



Assistance Voyage

➤ **Contract n°78 675 544**

➤ **OPTION 1**

➤ **Cancellation**

➤ **Missed flight**

➤ **Fault of company**

➤ **Flight delay**

SCHEDULE INDICATING COVER		
GUARANTEES	MAXIMUM AMOUNTS	ALLOWANCE
CANCELLATION AND MODIFICATION ALL CAUSES A/ Illness, accident or death OF THE INSURED B/ Cancellation resulting from any other random event subject to exclusions	Cancellation costs according to special sales conditions of the tour organiser or the airlines company 5.000 €/person maximum 50.000 €/event maximum	A/ 10% of amount of journey excluding taxes per person B/ 20% of amount of journey excluding taxes per person
MISSED FLIGHT C/ Non presentation of the insured for boarding due to a random event D/ Reimbursement of the journey not made if the Insured makes a departure within 48 hours of the journey initially scheduled.	The compensation shall not exceed half the price of initial ticket (return or one way) 5000 €/person maximum 25 000 €/event maximum	C-D/ No allowance
FAULT OF COMPANY If the air transport does not take place due to following caused: E/ Failure of airlines company F/ Strike of airlines company personnel G/ Flight delay by more than 7 hours	5000 €/person maximum 25 000 €/event maximum	E-F-G/ 30 € per person
FLIGHT DELAY If the air transport takes place: H/ Delay of a flight (regular, "low-cost" or charter) by more than 4 hours	From 4 to 6 hours of delay: 30 €/ person More than 6 hours: additional compensation 30 € per person per slab of 2 hours delay Maximum 150 € per person Not applicable if the insured is transferred to another airlines within the initially scheduled timings	H/ No allowance

TAKES EFFECT FROM	EXPIRY OF GUARANTEE
Cancellation: The date of subscription of this contract	Cancellation: Date of departure – place of convocation of the group (onward journey)
Other guarantees: Planned date of departure – place of convocation of the organiser	Other guarantees: Planned date of return from trip (place of dispersion of the group)

The other guarantees indicated above are applicable during the period of trip corresponding to the invoice issued by the organiser with a maximum of 90 from the date of departure in trip.

GENERAL PROVISIONS

Like in all insurance contracts, this contract implies reciprocal rights and obligations. It is governed by the French Insurance Code. These rights and obligations are described in the following pages.

PROVISIONS COMMON TO ALL THE GUARANTEES

DEFINITIONS

Insured Person

Any physical person defined in the Particular Conditions as having this capacity and having subscribed to this guarantee during the reservation of a service (flight, hotel or car) alone or a dynamic package, irrespective of the place of residence

Insurer / Assistance provider

Gan Eurocourtage designated hereunder by the term "we"

Insurance Code

Collection of legislative and regulatory texts governing the insurance contract.

Domicile

Domicile means your principal and habitual place of residence.

DROM POM COM

By DROM POM COM are meant the new denominations of DOM TOM (French overseas territories) after the Constitutional Reform dated 17 March 2003, modifying the denominations of DOM TOM and their definitions.

Transport carrier

By transport carrier is meant any company duly authorised by public authorities for the transport of passengers.

Europe

By "Europe" is meant all the countries of the European Union, Switzerland, Norway and the Principality of Monaco.

Allowance

Part of the compensation to be borne by you.

Metropolitan France

By Metropolitan France is meant the continental France and Corsica, including the DROM POM COM (new denominations of DOM TOM after the Constitutional Reform dated 17 March 2003).

Insurance loss administrator

Fogg Travel Insurance Services Ltd Crow Hill Drive Mansfield NOTTINGHAMSHIRE NG 19 7AE

Civil war

By civil war is meant the armed opposition between several parties belonging to the same country and also any armed rebellion, revolution, sedition, insurrection, coup d'état, application of martial law or closure of frontiers commanded by the local authorities.

Foreign war

By foreign war is meant the armed opposition, declared or undeclared, of one state by another state as well as any invasion or siege condition.

Initially scheduled arrival time

For onward charter flights: time indicated on the onward air ticket

For return charter flights: time communicated to you by the travel agency

For regular flights: time fixed by the airlines company.

Illness / Accident

An alteration of health recognised by a medical authority, requiring medical care and the absolute cessation of all professional or other activities.

Family member

By family member is meant the spouse – legal or factual – a child, a brother or a sister, the father, the mother, the parents in law, the grandparents, the grandchildren, the brothers in law and the sisters in law, son in law and daughters in law and in case of death, an uncle, an aunt, a nephew or niece..

Habitual residence

By habitual residence of the member is meant the place of his fiscal residence

Flight delay

It is the arrival of the guaranteed flight at its final destination at a time later than its initially scheduled arrival time.

If the initial flight is cancelled less than 24 hours before its departure time, flight delay is the difference between the arrival time of the replacement flight at its final destination and the initially scheduled arrival time of the cancelled flight.

Loss

Event likely to result in the application of a guarantee under the contract.

Subscriber

One who takes insurance, physical person or moral entity subscribing to an insurance contract.

Subrogation

The judicial situation in which a person transfers his rights to another person (notably: substitution of the insurer to the policy holder for the purpose of legal proceedings against the adverse party).

Third party

Any person other than the insured person responsible for the loss.

Any Insured victim of a bodily injury, tangible or intangible consecutive damage caused by another insured person (insured persons are considered as third-parties with regard to one another).Tiers

Guaranteed flight

This is the flight for which you have subscribed the contract "FLIGHT DELAYS".

However, if this flight is cancelled more than 24 hours before the initially scheduled time, the guarantee "FLIGHT DELAY" is applicable to the replacement flight.

WHAT IS THE GEOGRAPHICAL COVERAGE OF THE CONTRACT?

The guarantees and/or services subscribed under this contract are applicable in the entire world.

WHAT IS THE DURATION OF THE CONTRACT?

The validity period corresponds to the duration of services sold by the tour organiser.

Under no circumstance, the guarantee period may exceed 90 days from the date of departure in voyage.

The guarantee "CANCELLATION" takes effect from the date of subscription of this contract and expires on the date of departure in voyage (onward journey).

WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR GUARANTEES?

We cannot intervene when your request for guarantees or services is the consequence of damages resulting from:

Epidemics, natural catastrophes and pollution
Civil of foreign war, riots, popular movements or strikes
Willing participation of an insured person in riots or strikes (except strikes of Airline Company Personnel and/or Airport Personnel for the Fault of Company Guarantee)
Meltdown of atomic core or any irradiation due to ionising radiation
Alcoholism, drunkenness, usage of drugs, narcotics, drugs not prescribed medically
Any deliberate act for invoking the contractual guarantee
Duels, bets, crimes, quarrels (except legitimate defence)
The practice of following sports: bobsleigh, skeleton, mountain climbing, toboggan racing, aerial sports (except parascending) as well as sports resulting from a participation or training for official matches organised by a sports federation
The absence of risk.

APPLICATION OF GUARANTEES

To submit a claim

for a DEPARTURE AS FROM December 19, 2011

✕ **Keep at hand your Travel File number appearing on your order form and connect to the web site:**

www.gestion.groupama-assistance-voyage.com

To submit a claim

For a DEPARTURE UP TO December 18, 2011

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

Tel. No. + 44 (0) 16.23.63.13.31

Fax No. +44 (0) 16.23.42.04.50

**To facilitate handling of your file, please indicate
Your policy number **78 675 544**
The policy beneficiary etc..**

HOW IS YOUR COMPENSATION CALCULATED?

If the compensation cannot be determined by mutual agreement, it is evaluated by means of an amicable appraisal, subject to our respective rights.

Each of us may choose his expert. If these experts are unable to agree, they call for a third expert and all three operate jointly with a majority vote.

If one of us fails to name an expert or if the two experts fail to agree on the choice of a third expert, the President of the District court shall nominate him, deciding on a case filed before him. Each of the co-contractors shall bear the costs and honoraria of his expert and if required, half of these expenses for the third expert.

GUARANTEED FAST PAYMENT

Claim files forwarded by the insured person will be paid within 72 working hours of acceptance of the file by the company. This guarantee of fast payment is conditional solely upon the Insured person providing all the

documents required for examination of the claim file. If they are not provided accordingly, this guarantee cannot be legitimately implemented.

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

WHAT ARE THE SANCTIONS APPLICABLE IN CASE OF DELIBERATE FALSE DECLARATION BY YOU AT THE TIME OF LOSS?

Any fraud, reluctance or deliberate false declaration from you regarding the circumstances of a loss will lead to the forfeiture of all rights for service or compensation regarding this loss.

WHAT ARE THE MODALITIES FOR EXAMINING THE COMPLAINTS?

In case of difficulty, you should send your complaint to: Gan Eurocourtage Immeuble Elysées La Défense Customer Relations Service 7 place du Dôme TSA 59876 92099 La Defense cedex

If finally, you are dissatisfied after the response provided to you, you may seek the opinion of the Mediator under conditions that will be communicated to you on simple request sent to the above address.

AUTHORITY FOR THE CONTROL OF INSURANCE COMPANIES

Autorité de Contrôle Prudential (ACP)

61, rue Taitbout

75436 PARIS CEDEX 09

INFORMATION TO SUBSCRIBER ABOUT THE PROVISIONS OF THE NATIONAL COMMISSION ON COMPUTER DATA AND LIBERTIES – CNIL

Information concerning you is necessary for processing your requirements and also for the management of your insurance contract. It is meant for the use of the insurer, his agents, his reinsurers, his service providers and professional organisations. The information is also meant for commercial use by other group companies and their partners. If you do not desire this, you can make an opposition to the address given below.

Conforming to the Law No. 78 – 17 dated 6 January 1978 relating to computer data, files and liberties; you have a right to opposition, access, rectification and communication of data concerning you by contacting your insurer at the following address: Gan Eurocourtage –Customer Relations Service - Immeuble Elysées La Défense 7 place du Dôme TSA 59876 - 92099 La Defense cedex
–E-mail: relationsconsommateurs@gan-eurocourtage.fr

SUBROGATION

After paying you the compensation, except compensation paid against the Travel Accidents guarantee, we are subrogated in the rights and actions you may be entitled to, against third parties responsible for the loss, as provided by the Article L.121-12 of French Insurance Code.

Our subrogation is limited to the amount of compensation paid by us or to the services provided to you by us.

WHAT IS THE LIMITATION PERIOD?

Any action with regard to this contract can be exercised only during a period of two years from the event causing it under the conditions determined by the Articles L.114-1 and L.114-2 of the French Insurance Code.

CANCELLATION AND MODIFICATION ALL CAUSES

NATURE OF THE GUARANTEE

Groupama Travel Insurance shall reimburse the advances and all amounts excluding taxes kept back by the tour organiser, after deducting an allowance indicated below, that are invoiced to you according to the General Sales Conditions of the organiser when the insured person is obliged to cancel or modify his (outward) journey before the departure.

Groupama Travel Insurance shall reimburse to the insured the cancellation costs to be paid by him, if his departure is prevented by a random event that can be proved.

By random event is meant any circumstance not intentional on behalf of the insured or a member of his family, unforeseeable on the date of subscription and caused by the sudden action of an external cause.

EFFECT OF THE GUARANTEE

Provided that the insured has paid the corresponding premium in advance and that he has subscribed to this contract on the date of registration for the trip or latest the day before the first day of application of penalties specified in the scale of penalties in case of cancellation, the guarantee shall take effect on subscription of this contract and shall expire at the time of departure or the handing over the keys in case of real-estate or vehicle rental.

LIMITATION OF THE GUARANTEE

The compensation due by virtue of this guarantee shall not exceed the actual amount of penalties invoiced, within the maximum limit of the scale fixed in the particular conditions of the travel agency following the cancellation of the journey. In all the cases, the amount shall not exceed the amounts fixed in the table of guarantees.

Insurance premium, and airport taxes cannot be reimbursed.

ALLOWANCE

In all the cases, **Groupama Travel Insurance** shall compensate the insured after deducting an allowance whose amount is specified in the table of guarantees.

EXCLUSIONS

Other than the exclusions specified in the General Conditions, are not guaranteed cancellations resulting from:

Any circumstance affecting only the pleasantness of the insured person's trip

The simple fact that the destination of insured person's trip is subject of an advisory by the French Ministry of Foreign Affairs

Any event for which the responsibility may fall on the tour organiser in application of articles L.211-8 and following of the Tourism Code.

Late application for visa from competent authorities, the non-conformity of a passport, forgetting of vaccination, theft or loss of identity documents more than 48 hours before the departure.

A psychic, mental or depressive illness without hospitalisation.

WHAT IS THE TIME LIMIT FOR DECLARING THE LOSS?

On the first signs of the illness or on getting to know of the event invoking the guarantee, you must IMMEDIATELY inform the travel agency.

If you cancel the trip later with the travel agency or the organiser, we can reimburse the cancellation costs only from the time of first signs of illness or accident leading to the cancellation, conforming to the scale of cancellation given in the general sales conditions of the organiser.

Notify our administrator of insurance losses by e-mail or post immediately on the occurrence of the loss or latest within five working days. After this period, the insured person shall lose all right to compensation if his delay has caused a prejudice to **Groupama Travel Insurance**.

WHAT ARE YOUR OBLIGATIONS IN CASE OF LOSS?

Your declaration must be accompanied by:

- In case of illness or accident, a medical certificate and / or an administrative bulletin of hospitalisation mentioning the origin, nature, seriousness and foreseeable consequences of the illness or accident
 - In case of death, a certificate and civil registry certificate
 - In other cases, all available proof.

You must send us the documents and medical information necessary for processing your file using the pre-printed envelope addressed to the physician counsel that we shall send you on reception of your declaration of loss, as well as the medical questionnaire to be completed by your physician.

If you do not have these documents or information, you must have them sent to us by the physician treating you, using the pre-printed envelope mentioned above.

You must also send us the details of these additional documents using the pre-printed envelope addressed to the physician counsel, all the information or documents that may be required from you for proving the reason for your cancellation, in particular:

- All the photocopies of prescriptions for drugs, analyses and examinations as well as documents proving their delivery or execution, in particular the social security claim forms carrying, for the prescribed drugs, the copy of their corresponding vignettes.
- Statements from the Sécurité Sociale or any other similar organisation relating to the reimbursement of treatment costs and the payment of daily allowances
- Your insurance contract number
- The registration certificate issued by the travel agency or tour organiser
- In case of accident, you must in addition explain the causes and circumstances and provide us with the names and addresses of those responsible and if applicable, the witnesses.

In addition, it is agreed specifically that you accept in advance the principle of a check-up by our physician counsel. In such a case, if you oppose it without legitimate reason, you shall lose your rights under the guarantee.

MISSED FLIGHT

NATURE OF THE GUARANTEE

In case of non-presentation of the Insured person for boarding the flight due to a random event, **Groupama Travel Insurance** shall reimburse the journey not completed, if the Insured person makes a departure within 48 hours of the initially scheduled departure.

By random event is meant any circumstance not intentional on behalf of the insured or a member of his family, unforeseeable on the date of subscription and caused by the sudden action of an external cause.

EFFECT OF THE GUARANTEE

The guarantee shall take effect on subscription of this contract and shall expire at the time of departure.

LIMITATION OF THE GUARANTEE

In all the cases, the compensation shall not exceed the amount specified in the table of guarantees. **Insurance premium, and airport taxes cannot be reimbursed.**

EXCLUSIONS

Other than the exclusions specified in the General Conditions, are not guaranteed cancellations resulting from:

- Any circumstance affecting only the pleasantness of the insured person's trip**
- Any event for which the responsibility may fall on the tour organiser in application of articles L.211-8 and following of the Tourism Code.**
- Late application for visa from competent authorities, the non-conformity of a passport, forgetting of vaccination, theft or loss of identity documents more than 48 hours before the departure.**
- A psychic, mental or depressive illness without hospitalisation.**

OBLIGATIONS IN CASE OF LOSS

The insured person or his heirs must:

Notify our administrator of insurance losses by e-mail or post immediately on the occurrence of the loss or latest within five working days. After this period, the insured person shall lose all right to compensation if his delay has caused a prejudice to **Groupama Travel Insurance**.

- Include in this e-mail or letter the contract number, the exact reason for missing the flight and the complete contact details of the insured person.

Send the following documents:

- Proof of the event leading to missing of flight
- Invoice of registration
- Proof of purchasing a new ticket.

FAULT OF THE AIRLINES COMPANY

NATURE OF THE GUARANTEE

If the journey of the insured person is cancelled due to:

Fault of an airlines company

In case of bankruptcy of a regular airlines, "Low-Cost", or charter company, **Groupama Travel Insurance** shall compensate the Insured person for the amount of his ticket reserved with this company and cancelled only because of the said bankruptcy.

Strike of the Airlines Company personnel

In case of strike by the personnel of a regular airlines, "Low-Cost", or charter company, **Groupama Travel Insurance** shall compensate the Insured person for the amount of his ticket reserved with this company and cancelled only because of the said strike, provided that no notice of strike was filed at the time of registering for the journey.

Flight delay

Groupama Travel Insurance shall compensate the Insured person for the amount of his air ticket if he decides to cancel his stay following a **flight delay of more than 7 hours** on the onward flight caused by:

- Bad weather
- Technical fault in the aircraft
- Any other problem related to the airport, for any reason whatsoever, notably: strike, terrorist attempt, other catastrophes.

EFFECT OF THE GUARANTEE

Provided that the insured has paid the corresponding premium in advance and that he has subscribed to this contract on the date of registration for the trip or latest the day before the first day of application of penalties specified in the scale of penalties in case of cancellation, the guarantee shall take effect on subscription of this contract and shall expire at the time of departure.

LIMITATION OF THE GUARANTEE

The Insured person declares not having any material, factual or circumstantial information likely to lead to a loss at the time of purchasing the ticket. In all the cases, the amount shall not exceed the amounts fixed in the table of guarantees.

In all the cases, the amount shall not exceed the amounts fixed in the table of guarantees.

Insurance premium, airport taxes and visa costs cannot be reimbursed.

ALLOWANCE

In all the cases, **Groupama Travel Insurance** shall compensate the insured after deducting an allowance whose amount is specified in the table of guarantees.

EXCLUSIONS

Other than the exclusions specified in the General Conditions, are not guaranteed cancellations resulting from:

Events occurring between the date of reservation of the insured person's journey and the date of subscribing this contract.

OBLIGATIONS IN CASE OF LOSS

The insured person or his heirs must:

Notify the company from whom the insured person has purchased his services immediately on the occurrence of loss. If the insured person cancels late, **Groupama Travel Insurance** can cover only the cancellation costs applicable on the date of occurrence of the event.

Notify our administrator of insurance losses by e-mail or post immediately on the occurrence of the loss or latest within five working days. After this period, the insured person shall lose all right to compensation if his delay has caused a prejudice to **Groupama Travel Insurance**.

Include in this e-mail or letter the contract number, the exact reason for missing the flight and the complete contact details of the insured person.

The Insured person must also send all supporting documents in original allowing the application of flight delay guarantees or strike of airlines company personnel.

Groupama Travel Insurance reserves the right of claiming the air ticket initially scheduled and not used or the copy of reimbursement made by the airlines company, excepting e-tickets.

FLIGHT DELAY

NATURE OF THE GUARANTEE

This guarantee is valid for the following onward and/or return flights:

- Regular or so-called "Low-cost" flights of airline companies whose schedules are published
- Onward charter flights whose timings are indicated on the onward air ticket.

Following a late arrival of insured person's flight by more than **four hours** with reference to the initially scheduled time, **Groupama Travel Insurance** shall pay a compensation to the Insured person within the amount indicated in the table of guarantees.

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

EFFECT OF THE GUARANTEE

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

EXCLUSIONS

Civil or foreign war, natural catastrophes, epidemics, popular movements, strikes, terrorist acts, taking of hostages or sabotage, any manifestation of radioactivity, any effect of nuclear origin or caused by any other source of ionising radiation in the country of departure, transfer or destination

Any event causing danger to the safety of the insured person's journey and when there is an advisory against the destination from the French Ministry of External Affairs.

A decision of airport authorities, civil aviation authority or any other authority announced 24 hours before the departure date of insured person's journey.

Events occurring between the date of reservation of the insured person's journey and the date of subscribing this contract.

WHAT ARE THE OBLIGATIONS TO BE RESPECTED IN CASE OF FLIGHT DELAY?

For the obtaining the FLIGHT DELAYS guarantee, you must imperatively have completed in advance by the airlines that has operated the flight or else by the airport authorities (for air transport) the declaration of loss enclosed with the General Conditions given to you during the subscription, mentioning therein the initial scheduled arrival time and the real arrival time of the guaranteed flight.

You must in addition have the said declaration stamped by the airlines or the authorities mentioned above.

If you cannot complete this step due to any reason whatsoever, the time retained for the calculation of your compensation shall be the time indicated by the travel agency or by the airlines operating the flight.

Immediately on your return from the trip and latest within the month following it, you must send to our insurance loss administrator the copy of your air ticket, the purchase invoice of the guaranteed flight, the stub of your boarding ticket, and also the above mentioned declaration of loss duly completed.

IMPORTANT:

Unless you conform to the obligations mentioned above, it will be impossible to establish the reality of flight delays and therefore you will not receive any compensation.

Further, if you knowingly make a false declaration or employ fraudulent means or inaccurate documents, you shall forfeit all right to compensation.

INFO SERVICE NUMBER

Emergency telephone assistance is provided 24/7: Tel. (+33) 1 45 16 84 82

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

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

To submit a claim

for a DEPARTURE AS FROM December 19, 2011

✉ **Keep at hand your Travel File number appearing on your order form and connect to the web site:**

www.gestion.groupama-assistance-voyage.com

To submit a claim

For a DEPARTURE UP TO December 18, 2011

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

Tel. No. + 44 (0) 16.23.63.13.31

Fax No. +44 (0) 16.23.42.04.50

**To facilitate handling of your file, please indicate
Your policy number **78 675 544**
The policy beneficiary etc..**

INFO SERVICE Number

For any tourist information on your destination,

✉ **contact us 24/7 by :**

Tel. (+33) 1 45 16 84 82

Groupama Travel Insurance is a brand of Gan Eurocourtage –
French Insurance and reinsurance company – Public limited company with a capital of 8 055 564 euros (fully paid up) –
RCS Paris 410 332 738 – APE: 6512Z
Immeuble Elysées La Défense – 7 place du Dôme- TSA 59876 – 92099 La Défense Cedex – Phone: 01 70 96 60 00 –
Registered Office: 8-10 rue d'Astorg – 75383 Paris Cedex 08 – Phone: 01 44 56 77 77
www.gan-eurocourtage.fr – contact@eurocourtage.com – Customer Relations:
Phone: 01 70 96 67 37 – relationsconsommateurs@gan-eurocourtage.fr
This company is governed by the Insurance Code. Oversight organisation: Autorité de Contrôle Prudentiel
61 rue Taitbout – 75009 Paris