safety of the Insured Person's trip where travel to his or her destination is advised against by the French Ministry of Foreign Affairs.
- a decision of the airport authorities, civil aviation authorities, or any other authority having been announced 24 hours prior to the date of the Insured Person's date of departure;
- events occurring between the date of booking the Insured Person's trip and the date of taking out this policy;
- missing the flight on which the Insured Person's reservation was confirmed, regardless of the reason;
- refusing permission to board as the result of failure to check in luggage and/or to arrive for boarding within the deadline.

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

The Insured Person must:

- complete and/or have a flight delay confirmation stamped by an authorised person from the airline with which the Insured Person is travelling or from an authorised person in the airport;
- send APRIL International Voyage on his or her return and no later than 5 days thereafter, the flight delay confirmation duly completed, a photocopy of his or her air ticket and boarding card stub.

**The claim cannot be settled unless the above documents are provided.**

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## LUGGAGE AND PERSONAL BELONGINGS

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*Multirisk*

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### WHAT WE COVER

We cover, **up to the sum specified in the Table of Cover**, your luggage and personal items and belongings outside your principal or secondary residence, against:

- theft;
- total or partial destruction;
- loss during transportation by a transport undertaking.

### LIMIT OF REIMBURSEMENT FOR CERTAIN ITEMS

For valuable items, precious stones, jewellery and watches, furs, hunting guns and portable computing devices, the amount reimbursed may in no circumstances exceed 50% of the amount of cover specified in the Table of Cover.

Additionally, the items listed above are only covered against theft.

If you use a private car, the risk of theft is covered on condition that luggage and personal belongings are kept in the vehicle's locked boot and out of sight. Only theft by forcible entry is covered. If the vehicle is parked on a public road, cover is only applicable between 7:00 a.m. and 10:00 p.m.

## EXCLUSIONS TO THE "LUGGAGE AND PERSONAL BELONGINGS" COVER

In addition to the exclusions listed in the section "THE INSURANCE AND ASSISTANCE IN GENERAL", we cannot provide assistance in the following circumstances:

- theft of luggage and personal items and belongings left unattended in a public place or stored in a place open to use by several persons;
- leaving behind, loss (except by a transport undertaking) or exchange;
- theft without forced entry duly certified and recorded by an authority (police, gendarmerie, transport company, purser, etc.);
- theft committed by your employees while carrying out their functions;
- any sound and/or image reproduction apparatus and its accessories;
- accidental damage due to the spillage of liquids, fats, colorants or corrosives contained in your luggage;
- confiscation of goods by the Authorities (customs, police etc.);
- loss and damage caused by insects and/or rodents, cigarette burns or non-incandescent heat sources;
- theft from a convertible car and/or break or other vehicle not equipped with a boot;
- collections and samples of sales representatives;
- theft, leaving behind or deterioration of cash, documents, books, passports, identity documents, travel tickets and credit cards (except for the costs of re-issuing identity documents as provided under the "THEFT OF IDENTITY DOCUMENTS" cover described below);

- theft of jewellery where it is not kept in a locked safe in your bedroom or hotel, or where it is not worn by the Insured Person;
- breakage of fragile items such as porcelain, glass, ivory, pottery or marble objects;
- consequential loss and damage such as depreciation and loss of enjoyment;
- the following items: any prosthesis, equipment of any kind, bicycles, trailers, securities, pictures, spectacles, contact lenses, keys of any kind, documents recorded on tapes or films, CDs, sports articles, professional material, mobile telephones, musical instruments, food products, cigarette lighters, pens, cigarettes, alcohol, *objets d'art*, fishing rods, beauty products, camera films and items purchased in the course of your trip.

## WHAT SUMS DO WE PAY OUT ON CLAIMS?

The sums specified in the Table of Cover are the maximum payments made for any claim during the period of cover. **An excess as specified in the Table of Cover will be deducted in the event of damage to luggage.**

## HOW IS THE COVER CALCULATED?

You will be covered on the basis of the cost of replacement by an item of equivalent value and of the same kind, minus depreciation. In no circumstances will the proportional rule provided for by Article L 121-5 of the French Insurance Code be applied.

## WHAT DOCUMENTS MUST BE SUBMITTED IN THE EVENT OF A CLAIM?

Your declaration of claim must be accompanied by the following documents:

- The receipt for the report or declaration of theft made to the authorities (police, gendarmerie, transport company, purser, etc.) in the event of theft or loss;
- the property irregularity report to the carrier (sea, air, rail or road) where your luggage or property is lost or misplaced during the time it is in the carrier's legal custody.
- the originals of the proof of loss, the boarding card and the luggage handling ticket where luggage is lost or misplaced by an airline company.

If you do not provide these documents, we will be entitled to claim a payment from you equal to any loss incurred by us. The sums insured cannot be considered proof of the value of any items for which you request cover, or as proof of the existence of such items.

You will be required to prove, by all means at your disposal and by any document in your possession, the existence and value of these items at the time of the claim, as well the extent of the loss and damage.

If you knowingly use inaccurate documents or fraudulent means or make inaccurate or incomplete declarations, you will forfeit all right to the payment of a claim.

## WHAT HAPPENS IF YOU RECOVER ALL OR SOME OF THE LOST OR STOLEN ITEMS COVERED BY THE POLICY?

You must notify us immediately by registered post as soon as you know.

- If we have not already paid the claim, you must retake possession of the items and we will then only be responsible for payment for any damage or missing items.
- If we have already paid the claim, you can opt within 15 days:
  - either to abandon them;
  - or to retake the items and to repay to us the sum you received less the value of any damage or missing items.

If you have not made your choice within a time limit of 15 days, we will deem that you have opted to abandon the items.

## DELAY IN THE DELIVERY OF LUGGAGE

In the event of your personal luggage not being returned to you at your destination airport on your outbound journey and if you have not recovered them after a delay of 24 hours, you will receive **a flat-rate payment as specified in the Table of Cover** to enable you to purchase essential items. This cover cannot be combined with the above "LUGGAGE AND PERSONAL BELONGINGS" COVER.

## THEFT OF IDENTITY DOCUMENTS

In the event of your passport, identity card (or residence permit), vehicle registration document or driving licence being stolen, we will bear the costs of obtaining replacements of these documents **up to the sum specified in the Table of Cover**, on submission of documentary proof.

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## INTERRUPTION OF TRIP

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### COSTS OF INTERRUPTION OF TRIP

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We will reimburse a prorata of the costs of the trip already paid and not used (**not including transport**) with effect from the date following your early return where you have had to interrupt your trip owing to:

- your repatriation for a medical reason (illness or accident suffered by you)
- the hospitalisation or death of a member of your family;
- serious damage to the Insured Person's professional or private premises as the result of fire, explosion, flooding or burglary absolutely necessitating the Insured Person's presence;
- a terrorist attack within 100 km of your place of accommodation.

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## ENFORCED STAY ABROAD

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#### *Multirisk*

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The assistance benefits of this policy will be extended to us bearing the actual costs of accommodation, meals, and essential items which would be the Insured Person's responsibility where he or she is obliged to stay in his or her place of stay after the original intended date of return for a reason that is beyond his or her control and was unknown and unforeseeable at the time of his or her departure, with the characteristics of force majeure and duly proven.

**The "enforced stay abroad" cover does not apply in the event of it being impossible to leave is linked to a failure by the organiser (tour operator, travel agent, airline company etc.) and/or the insured undertaking in the physical organisation of the trip.**

### DETAILS OF THE COVER

The "enforced stay abroad" cover applies, by way of derogation from this policy, to an extension of the trip resulting directly or indirectly from a natural disaster or act of terrorism.

It should be noted that by exception to the above derogation, all provisions of this policy, including the exclusions, will remain applicable under the terms of the General Conditions.

The maximum compensation is fixed at 10% of the price of the insured trip per additional night following the date of the originally intended date of return, with a minimum of €50 per night and a maximum of 5 nights beyond the first night. The first night will not be compensated.

Further, by derogation to the section "taking effect and duration of cover" of the policy, we will automatically extend the cover provided under the policy over the entire stay (where not interrupted) where the Insured Person is obliged to stay in his or her place of stay after the original intended date of return for a reason that is beyond his or her control and was unknown and unforeseeable at the time of his or her departure, with the characteristics of force majeure and duly proven.

This cover cannot be combined with the "ENFORCED EXTENSION OF TRIP" cover.

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## PRICE GUARANTEE

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**The PRICE GUARANTEE COVER is only valid if you have taken it out in addition to the "Multirisk" option and paid the corresponding premium.**

**This cover must be taken out on the date of booking the trip and simultaneously with taking out the "Multirisk" option.**

### NATURE OF THE COVER

In the event of a change in the price of your trip occurring between the booking date and the date of payment of the balance and where this latter date is not less than 30 days prior to your departure, we will cover, up to the limits specified in the **Table of Cover**, reimbursement of additional costs resulting from such price increase for your trip (see "Our cover only applies in the following cases").



**Trigger of Cover:** We will bear the additional costs between the booking date and the date of payment of the balance for your trip where this latter date is not less than 30 days prior to your departure, on condition that the increase in the price of your trip exceeds €20 per person for a short-haul trip and €40 per person for a long-haul trip.

**Our cover only applies in the following cases:**

- Increased fuel costs: an increase in the cost of air or sea travel linked to an increase in fuel costs (WTI index), occurring between the date of booking and the date of payment of the balance for your trip where the latter date is not less than 30 days prior to your departure;
- Increase in taxes and fees: landing, embarkation and disembarkation fees at ports and airports, occurring between the date of booking and the date of payment of the balance for your trip where the latter date is not less than 30 days prior to your departure;
- Increase in currency exchange rates occurring between the date of booking and the date of payment of the balance for your trip where the latter date is not less than 30 days prior to your departure;

**An increase in the cost of your trip for any reason other than those specified above will not give rise to any reimbursement.**

## EXCLUSIONS TO THE “PRICE GUARANTEE COVER”

In addition to the exclusions listed in the section “THE INSURANCE AND ASSISTANCE IN GENERAL”, we cannot provide assistance in the following circumstances:

- an increase in the price of your trip following the booking of new services or an amendment to your original booking;
- an increase in the price of your trip due to a failure of any nature, including financial, of the organiser of your trip or the transport provider, making performance of the contractual obligations impossible.

## PROCEDURE IN THE EVENT OF A CLAIM

Within five working days from the effective date of the claim, save in the event of exceptional circumstances or force majeure, you must send APRIL International Voyage (APRIL International Voyage, Client Management Service, TSA 10778 – 92679 COURBEVOIE Cedex), either by post or e-mail (sinistre@aprilvoyage.com), all documents necessary for us to compile the case and also prove the merits and the amount of the claim, stating your full name, policy number and the name and address of your travel agent.

- For Tour Operator cases you must send APRIL International Voyage:
  - the original booking confirmation;
  - the invoice notifying you of the price increase for your trip;
- For Billing and Settlement Plan (BSP) tickets you must send APRIL International Voyage:
  - screenshots (to be obtained from your travel agent) as at the booking date and at the issue date;
  - the invoice issued by the agent for the increased price between the booking date and the issue date.

## REIMBURSEMENT

The reimbursement will be sent direct to you or your beneficiaries and to no other individual or corporate entity.

## GENERAL PROVISIONS OF ASSISTANCE

**Repatriation or enforced early return will not be covered unless you have made a prior telephone call to the Assistance Centre and obtained their approval.**

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## ASSISTANCE TO PERSONS IN THE EVENT OF ILLNESS OR ACCIDENT

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## TRANSPORT/REPATRIATION

Our doctors will make contact with the local doctor or hospital taking care of you following an illness or accident. They will obtain all information needed to make a decision in your medical interests, either by the local doctor or your usual doctor.

The information obtained will allow us, after a decision by our doctors, to arrange and pay, according to your medical needs alone, either for your return home, or where necessary transport under medical supervision to a suitable hospital close to

your home, by light ambulance, ambulance, sleeping-car, first class rail (couchette or seat), economy class air or air ambulance.

In certain cases, it may be necessary for your safety to take you to a local healthcare centre before considering return to a facility near to your home.

Only your medical interests and compliance with the health legislation in force will be taken into consideration when making the decision on transport, the means of transport and the place of hospitalisation.

Information from the local doctors or your usual doctor, which may be essential, will help us in making the most appropriate decision.

It is in this respect expressly agreed and understood that the final decision to be made in your medical interests will be taken by our doctors in order to avoid any disagreement between the medical authorities.

In the event of your refusal to comply with a decision regarded as the most advisable by our doctors, you expressly discharge us from all liability, especially in relation to your return by your own means, and in the event of an aggravation of your state of health.

## RETURN OF INSURED MEMBERS OF YOUR FAMILY OR TWO COMPANIONS

Where we arrange your repatriation, we will, in accordance with the advice of our Medical Service, arrange for the transport of the insured members of your family or two other insured persons to accompany you, where possible, on your return.

This transport will be:

- either with you,
- or individually.

We will bear the costs of travel of these insured persons by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

## COMPANION DURING HOSPITALISATION

### **You are traveling with someone:**

If you are hospitalised at the place of your illness or accident, we will arrange and bear the costs of one companion's hotel costs (room and breakfast) for a maximum of 5 nights **up to the maximum specified in the Table of Cover**.

### **You are traveling alone:**

If you are hospitalised at the place of your illness or accident and our doctors judge from information provided by the local doctors that you cannot return home within five days, we will arrange and bear the costs of:

- a return first class rail fare or economy air fare for a person of your choice from your country of origin, for him or her to be present at your bedside;
- this person's hotel costs (room and breakfast) for a maximum of 5 nights **up to the maximum specified in the Table of Cover**.

**This benefit cannot be combined with the "RETURN OF INSURED MEMBERS OF YOUR FAMILY OR TWO COMPANIONS" benefit.**

## EXTENSION OF TRIP

Where you are hospitalised and our doctors judge from information received from the local doctors that hospitalisation is necessary after your original return date, we will bear the costs of accommodation (room and breakfast) of an insured companion **up to a maximum of 5 nights and the amount specified in the Table of Cover**, for him or her to stay with you.

**This benefit cannot be combined with the "Companion During Hospitalisation" cover.**

## ACCOMPANIMENT OF YOUR CHILDREN

Where as the result of illness or injury it is impossible for you to look after your children under 18 travelling with you, we will arrange and bear the costs of a return first class rail or economy class air fare from the country of origin of a person of your choice or one of our hostesses, to accompany your children back to your country of origin, to your home or the home of a member of your family as chosen by you. You will be responsible for the costs of the children's tickets.

## ADDITIONAL REIMBURSEMENT OF MEDICAL EXPENSES (ABROAD)

Before leaving for abroad, we recommend that you supply the forms suitable for the nature and duration of your trip and the country you are visiting (there is specific legislation for the European Economic Area). These various forms are issued by

the Caisse Primaire d'Assurance Maladie (Primary Sickness Insurance Fund) of which you are a member for the purpose of entitlement to payment of your medical expenses by these bodies in the event of illness or accident.

### **Type of medical expenses giving right to additional reimbursement**

Additional reimbursement covers the expenses specified below, on condition that they are in connection with treatment received abroad following illness or accident occurring abroad:

- medical fees;
- charges for medication prescribed by a doctor or surgeon;
- ambulance or taxi charges ordered by a doctor for a local journey while abroad;
- hospitalisation fees where you are deemed unfit to travel by our doctors after obtaining information from the local doctor. Additional reimbursement of hospital fees will cease from the date on which we are able to arrange for your transport;
- a dental emergency with a limit as specified in the Table of Cover.

### **Amounts and conditions for payment:**

We will reimburse medical expenses incurred abroad and for which you are responsible after reimbursement has been made by State, mutual fund and/or other health insurance **up to the limit specified in the Table of Cover and after deduction of an excess per insured person and per event in all cases.**

For this purpose, you (or your beneficiaries) undertake to take, on return to your country of origin, all steps necessary to recover these expenses from the bodies concerned, and to send us the following documents:

- original statements of account from the welfare and/or health cover scheme providers proving the reimbursements received;
- photocopies of medical bills proving payment of the expenses incurred.

In default, we will not be able to make a reimbursement.

### **ADVANCE PAYMENT FOR HOSPITALISATION CHARGES (ABROAD)**

You are ill or injured during the trip: where you are hospitalised we will hospital fees **within the limit specified in the Table of Cover.**

This advance will be made subject to all of the following conditions:

- for treatment prescribed with the agreement of our doctors;
- where you are deemed unfit to travel by our doctors after obtaining information from the local doctor.

No advance will be made after the date on which we are able to arrange your transport, even if you decide to stay at your location.

In all cases, you undertake to reimburse this advance to us no later than 30 days after receipt of our invoice. To be reimbursed yourself, you will need to take the steps necessary to recover your medical expenses through the authorities concerned. This obligation applies even where you have initiated the abovementioned reimbursement procedures.

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## **ENFORCED EARLY RETURN**

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### **ENFORCED EARLY RETURN IN THE EVENT OF HOSPITALISATION OF A FAMILY MEMBER, THE PERSON CARING FOR YOUR MINOR CHILD OR A HANDICAPPED PERSON OR A PROFESSIONAL WORK REPLACEMENT.**

During your trip, you learn of the serious and unforeseen hospitalisation of a member of your family, the person looking after your minor child and/or a handicapped person at your home, or your professional work replacement. To enable you to be present at the bedside of the person hospitalised in your country of origin, or for you to return to work, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

If you fail to submit documentary proof (proof of hospitalisation, proof of relationship etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

Nomination of the person in charge of the care of your minor child and/or a handicapped person, or your professional work replacement, must be made at the time of taking out the policy in order for this cover to be applicable.

### **ENFORCED EARLY RETURN IN THE EVENT OF DEATH OF A FAMILY MEMBER, THE PERSON CARING FOR YOUR MINOR CHILD, A HANDICAPPED PERSON OR A PROFESSIONAL WORK REPLACEMENT**

During your trip, you learn of the death of a member of your family, the person looking after your minor child and/or a handicapped person at your home, or your professional work replacement. To enable you to be present at the funeral in your country of origin, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

If you fail to submit documentary proof (death certificate, proof of relationship etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

Nomination of the person in charge of the care of your minor child and/or a handicapped person, or your professional work replacement, must be made at the time of taking out the policy in order for this cover to be applicable.

## ENFORCED EARLY RETURN IN THE EVENT OF A FIRE AT HOME

During your trip, you learn of a flood, explosion, fire or burglary at your home necessitating your presence to deal with official matters. We will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home. Only expenses additional to those that you would have normally had to incur for your return journey home will be paid. If you fail to submit documentary proof (declaration of claim to the insurer, expert's report, etc.) within a maximum of 30 days, we reserve the right to invoice you for the whole of the benefit.

## ENFORCED EARLY RETURN IN THE EVENT OF A TERRORIST ATTACK AT YOUR DESTINATION

During your trip, you learn of a terrorist attack within a maximum radius of 100 km from where you are staying. If you wish to curtail your trip, we will arrange and bear the costs of your inbound travel by first class rail or economy class air and as appropriate, taxi fares on departure from the place where you are staying to the station or airport, and on arrival, from the station or airport to your home.

Only expenses additional to those that you would have normally have to incur for your return journey home will be paid.

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## ASSISTANCE IN THE EVENT OF DEATH

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## TRANSPORT AND COSTS OF A COFFIN IN THE EVENT OF DEATH OF AN INSURED PERSON

An insured Person dies during his or her trip: we will arrange and bear the costs of transport of the deceased to the place of the funeral in the Insured Person's country of origin. We will also pay all expenses necessary for the preparation and special arrangement of the transport, but excluding all other expenses. In addition, we will contribute to the cost of a coffin or urn, to be purchased by you from a funeral undertaker of your choice, **up to the limit specified in the Table of Cover.**

The family will be responsible for the payment of other expenses (including the funeral ceremony, procession and burial).

## RETURN OF FAMILY MEMBERS OR TWO ACCOMPANYING INSURED PERSONS

Where appropriate, we will arrange and pay for the inbound journey, by first class rail or economy class air, and taxi fares on departure and arrival, of two beneficiaries or the beneficiary members of the family who were travelling with the deceased so that they can attend the funeral, to the extent that the original means of transport intended for their return to their country of origin cannot be used.

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## TRAVEL ASSISTANCE

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## ADVANCE OF A BAIL BOND (ABROAD)

If you are prosecuted following a road traffic accident (and for no other reason) caused by you, we will advance the cost of a bail bond **up to the limit specified in the Table of Cover.** You undertake to repay this advance within a time limit of 30 days from receipt of our invoice or as soon as the bail bond is refunded to you by the authorities if this is earlier than the expiry of this time limit.

This benefit does not cover legal proceedings commenced in your country of origin as the result of an accident occurring abroad.

## LAWYER'S FEES (ABROAD)

If you are prosecuted following a road traffic accident (and for no other reason) caused by you, we will pay an on-site lawyer's fees **up to the limit specified in the Table of Cover**, on condition that the alleged offences are not punishable by criminal penalties under the legislation of the country concerned. This benefit does not cover legal proceedings commenced in your country of origin as the result of an accident occurring abroad. This cover excludes offences relating to occupational activities.

## COSTS OF SEA AND MOUNTAIN SEARCH AND RESCUE

We will bear the costs of sea and mountain search and rescue (including for off-piste skiing) **up to the limit specified in the Table of Cover**. Only costs invoiced by an undertaking duly approved for such activities can be reimbursed.

## ASSISTANCE IN THE EVENT OF THEFT, LOSS OR DESTRUCTION OF IDENTITY PAPERS OR MEANS OF PAYMENT

During your trip, your papers are lost or stolen. From Monday to Saturday, from 8:00 a.m. to 7:30 p.m. (French time) except Sundays and public holidays, if you call our Information Service, we will tell you what action you need to take (lodging complaints, replacement of documents etc.).

This information is of a documentary nature in accordance with Article 66.1 of the Law of 31 December 1971, as amended. It can in no event consist of legal advice. On a case by case basis, we will direct you to the bodies or types of professionals able to assist you. We cannot in any circumstances be held liable for the interpretation of or the use that you make of the information provided.

In the event of theft or loss of your means of payment (credit card(s), check book(s) etc.), we will send you, on payment by a third party of the appropriate sum and after the prior agreement of the financial institute that issued the payment document concerned, **an advance of funds up to the limit specified in the Table of Cover**, for you to deal with urgent expenditure, on condition that you submit a certificate of theft or loss issued by the local authorities.

## SHIPMENT OF MEDICATION ABROAD

If you are travelling abroad and your vital medication essential for your treatment, the interruption of which puts you at the risk of your health, according to the opinion of our doctors, is lost or stolen, we will locate equivalent medication at your location and arrange a medical consultation by a local doctor who will prescribe it to you.

You will be responsible for the payment of the medical fees and the costs of the medication. If there is no equivalent medication at your location, we will arrange for the shipment of the medication from France as prescribed by your own doctor, on condition that he or she sends our doctors a duplicate copy of the prescription issued to you and that this medication is available at the pharmacies in the town.

We will bear the delivery costs and re-invoice you the customs fees and the cost of purchase of the medication. You undertake to reimburse us on receipt of the invoice.

Such shipments are subject to the terms and conditions of the transport companies we use. In all cases, they are subject to the legislation and conditions imposed by France and each other country with regard to the import and export of medicinal products.

We decline all liability for loss, theft and legislative restrictions that delay or make impossible the shipment of medicinal products and any consequences arising therefrom.

In no cases do we cover the shipment of blood products and derivatives of blood, products restricted for hospital use and products requiring special storage, including refrigeration, and in general, products not available from pharmacies in France. In addition, the cease of manufacture, the withdrawal from the market or non-availability of the medication in France constitute force majeure that may delay the provision of this benefit or make it impossible.

## EXCLUSIONS TO THE ASSISTANCE BENEFITS

**We cannot in any circumstances replace the local services in the event of an emergency.**

**In addition to the exclusions listed in the section "THE INSURANCE AND ASSISTANCE IN GENERAL", the following are excluded:**

- **the consequences of fraudulent conduct, attempted suicide or suicide;**
- **pre-existing illnesses and/or injuries diagnosed and/or treated and for which you have been hospitalised for a continuous period, for one day or for out-patient treatment during the 6 months preceding any request for assistance where it arises from the manifestation or aggravation of the said condition.**
- **the consequences of exposure to infectious biological agents, chemical agents of the nature of warfare gas, incapacitating agents, neurotoxic agents, or long-term residual neurotoxic effects, resulting in quarantine, preventive measures or special supervision by the international health authorities and/or the local health authorities in the country where you are staying and/or the national health authorities of your country of origin;**
- **expenses incurred without our approval or not expressly provided for by these General Policy Conditions;**

- expenses not vouched for by original documents;
- claim events occurring in countries excluded from cover or outside the dates of validity of the policy, including after the intended duration of the journey abroad;
- the consequences of incidents arising during the course of motorsport events, races or competitions (or trials), submitted under the legislation in force for prior authorisation of the public authorities, where you take part in them as a competitor;
- travel undertaken for the purpose of medical tests and/or treatment, or aesthetic surgery;
- the arrangement and cost of transport referred to in the paragraph "Transport/Repatriation" for minor conditions that can be treated on the spot and which do not prevent you from continuing your travel or your stay;
- requests for assistance in connection with medically-assisted fertilisation or the voluntary termination of pregnancy;
- medical devices and prostheses (dentures, hearing aids etc.);
- thermal treatments and the resultant costs;
- medical expenses incurred in your country of origin;
- intentional hospitalisation;
- optician's charges (e.g. spectacles or contact lenses);
- vaccines and vaccination charges;
- medical check-ups and the resultant expenses;
- procedures of an aesthetic nature and any consequences arising;
- accommodation in a rest home and the resultant expenses;
- rehabilitation, physiotherapy or chiropractics and the resultant expenses;
- medical and paramedical services and the purchase of products the therapeutic nature of which is not recognised under French legislation, and the resultant expenses;
- search and rescue for persons in the desert and the resultant expenses;
- costs relating to the excess weight of luggage when carried by air and the costs of luggage handling when it cannot be transported with you;
- costs of cancellation of the trip;
- restaurant costs;
- customs charges;
- the practice of snow sports off-piste where prohibited by a local authority or prefectural order;
- the costs of mechanical ski lift passes and the hiring of skiing equipment;
- NBC (nuclear, biological and chemical) risks.

No assistance can be provided for:

- medical conditions resulting from exposure to infectious biological agents, chemical agents of the nature of warfare gas, incapacitating agents, neurotoxic agents, or long-term residual neurotoxic effects, or contamination by radioactivity consequent to an accidental or intentional act (terrorism).

## APRIL International Voyage

TSA 30780, 92679 COURBEVOIE CEDEX

**Audiotel No. 0 891 677 404**

(€0.225 per min. incl. tax from a landline)

SA (French public limited company) with a share capital of €516,500 -  
company registration number RCS Paris B 384.706.941

Insurance brokerage and management company

Professional civil liability financial and insurance guarantee provided  
In accordance with Articles L 530-1 and L 530-2 of the Insurance Code



The insurance cover and assistance specified in this document are underwritten by Allianz IARD, under the number 78 920 162.

**In case of legal problems with this contract, only the French version will be taken into consideration.**

## **APRIL, changing the image of insurance**

From our beginnings in 1988, the APRIL GROUP has been committed to changing the face of the insurance industry by placing the client at the heart of its business.

Today, more than 6 million people worldwide know they can count on our 3800 employees and 45 companies in 37 countries to protect their goods and families day after day.

APRIL has won their confidence by offering policies that strike a fair balance between price, level of protection and the associated service, and has proven that insurance isn't what it used to be.

APRIL International Voyage, a subsidiary of APRIL, insures its clients away from home, whether privately or on business, providing cover specially adapted to travellers on a worldwide basis.

## **APRIL International Voyage**

### **EXPERIENCE:**

APRIL International Voyage has been a national insurance broker for more than 30 years, specialists in the creation, marketing and management of insurance and assistance policies in the tourist sector. This status of broker enables us to work with the best insurance companies.

### **PERFORMANCE**

In 2012 APRIL International Voyage insured more than 1.5 million people worldwide and managed more than 20,000 claims.

### **OUR COMMITMENT:**

- To guide you in your choice of cover.
- To protect you according to your needs.
- To help you before and during your trip.

2400 – AT1

YOUR TRAVEL AGENT

april international | voyage

TSA 30780  
92679 COURBEVOIE CEDEX  
Tel: 891 677 404 (€0.225 per min. incl. tax from a landline)  
[www.aprilmoyage.com](http://www.aprilmoyage.com)

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Insurance brokerage and management company registered with ORIAS (French Register of Insurance Intermediaries)  
under the Number 07 028 567 ([www.orias.fr](http://www.orias.fr))  
Autorité de Contrôle des Prudential et de Résolution, 61 rue Taitbout, 75436 Paris cedex 09



L'assurance n'est plus ce qu'elle était.