



I wish to subscribe to the Rental Cancellation Insurance policy No. 01051132 offered by AREAS DOMMAGES in connection with my seasonal rental.

I authorize the Rental Agency to carry out, on my behalf, all the formalities required for this subscription and for the administration of the insurance policy.

I acknowledge that, prior to my subscription, I received:

- the Insurance Product Information Document (IPID);
- the Insurance Information and Advice Sheet;
- the General Terms and Conditions of Policy No. 01051132 (attached to this agreement).

I declare that I have read these documents and accept their provisions without reservation.

PRECONTRACTUAL INFORMATION NOTICE

The French version of this document prevails over the English version - Pre-contractual and contractual relations are governed by French law and primarily by the French Insurance Code.

Dear client,

In view of the characteristics of the services you have purchased, the protection that you are looking for as well as the information's you have given us, we recommend the guarantees granted in the present insurance contract.

Before joining this insurance contract, we invite you to read carefully this information notice, as well as the General conditions.

We remind you that the adherence to this insurance contract is optional and that it is not a condition to the purchase of one of the benefits guaranteed.

Information document to exercise the right to opt out provided for in Article L. 112-10 of the French Insurance Code.

You will benefit from the right to withdraw from this policy for a period of thirty days (calendar) as from signing it, free of any charges or penalties. However, if you benefit from one or several free insurance premium, for a given period of time (one or several months at the time you start the contract), this period runs only from the payment in total or partial of the first premium.

The exercise of the right of withdrawal is conditional on the four following conditions:

- You have subscribed this contract for non-professional reasons,
- This policy comes in complement to the purchase of a good or a service sold by a supplier,
- The policy which you wish to withdraw from is not fully executed,
- You have declared no damage covered by this contract.

In this situation, you can exercise your right to withdraw from this policy by letter or any other durable mean sent to the insurance company.

The insurer has to refund the paid premium, within a delay of thirty days from your renunciation.

Furthermore, to avoid an accumulation of insurances, you are invited to check that you are not already covered by a guarantee covering one of the risks covered by this new insurance contract.

If you wish to give up your contract but if you do not satisfy all the conditions above, verify the modalities of renunciation planned in your contract.

The duration of the insurance policy correspond to the time between its subscription date and the date of cessation of all guarantees.

Example of withdrawal letter:

« I, undersigned, (Name, surname and address), declare to waive my adherence n°.....

The.....(date), (Place) along with....

According to the article L. 112-10 of the French insurance code I declare not having any knowledge, at the date of dispatch of this letter, of a claim which fall under the coverage of the insurance policy.

Signature »

Complementary information's:

The withdrawal letter must be send to GBC MONTAGNE by letter or any other durable mean to GBC MONTAGNE 298 Avenue Maréchal Leclerc or by email to allenoble@gbc-mountain.com.

When you exercise your right of renunciation, the Insurer has to refund, where appropriate, the amount of the premium paid within 30 days from the date of the exercise of the right of renunciation.

However, the total of the premium remains due to the insurer if you exercised your right of renunciation while a claim involving the guarantee of the policy intervene during the renunciation period of 30 days.

1. Points of attention

This policy is addressing every person looking for a protection against the events guaranteed by the policy cancellation of location.

Your general conditions have exclusions and limitations of which you should be aware before subscribing.

This notice of information as well as the General Conditions applicable to your insurance coverage are communicated before your adherence and sent to the coordinates that you have given us. The General Conditions include a notice on the processing of your personal data which summarizes all your rights in the matter. In case of contradiction between different documents, the most favourable provision will be applied.

2. Membership

The Member's agreement for the purposes of joining this agreement may be expressed electronically (on a website or by e-mail), orally in the case of a sale by telephone or in writing in the case of a purchase on site (on the premises of a Rental Organization.).

Eligibility for membership is as follows:

- The Member must have booked a Leased Property with a Rental Organization for his Stay,
- The rental period of the Property rented by the Member must not exceed 90 consecutive days,

When membership is made simultaneously with the rental reservation of the rented property, it takes effect upon receipt of the confirmation without the application of a waiting period.

However, for all memberships after the date of purchase and within 48 hours after booking the stay, a waiting period of 4 days during which the cancellation guarantee cannot take effect, will be applicable from the date of subscription of the contract. The cancellation guarantee will only take effect after this period, unless specifically stated otherwise in the guarantee.

In all cases the Membership takes effect subject to the payment of the premium by the Member.

3. Useful information in the event of a claim

Warn **GBC Montagne** as soon as possible in case of a claim so that we can assist you. You will have to send all the necessary documents in support of your guarantee demand (the chapter DOCUMENTATIONS REQUIREMENTS IN CASE OF A CLAIM is listing all the documents necessary at the end of this document).

To make a claim you can contact us here:

- By email: vbouteloup@gbc-mountain.com
- By post: **GBC Montagne - Claim service – 298 avenue Maréchal Leclerc – CS80023 – 73704 BOURG ST MAURICE CEDEX**

4. Process for a complaints

In case of dissatisfaction, you first need to send your complaint to GBC Montagne by e-mail: reclamations@gbc-mountain.com. You will receive an acknowledge receipt of your complaint within the 10 working days maximum following its date of dispatch (except if the answer to your complaint is answered within this period). You will be kept informed of the progress of the examination of your file, and will receive, unless otherwise justified in writting, an answer at the latest within the two (2) months following the date of dispatch of your complaint letter.

If the answer is not satisfying, you have the possibility to refer it to the insurer' customer services department (AREAS - 47, rue de Miromesnil 75380 Paris cedex 08, www.areas.fr) which will answer within the same delay (not cumulative) of two (2) month following the date of dispatch of your complaint letter.

In any case, in case of persistent disagreement or at the expiry of the period of two (2) months after sending your complaint, provided that no legal action has been initiated, you have the opportunity to refer the matter to the mediator:

- By electronic means: www.mediation-assurance.org
- By mail to the following address: Médiation de l'assurance – TSA 50110 – 75441 Paris Cedex 09.

The opinion of the mediator of the insurance does not bind the parties, which are free to accept or refuse its proposal of solution and to seize the competent court.

GENERAL CONDITIONS

FOREWORD:

The policy **RENTAL CANCELLATION** is a collective insurance policy with optional membership n°01051132 (hereinafter referred to as « Policy ») subscribed by **GBC Montagne**, SAS with a capital of 2.800.000€ RCS Chambéry 832805444 ; Orias registration number 17007353 (orias.fr), head office: 298 Avenue Maréchal Leclerc 73700 Bourg Saint Maurice, (hereinafter referred to as « **GBC Montagne** » or « **Broker manager** ») with **AREAS Domgages**, mutual insurance company with fixed contributions registered in the Trade and Companies Register of Paris under n°775 670 466, head office located in 47-49 rue Miromesnil 75380 Paris (hereinafter referred to as « **the insurer** » or « **AREAS** ») **for the insurance guarantees: Seasonal rental cancellation, cancellation in case of lack or snow excess, late arrival of more than 24h, Interruption of stay fees and civil liability at place of stay**, indicated in SECTION I, and distributed by the rental agency.

The policy is managed by GBC Montagne for the insurance guarantees.

The rental agency and GBC Montagne are paid in the form of commissions levied on insurance premiums excluding taxes and/or management fees and/or fees.

The rental agency and GBC Montagne hold no voting rights, shares or interests in any insurance company.

No insurance company hold no shares, social share and no voting rights in the rental agency or GBC Montagne.

This document is contractual, and introduces the « General Conditions » of the policy.

Contractual documents

The present insurance policy is governed by:

- The French Insurance Code
- The General Conditions
- The certificate of insurance given by your Seasonal Rental Organization that serves as Special Conditions.

TABLE OF GUARANTEES

INSURANCE GUARANTEES	CEILING / DEDUCTIBLE
1 / SEASONAL RENTAL CANCELLATION Refund of deposits or advance payments to the registrant A1 – Cancellation for medical reasons A2 – Cancellation all justified causes A3 – COVID Extension (According to the terms described in appendix 1 « COVID EXTENSION »)	Maximum compensation of 15 000 € per location A1 – No deductible A2 - 10% deductible of the total amount of the loss A3 – 30€ per person
2/ CANCELLATION FOR LACK OR EXCESS OF SNOW Partial (70% minimum) or total closure of the ski resort due to climatic events (ski slopes of the ski area situated or located at more than 1 000 meters)	Maximum compensation of 15 000 € / file Deductible 5% - 50 € minimum / file
3/ LATE ARRIVAL OF MORE THAN 24 HOURS Reimbursement of unused land-based services pro rata temporis (transport not included - Including COVID extension (According to the terms described in Appendix 1 "COVID EXTENSION")	Maximum compensation 3 refundable days Straight deductible: 1 day
4/ EXPENSES FOR INTERRUPTION OF STAY Reimbursement of unused land-based services pro rata temporis (transport not included - Including COVID extension (According to the terms described in Appendix 1 "COVID EXTENSION")	Maximum compensation of 15 000 € per rental Deductible: 1 day
5 / CIVIL LIABILITY AT PLACE OF STAY Rental civil liability after a fire, explosion, water damages - Limit of guarantee per claim and by duration of rental contract of the rented property, - Including neighbor and third-party liability - Including rental loss and privation de jouissance Deductible Civil liability "Movables goods" - Limit of guarantee per claim and by duration of the rental contract of the rented property subject to the obsolescence rate - Movables goods without invoice Deductible	200 000 € maximum / Claim (After depletion of the security deposit) 80 000 € 20 000 € Deductible of 200€ 3 000 € / Claim (After depletion of the security deposit) In the limit of 200 € Deductible 50€

INSURANCE GUARANTEES

DESCRIPTION OF THE INSURANCE GUARANTEES

1 / CANCELLATION

NATURE AND SCOPE OF THE GUARANTEE

We guarantee the refund, the cancellation fees charged by the rental organization or by the owner of the rented good for your stay according to its general conditions of sale when this cancellation, notified in writing BEFORE THE DATE OF ARRIVAL on the location of the stay, as a result to the occurrence, after the subscription of the insurance of one of the guaranteed events with medical reasons or with all causes justified listed below, and formally preventing you from attending your stay.

CANCELLATION FOR MEDICAL REASONS

The cover is granted to you for the reasons and circumstances listed below to the exclusion of all others, within the limit indicated in the Table of Guarantees:

- **Death, serious physical injury illness, including the aftermath, sequelae, complications or aggravation of an illness or accident,** observed before reserving your rental occurring before the subscription of the contract and unpredictable at the date of the reservation (with the understanding that, for calculation of the reimbursement, the date of first medical observation of the aggravation, evolution or relapse, will be taken into account):
 - yourself, your common law spouse or partner, your ascendants or descendants (2nd degree),
 - brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, person living within your household, of the person who accompanies you during your stay named and insured under this contract, provided that your presence at his bedside is necessary at the time of the dates of your stay and provided that death, and serious illness or serious physical injury occur within 30 days before the beginning of the stay,
 - your professional replacement designated at the time of the subscription,
 - the person designated when subscribing this contract, responsible during your trip for looking after or accompany on vacation, your children of minor age or a disabled person living under your roof, provided that there is hospitalization of more than 48 hours or death.

In case of serious illness or serious physical injury, we only intervene in the following conditions:

- Serious illness: sudden and predictable alteration of the health established by a competent medical authority resulting in the issue of a prescription to take medication or care for the benefit of the patient and involving the cessation of any professional activity or, in the absence of the pursuit of a professional activity, any other elementary activity to be carried out as part of daily life.
- Serious physical injury: any unintentional physical harm from the part of the victim resulting from the sudden action of an external cause noted by a medical doctor, involving the issue of a prescription for medication or care for the benefit of the injured person and involving the cessation of a professional activity or, in the absence of the exercise of a professional activity, any other elementary activity to be carried out in the context of everyday life and prohibiting him from moving by his own means
- **Unplanned hospitalisation of more than 48 consecutive hours or death not foreseeable** on the reservation date of stay of **an uncle, an aunt, nephew or niece** of the Insured or his Spouse requiring to be at his bedside or at his funeral on a date during the Stay.

- **Complications due to pregnancy up to the 28th week** of one of the person participating and insured by this contract:
- which lead to the absolute cessation of any professional or other elementary activities of every day life or
- if the nature of the trip is incompatible with the condition of pregnancy, provided that you are not aware of your condition at the time of subscription
- **Contraindication of vaccination or the after-effects of vaccination, or medical impossibility of following a preventive treatment necessary for the destination chosen for your trip,** concerning one of the person taking part of the stay and insured under this contract, under the condition that the contraindication or the medical impossibility was unknown at the time of the subscription and independent to the will of the participant.

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

CANCELLATION ALL CAUSES

The cover is granted to you for the reasons and circumstances listed below to the exclusion of all others, within the limit indicated in the Table of Guarantees:

Serious property damages due to fire, explosion, water damages or caused by natural forces reaching more than 25% of the Insured's home or business premises which he owns, leases or occupies free of charge, and imperatively requiring his presence on the premises to carry out the necessary mitigation procedures.

Characterized theft in your professional or private premises (which you are owner, tenant or occupant free of charge) occurring within 48 hours prior to the 1st day of the insured stay and provided that the importance of this theft requires your presence on the premises to perform the necessary protective acts. A complaint to the authorities within 48 hours from the day of the theft will be required

Inability for the Insured to go to the place of the Stay covered by the reservation, by any means of transport (road, rail, air), on the day of the start of the Stay and within the 48 hours preceding or following this date as a result of:

- dams declared by the State or a local authority, or
- strikes, or
- natural event, preventing traffic, certified by the competent authority.

A certificate proving the closing of road, rail, sea and air transport must be provided by the competent authorities (city or town hall, SNCF, airports or airlines, etc.).

Your redundancy, provided that the procedure was not initiated before the day of signing this Contract and/or that you were not aware of the date of the event at the time of subscription of the contract.

Obtaining a salaried job for more than 6 months, taking effect before or during the dates planned for your trip, while you were registered with the unemployment services, provided that this is not a case of extension, renewal or modification of the type of contract or of an assignment provided by a temporary employment company (example: transformation of a fixed-term contract into a permanent contract).

Convocation of the Insured to a date during your insured trip, imperative, unpredictable and non-deferrable, provided that the notice was not known at the time of subscription of the Contract, and requiring the presence of the Insured for one of the following reasons:

- Summons or subpoena to appear before a court as a juror, witness or expert,
- Summons for the adoption of a child,
- Summons for an organ transplant,
- Summons for a university resit examination provided that failure of the examination was not known at the time of subscribing this Contract,
- Summons to appear before a judicial or administrative court

All depressive state, psychic, nervous or mental illness leading to Hospitalisation of more than 3 consecutive days.

Your professional transfer, non-disciplinary, imposed by your employer, requiring that you move during the period of your insured stay or in the 8 days preceding your departure and provided that the transfer was not known at the time of subscribing the Contract. This guarantee is granted to salaried employees, excluding self-employed professionals, senior managers, legal representatives of companies, independent workers, artisans and intermittent workers in the entertainment industry.

The elimination or modification of the date of your paid leave or those of your partner imposed by your/his/her employer under exceptional circumstances while it was already and officially granted by the latter in written form before the subscription of the stay.

This guarantee is granted to salaried employees, excluding self-employed professionals, senior managers, legal representatives of companies, independent workers, artisans and intermittent workers in the entertainment industry.

The original written approval from the employer before subscription of the Contract will be required.

Natural disasters (as intended under Law no. 86-600 of 13 July 1986 as modified) occurring at the place of Stay, resulting in a prohibition against Staying on the site (town, district, etc.) by the local or prefectural authorities for all or a portion of the period appearing in the reservation contract, and occurring after subscription of this contract and subject to a publication of an interministerial decree in the « Journal Officiel ».

Characterized theft of the identity card or passport occurring within 48 working hours prior to the date of departure if these documents are essential for the Stay. A complaint must be filed with the police within 48 hours of the day of the theft.

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

In rental accommodation the guarantee «Cancellation» is granted on the condition that the rental is fully released.

EFFECTIVE DATE OF GUARANTEE AND DURATION OF GUARANTEE

Provided that the Member has previously paid the corresponding premium, the guarantee takes effect from the purchase or booking of the stay and expires at the time of arrival at the place of stay (date specified in the Special Conditions), or at the delivery of the keys in case of rental for the stay covered by this Contract.

However, for all subscriptions after the date of purchase and within 48 hours after the reservation of the stay, a waiting period of 4 days during which no guarantee can take effect, will be applicable from the date of subscription of the Contract and the guarantee will only take effect after this period.

DEDUCTIBLE

In all cases, the Insurer will compensate the Insured less a deductible, the amount of which is specified in the table of guarantees.

LIMIT OF GUARANTEE

The compensation due under this guarantee may not exceed the actual amount of penalties charged up to the amounts fixed in the table of amounts of guarantees following the cancellation of the stay.

In any case, the indemnity may not exceed the amount of the insured rental shown on the insurance certificate.

Application fees, insurance premium, taxes including airport taxes (reimbursed by the transportation company or any collecting agency) and visa fees are non-refundable.

CAUTION

From the first manifestation of the disease or the knowledge of the event leading to the guarantee, you must inform your rental organization IMMEDIATELY.

If the insured cancels the stay late, the Insurer can only cover the cancellation costs due on the date of the occurrence of the Guaranteed Event.

If the subscription of the Contract is after the appearance of the reason for cancellation of the trip and to his knowledge by the Insured, it will not open right to guarantee.

WHAT WE EXCLUDE

The Cancellation guarantee does not cover the impossibility of leaving linked to the closure of the borders, the material organization to the conditions of accommodation or security of the destination.

All cancellations for reasons other than the events listed in the article "NATURE AND SCOPE OF THE GUARANTEE" are excluded from this CANCELLATION guarantee.

Also, in addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR GUARANTEES?" provided for in the GENERAL PROVISIONS OF THE INSURANCE GUARANTEES IN SECTION I, the following cancellations are not guaranteed:

- ◆ **To diseases or accidents that have been the subject of a first observation, treatment, relapse, aggravation or hospitalisation between the date of booking of the trip and the date of subscription of this contract;**
- ◆ **An unstable pathology that has been identified or treated within 30 days before booking the stay;**
- ◆ **Physical Injuries that have occurred or led to a surgical procedure, rehabilitation, additional examination or modification of treatment during the thirty (30) days preceding the booking of the stay ;**
- ◆ **Medical contraindications to the Stay not consecutive to a Serious Illness, including related to the State of pregnancy, or to a Serious physical injury, according to the conditions provided among the Guaranteed Events;**
- ◆ **On the death of any person who is not an Insured when the latter intervenes more than one (1) month before the 1st day of the insured stay.**
- ◆ **A medical event or pathology whose diagnosis, symptoms or cause are of a psychic nature, nervous or mental, which has not been qualified as such by a competent medical authority or without hospitalisation or resulting in hospitalisation of less than or equal to 3 days;**
- ◆ **A medical condition without medical justification issued by a doctor.**

- ◆ To personal injury and illness whose origin is known before the contract is signed, except unforeseeable changes in health;
- ◆ To periodic monitoring and observation reviews;
- ◆ To any circumstances that only affect the mere approval of the Insured's Stay ;
- ◆ Pregnancy including its complications beyond the 28th week and in any case, voluntary termination of pregnancy, childbirth, artificial insemination, in vitro fertilizations and their consequences,
- ◆ To an aesthetic treatment, a cure,

- ◆ Any event occurring between the date of subscription of the trip and the date of subscription of the insurance contract.
 - ◆ Simply because the geographical destination of the trip is not recommended by the French Ministry of Foreign Affairs.
 - ◆ Any event for which the Rental Organization may be responsible under the current Tourism Code,
- Failure to present, for any reason whatsoever, documents essential to the stay: passport, identity card, visa, travel documents, vaccination record except in the cases provided for under the guarantee « CANCELLATION ».

2/ CANCELLATION FOR LACK OR EXCESS OF SNOW

SPECIFIC DEFINITIONS

Weather hazards: Excess or lack of snow or strong wind

Ski area: Mountain area where you can practice skiing and other sports activities, sliding or not, on the snow during the winter season, including marked trails and off-piste nearby, that is to say accessible by ski lifts and returning gravitatively to the ski area in accordance with Law no. 2016-1888 of 28 December 2016 known as the Mountain Law.

Snow front: Public area of a winter sports resort or a snow stadium which is the main interface between the resort and the ski area, and which brings together the departure of one or more ski lifts and the arrival of one or more ski slopes.

NATURE AND SCOPE OF THE GUARANTEE

In addition to the main guarantees provided for in these General Conditions, the Insurer guarantees, within the maximum limit set out in the table of amounts of guarantees, the reimbursement of cancellation fees charged by the rental organization or the Owner of the rented property in application of its General Conditions of Sale when this cancellation, notified BEFORE DEPARTURE is following **the closure of the Ski Area due to weather between the period of 15 December and 15 April of each year, provided that the Ski Area concerned is actually open at these periods.**

The guarantee is acquired only if the following cumulative conditions are met:

- The closure of the Ski Area is due to weather hazards between 15 December and 15 April of the ski season concerned;
- The weather hazards leads to the closure of more than 70% of the slopes of the Ski Area for at least 3 consecutive days;
- The closure of the ski area occurred within 5 days prior to departure;
- The closure is noted by a weather report published by the operator of the ski area concerned.

The guarantee applies only to ski areas (and snow fronts) located at an altitude of more than 1000 meters.

EFFECTIVE DATE AND DURATION OF GUARANTEE

Provided that the Member has previously paid the corresponding premium, the guarantee takes effect from the purchase or booking of the stay and expires at the time of arrival at the place of stay (date specified in the Special Conditions), or at the delivery of the keys in case of rental for the stay covered by this Contract.

However, for all subscriptions after the date of purchase and within 48 hours after the reservation of the stay, a waiting period of 4 days during which no guarantee can take effect, will be applicable from the date of subscription of the Contract and the guarantee will only take effect after this period.

LIMIT OF GUARANTEE

The compensation due under this guarantee may not exceed the actual amount of penalties charged up to the amounts fixed in the table of amounts of guarantees following the cancellation of the stay.

In any case, the indemnity may not exceed the amount of the insured rental shown on the insurance certificate.

Application fees, insurance premium, taxes including airport taxes (reimbursed by the transportation company or any collecting agency) and visa fees are non-refundable.

CAUTION

If the insured cancels the stay late, the Insurer can only cover the cancellation costs due on the date of the occurrence of the Guaranteed Event.

If the subscription of the Contract is after the appearance of the reason for cancellation of the trip and to his knowledge by the Insured, it will not open right to guarantee.

DEDUCTIBLE

In all cases, the Insurer will compensate the Insured less a deductible, the amount of which is specified in the table of guarantees.

WHAT WE EXCLUDE

The Cancellation guarantee does not cover the impossibility of leaving linked to the closure of the borders, the material organization to the conditions of accommodation or security of the destination.

All cancellations for reasons other than the events listed in the article "NATURE AND SCOPE OF THE GUARANTEE" are excluded from this CANCELLATION IN CASE OF EXCESS OR LACK OF SNOW guarantee.

Also, in addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR GUARANTEES?" provided for in the GENERAL PROVISIONS OF THE INSURANCE GUARANTEES IN SECTION I, the following cancellations are not guaranteed:

- ◆ Weather hazards known at the time of the reservation of the stay ;
- ◆ The closure of slopes whose Snow Front is located below 1000 meters above sea level;
- ◆ The closure of the slopes of the Ski Area due to a breakdown, sabotage or accident preventing the normal operation of the ski lifts, strike or lack of staff, or for a regulatory or administrative reason not resulting from the occurrence of Bad Weather;
- ◆ The non-opening of the ski area on the ski season concerned.

3/ LATE ARRIVAL

NATURE AND SCOPE OF THE GUARANTEE

If an unpredictable, irresistible and beyond the control of the Insured events occurs during his journey from the Insured's home to the place of stay and this event delays his arrival to the scheduled start date of the guaranteed stay by more than 24 hours, the Insurer compensates the Insured on a pro rata basis for benefits already paid and not used within the limits indicated in the table of amounts of guarantees. Under no circumstances may the amount exceed the cancellation fee of the Stay.

This guarantee is acquired provided that the Insured has provided a reasonable time to travel to the place of stay.

DEDUCTIBLE

In all cases, the Insurer will compensate the Insured less a deductible, the amount of which is specified in the table of guarantees.

GUARANTEE LIMIT

4/ INTERRUPTION OF STAY FEES

NATURE AND SCOPE OF THE GUARANTEE

If you have to interrupt the stay guaranteed by this contract, we will reimburse the rental services not consumed as well as any cleaning costs of the Rental, which you cannot demand from the Provider the refund, replacement or compensation in the event that you have to leave and return the Leased Property due to:

- **Death, serious physical injury or serious illness interrupting the stay**, including relapse, aggravation of a chronic or pre-existing disease, as well as the consequences, the sequelae of an accident occurred before the subscription of the Contract and not foreseeable at the date of reservation of the Stay and the first day of the beginning of the Stay (It being understood that, in calculating the reimbursement, the date of the first medical assessment of the aggravation, evolution or relapse will be taken into account):
 - of yourself, your spouse, your ascendants or descendants up to the 2nd degree,
 - your stepfathers, stepmothers, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, your legal guardian or a person ordinarily living under your roof, the person who accompanies you during your stay named and insured under this contract provided that your presence at his bedside or burial is necessary during the period of travel,
 - your professional replacement named at the time of subscription,
 - the person responsible during your stay for the care of your minor children, or a disabled person of whom you are the legal guardian living under the same roof as you, whether you are the legal guardian, provided there is hospitalisation for more than 48 hours or death.
- **Serious fire damage, explosion, water damage or caused by the forces of nature**, reaching more than 25% of your professional or private premises that you own, tenant or occupant free of charge and requiring your presence during the period of stay to take necessary protective measures.
- **Characterized theft in your professional or private premises** (of which you are owner, tenant or occupant free of charge) provided that the importance of this flight requires your presence during the period of stay to perform the necessary protective acts. A complaint must be filed with the authorities within 48 hours of the day on which the theft was discovered.
- **Summons of the Insured to appear before a court of judicial or administrative order** on a date that is during the planned stay,

In all cases, the indemnity may not exceed the amounts fixed in the table of guarantee amounts.

WHAT WE EXCLUDE

All late arrivals for reasons other than the events listed in the article «Nature and scope of the guarantee» are excluded from this guarantee LATE ARRIVAL.

Also, in addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR GUARANTEES?" provided for in the General Provisions of the guarantees supported by AREAS, are not guaranteed for consecutive late arrivals:

- ◆ **To any event occurring between the date of reservation of the stay and the subscription of the contract;**
- ◆ **Late application for a visa with the competent authorities, non-compliance of a passport.**

which is imperative, unpredictable and not reportable, and provided that the summons was not known at the time of subscription of the Contract.

In rental the guarantee interruption of stay is granted on the condition that the rental is fully released.

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

DEDUCTIBLE

In all cases, the Insurer will compensate the Insured less a deductible, the amount of which is specified in the table of guarantees.

LIMIT OF GUARANTEE

In any case, the indemnity may not exceed the amounts fixed in the table of guarantees, nor the insured amount shown on the certificate of insurance.

EFFECTIVE DATE AND DURATION OF WARRANTY

The guarantee takes effect at the time of delivery of the keys of the Rented Property to the Tenant/ Insured and expires at the time of the return of the keys to the Owner or to the seasonal rental organization the representative.

It is also recalled that this guarantee applies only during the period of the insured stay stipulated on the certificate of insurance whose duration does not exceed 90 consecutive days.

WHAT WE EXCLUDE

All interruptions for reasons other than those listed in the article «Nature and scope of the guarantee» are excluded from this guarantee INTERRUPTION OF STAY FEES.

Also, in addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR GUARANTEES?" provided for in the General Provisions of the guarantees supported by AREAS, are not guaranteed the following interruptions:

- ◆ **Requests for reimbursement from the ticket office,**
- ◆ **Requests for reimbursement of benefits not listed on the travel registration form and therefore not guaranteed (even if these benefits are purchased from the local representative of the organizer on site),**

- ◆ To interruptions of stay whose generating event was known before the departure of the trip.
- ◆ To diseases or accidents that have been the subject of a first observation, treatment, relapse, aggravation or hospitalization between the date of reservation of the stay and the date of subscription of this contract;
- ◆ An unstable pathology that has been identified or treated within 30 days before booking the stay;
- ◆ Any event occurring between the date of booking of the trip and the subscription of the contract;
- ◆ Death of a relative when the latter intervenes more than one month before the date of departure ;

- ◆ To an aesthetic treatment, a cure, voluntary termination of pregnancy, childbirth, artificial insemination, in vitro fertilizations and their consequences,
- ◆ To periodic monitoring and observation reviews;
- ◆ A medical event or pathology whose diagnosis, symptoms or cause are of a psychic nature, nervous or mental, which has not been qualified as such by a competent medical authority or without hospitalisation or resulting in hospitalisation of less than or equal to 3 days;
- ◆ medical interventions resulting from the sole will of the Insured except in cases of medically recognized necessity.

5/ CIVIL LIABILITY AT PLACE OF STAY

Accident: All sudden event, unexpected and external to the Insured.

Insured/tenant: The tenant, physical person party to the Rental Contract and designated (Name, First Name, address) on the Rental Contract - Have the status of Insured, the spouse of the Insured, his children or those of his spouse and all other persons participating with the Insured in the stay object of the Rental Contract.

Movable good entrusted: Any furnished property located inside the rented property and made available to the insured as part of the rental contract.

Water damage: Water leaks, ruptures, overflows from any water or heating devices.

Material damage: Any deterioration or destruction of movable or immovable property.

Personal damage: that is to say, for accidental bodily harm caused to third parties.

Consequential immaterial damage: damage "resulting from the deprivation of use of a right, the interruption of a service provided by a person or by movable or immovable property or the loss of profit" consequence of a personal injury and/ or guaranteed material.

Explosion: The sudden and violent action of gas or steam pressure or depression.

Lessor: Natural or legal person making available to the Insured the Property rented as part of the Rental Contract and part of the contract audit.

Fire: Combustion with flame outside a normal fireplace.

Valuables: Jewellery of any value, works of art, watches, carpets and tapestries worth more than 300€.

Third Party: Any person other than the Insured. Any Insured victim of a consequential personal injury, material or immaterial caused by another Insured (the Insured are considered third parties among themselves). Any natural or legal person excluding the Insured, members of his family, accompanying persons and his servants.

Obsolescence: Depreciation of the value of the Leased Property and the Entrusted movable Good affected compared to an identical new good (and in accordance with the table of specific obsolescence of certain goods listed in Article 1 of the general provisions of the insurance guarantees of SECTION I).

Claim: Questioning of the liability of the Insured by the Lessor.

Loss: Damages or a set of damages caused to the Lessor resulting from a damaging event and having been the subject of a Claim. All damages, regardless of their staggering in time, resulting from the same damaging fact constitute a single Claim.

NATURE AND SCOPE OF THE GUARANTEE

The guarantee is acquired **EXCLUSIVELY**:

- ✓ if the Tenant occupying is a resident of the Europe zone or if the tenant is a resident outside the Europe zone for a Property rented in Europe.
- ✓ if the duration of the Rental Agreement does not exceed 90 days.

The **CIVIL LIABILITY AT PLACE OF STAY** guarantee is acquired only by default of an insurance of the same nature taken out by the Insured elsewhere, or not covering the consequences of the loss.

• RENTAL CIVIL LIABILITY

We guarantee the financial consequences of the liability that you may incur as a Tenant (or temporary occupant) towards the Owner of the premises occupied in Resort and towards the neighbors and third parties, for material and immaterial damages resulting from guaranteed material damage (loss of rent and deprivation of enjoyment) following a Fire, Explosion, or Water Damage.

• CIVIL LIABILITY FOR MATERIAL DAMAGE TO ENTRUSTED MOVABLE GOOD

We guarantee the financial consequences, civil liability of the Insured as tenant or occupant, due to material damage caused to the entrusted movable good inside the Leased Property and belonging to the Owner of the Leased Property and listed in the inventory attached to the rental contract.

Damage to movable good without invoice, listed in the inventory attached to the rental contract, are also covered up to the amount indicated in the guarantee table.

WHAT WE EXCLUDE

Also, in addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR GUARANTEES?" provided for in the General Provisions of the guarantees supported by AREAS, are excluded from the guarantee **CIVIL LIABILITY AT PLACE OF STAY** the damages and consequences resulting from:

- ◆ Hunting practise.
- ◆ From the use of any motor vehicle as well as any aerial navigation apparatus including microlight and paramotors, category B to G drones, and any other maritime and river apparatus.
- ◆ The exercise of a professional activity.
- ◆ Immaterial damages except when they are the direct consequence of guaranteed material damages.
- ◆ Damage, without burning or explosion, from excess heat, from the proximity or contact of a light or fireplace, fumes, projections or falls of fuels.
- ◆ Burns particularly to clothes and linens
- ◆ The total or partial destruction of objects fallen, thrown or placed in or on a fireplace.
- ◆ Fire damage from a campfire or a chimney fire that was not swept at the time of the occurrence of the damage.
- ◆ Infiltration, backflows , overflows or floods from bodies of water, streams, springs.

- ◆ Damage resulting from breakage, overflows of removable or inflatable pools.

Are also excluded from the guarantee:

- ◆ Damages that do not engage the civil liability of the Tenant and his companions named in the Contract.
- ◆ Damages to property and objects belonging to the Tenant.
- ◆ Damages to premises owned by the Insured.
- ◆ Damages to animals.
- ◆ Damages caused to the partners, servants and employees of the Insured in the performance of their duties.
- ◆ Damages resulting from deliberate degradations, cigarette burns or any other smoker's article.
- ◆ Damages that arose outside the secured property occupied or made available to the Insured.
- ◆ Damages occurring outside the rental period mentioned on the Rental Agreement.
- ◆ Damages caused by moisture, condensation, fogging, smoke.
- ◆ Breakdowns of devices made available to the Insured.
- ◆ Damages to lamps, fuses, electronic tubes, cathode-ray tubes, semiconductor crystals, heating resistors and heating blankets.
- ◆ The costs of repair, disgorgement or replacement of pipes, valves and appliances integrated into water and heating systems.
- ◆ Theft of objects deposited in courtyards, terraces and gardens.
- ◆ Theft of objects placed in shared premises available to several Tenants or occupants, except in the event of a break-in.
- ◆ Theft or loss of keys of the rented property.
- ◆ The theft of good entrusted.
- ◆ The missing equipment during the inventory
- ◆ Damages incurred while the premises containing the Insured objects are occupied in full by Third Parties other than the Tenant.
- ◆ Damages resulting from use or applications not in accordance with the Rental Agreement.
- ◆ The consequences of contractual commitments to the extent that they exceed those to which the tenant is legally bound.
- ◆ The civil liability of the Insured in case of default of payment of the rented Property.
- ◆ Damages resulting from a failure to maintain the Lessor or the Owner of the Rented Property.
- ◆ Facilities located outside the rented buildings not belonging to the Owner.
- ◆ Castles or buildings classified historical monument.
- ◆ Damage, breakage of rented goods including breakage of glazing of usual furniture.
- ◆ Damage to Valuables.
- ◆ Damage to swimming pools, tennis courts.
- ◆ Damage to plantations and plants.
- ◆ Damage suffered by:
 - cash ;
 - securities of all kinds;
- ◆ property outside the buildings of the Leased Property

AMOUNTS AND CEILINGS OF GUARANTEES

The maximum liability of the Insurer for all damages is defined in the table of guarantees.

DEDUCTIBLE

In all cases, the Insurer will compensate the Insured less a deductible, the amount of which is specified in the table of guarantees.

IMPORTANT

The Insured cannot deal with the aggrieved third parties or accept a recognition of liability without the agreement of the Insurer.

The admission of a material fact, as well as the natural acts of assistance do not constitute a recognition of responsibility.

In the event of a loss, the insured must strive to limit the consequences of the loss as much as possible and take all precautionary measures to use and safeguard the rented Property and its contents.

TRANSACTION - ACKNOWLEDGEMENT OF RESPONSIBILITY

No acknowledgment of liability, no transaction that you would have accepted without our agreement is enforceable against us.. However, the admission of a material fact is not considered a recognition of responsibility, nor is it the mere fact of having provided urgent assistance to a victim in the case of an act of assistance that any person is entitled to perform.

PROCEDURE

In the event of an action brought against you before a civil, commercial or administrative court, we shall defend you and direct the trial for the facts and damages falling within the scope of the guarantees of this contract.

However, you can join our action as long as you can justify an interest not supported under this contract.

In the event of an action before a criminal court, we defend your interests if the victims have not been compensated, to the extent that you agree that this defence is provided by the advice mandated by the insurer at the same time as the civil interests.

The fact of providing, on a precautionary basis, to your defence cannot be interpreted as a recognition of guarantee and does not imply in any way that we agree to assume responsibility for damages that would not be guaranteed by this contract.

REMEDIES

In which concerns remedies:

- before the civil, commercial or administrative courts, we have the free exercise within the framework of the guarantees of this contract,
- before the criminal courts, remedies can only be exercised with your consent when your criminal interest is still at stake.
- if the dispute only concerns civil interests, the refusal to give your consent for the exercise of the envisaged remedy entails the right for us to claim compensation equal to the damage that will result for us.

You cannot object to the exercise of our remedy against a responsible third party.

UNENFORCEABILITY OF FORFEITURE

Even if you fail to meet your obligations after a Loss, we are obliged to compensate the persons to whom you are responsible on your behalf. In this case, however, we retain the right to take action against you for the reimbursement of all amounts paid or reserved by us in your place.

TRIAL FEES

We cover the costs of litigation, discharge and other settlement costs. However, if you are sentenced for an amount greater than the guarantee, each of us bears these costs in proportion to the respective shares in the conviction.

GENERAL PROVISIONS OF INSURANCE GUARANTEES

ARTICLE 1 – GENERAL DEFINITIONS

The following definitions are applicable to all AREAS support insurance guarantees, except specific definitions unique to each of them.

Serious physical accident: Any unintentional physical injury from the victim, resulting from the sudden action of an external cause noted by a medical doctor, involving the issue of a prescription for medication or care for the benefit of the injured person and involving the cessation of any professional activity or, in the absence of the exercise of a professional activity, any other elementary activity to be carried out in the context of everyday life and prohibiting him from moving by his own means.

Adherent: Physical person who has subscribed to the Insurance Contract for his reservation of Stay and having paid the corresponding insurance contribution.

Contingency: Unintentional, unpredictable, irresistible and external event.

Insured/Tenants: Physical person(s) duly insured under this Contract, in accordance with the guarantees subscribed, and whose name(s) and first name(s) appear on membership form or the special conditions of the Contract, hereinafter referred to as "you", also referred to as the « subscriber(s) ».

Insurer: Aréas Dommages, a mutual insurance company registered in the Paris Trade and Companies Register under number 775 670 466, whose head office is located 47-49 rue de Miromesnil 75380 Paris, hereinafter referred to as "we".

Attack/Acts of terrorism: An attack is any act of violence, constituting a criminal or illegal attack, against persons and/or property, in the country in which you are staying, with the aim of seriously disturbing public order. This "attack" should be recorded by the French Foreign Minister

Beneficiary person: A person receiving benefits paid, not in his personal capacity, but because of his relationship with the insured. Unless otherwise stipulated at the time of subscription of this Contract, are exclusively the spouse, failing children, failing that the heirs of the insured.

Rented property: Furnished accommodation put in Seasonal Rental by the Owner or a Rental Organization for Holiday Stays, as well as its content listed in the inventory attached to the rental contract. The Leased Property must cumulatively meet all of the following conditions:

- the rented property must be an accommodation in a built-up building (house or flat in stone with a fixed and permanent location) or a boat alongside,
- the rented property must not be a staff accommodation,
- the rental of the rented Property must be granted temporarily for a holiday stay of less than 90 consecutive days.

Natural disaster: Abnormal intensity of a natural agent that does not originate from human intervention and is recognized as such by the authorities of the country of occurrence.

Insurance Code: Collection of the laws and regulations that govern the insurance contract, I.E. "French Insurance Code".

Spouse: Spouse or common-law partner of the Insured, of opposite sex or same sex, living under the same roof and having with the Insured a relationship recognized by the law of the Country of origin.

Rental contract: Contract concluded between the Owner or the Rental Agency and the Insured tenant for the provision of the Leased Property for private use (the duration of which must not exceed 90 days). The rental contract must provide the following information: address of the rental, description of the accommodation, duration of the rental with the dates of arrival and departure, date of signature of the contract, signatures of the parties, identity of the occupants, address of the tenant, price of the rental including VAT, the amount of the advance

paid at the time of booking and security deposit paid when entering the premises.

Forfeiture: A contractual penalty that deprives you of any guarantee for the claim to which it applies. It is not enforceable against injured persons, other than the insured or their successors if you incur it as a result of non-compliance with your obligations after a disaster.

Residence: Place of usual residence of the Insured for at least 6 months.

DOM-ROM, COM: DROM POM COM, are the new designations of DOM-TOM since the constitutional reform of 17 March 2003, changing the designations of DOM-TOM and their definitions.

Physical injuries: All physical or moral harm suffered by a person as well as the intangible damages resulting therefrom.

Material damage: Any damage, deterioration, loss or destruction of a thing or substance, any physical harm to animals.

Consequential intangible damages: Any damage other than physical injury or material consisting of fees and pecuniary losses resulting from the deprivation of enjoyment of a right, the interruption of a service rendered by a person or by property, or the loss of a profit resulting from a guaranteed personal injury or material damage.

Duration of the guarantees: The guarantees are acquired from the Insured for a period defined in the Special Conditions of the Contract and in accordance with these General Conditions.

Transport company: A transport company means any company duly approved by the public authorities for the transport of passengers.

Event (guaranteed): Any event generating harmful consequences, likely to lead to the implementation of one or more guarantees of the Contract.

Europe: By "Europe", we mean the countries of the European Union, the United Kingdom, Switzerland, Norway or the Principality of Monaco.

Deductible/Loss/Deductible: Amount that remains at the charge of the Insured in the event of a claim.

Insurance claims manager: Designates GBC Montagne -298 Avenue Maréchal Leclerc – CS 80023 – 73704 BOURG ST MAURICE CEDEX

Strike: Collective action consisting of a concerted cessation of work by employees of a company, an economic sector, a professional category to support the demands.

Rental (seasonal): Stay of less than 90 consecutive days in the premises of the Rented Property intended for holiday stays of which the Tenant is not owner, nor tenant all year long.

Family members: By family member, we mean a person who can justify a relationship (by law or fact) with the Insured from the following list: spouse, ascendants or descendants up to the 2nd degree, fathers-in-law, mothers-in-law, sisters, brothers, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law. They must be domiciled in the same country as you unless otherwise stipulated in the contract.

Illness: Sudden and unpredictable alteration of health observed by a competent medical authority contraindicating the insured stay.

Serious illness: A sudden and unpredictable change in health as determined by a competent medical authority resulting in the issue of a prescription for medication or care for the benefit of the patient and involving the cessation of any professional activity or, in the absence of a professional activity, any other elementary activity to be carried out as part of daily life.

Rental organization: Professional of seasonal rental, designated under the particular conditions of the Contract, by which you appealed for the reservation of your insured Stay (also designated as the «Service Provider»), duly authorised by the Subscriber for the distribution of Contract 01051132.

Owner(s): Physical or legal person who owns a real estate, domiciled in the European Union including Switzerland, United Kingdom, and

Monaco, assigned to holiday stays, that offers their property to a tourist clientele through a rental organization or directly.

Stay (insured): An insured stay means any seasonal rental of a rented property made available by the Owner to the Tenant, the duration and location of which are specified in the insurance certificate, located worldwide with a maximum non-renewable duration of 90 consecutive days.

Subscriber: Designates GBC Montagne on behalf of its Members and undertakes the payment of the contributions.

Loss: Event likely to lead to the application of one of the guarantee from the contract.

Subrogation: Legal situation by which a person is transferred the rights of another person (in particular: substitution of the Insurer to the insured for the purposes of proceedings against the opposing party)

Territoriality: Guarantees apply:

- When the Insured Tenant resides in Europe for rented goods located worldwide (unless otherwise stipulated in the guarantee) with the exception of countries not politically stabilized and not recommended by the French Ministry of Foreign Affairs.

- When the Insured Tenant resides in a country outside the European Union, Switzerland, the United Kingdom and Monaco for the rented property located in Europe.

Third Party: Any person other than the Insured. Any Insured victim of a consequential physical injury, material or immaterial caused by another Insured (the Insured are considered third parties among themselves). Any physical or legal person excluding the Subscriber, the Insured person, members of his family, accompanying persons and his servants.

Wear and tear: Devaluation or depreciation, on the day of the Disaster, of the value of a property caused by prolonged use or maintenance conditions.

Obsolescence: Consequence of the age of the Wear and tear, the age or the state of maintenance, on the day of the Disaster, on the value of a property.

General obsolescence applied:

- 10 % per annum from the date of purchase of the damaged property on presentation of the purchase invoice for the property
- 80% per year in the absence of a purchase invoice based on the purchase price including all taxes on the day of the Claim capped at €200.

Specific obsolescence rates applied for certain goods:

	ANNUAL OBSOLESCENCE RATE	MAXIMUM RATE OF OBSOLESCENCE	MAXIMAL AGE
Household appliance	20%	90%	8 years
Hi-Fi	20%	90%	8 years
Computer	30%	90%	8 years
Simple furniture	10%	90%	10 years
Wallpaper, paint	18%	90%	7 years
Carpet	18%	90%	13 years
Parquet and tiles	4%	80%	30 years
Plastic coatings	11%	80%	10 years
Interior carpentry	6%	85%	30 years
Locksmithing	11%	85%	15 years
Tap	9%	85%	15 years
Plumbing	9%	85%	15 years
Sanitary ware	6%	80%	25 years
Water-heater	12%	85%	10 years
Boiler	7%	85%	15 years
Blinds PVC-WOOD	8%	80%	15 years
Blinds Metal	5%	80%	30 years
Roller blinds	8%	90%	15 years
Electric heaters	12%	85%	15 years
Cast iron heaters	6%	90%	25 years
Burners	11%	90%	10 years

Robbery: Theft committed by a third party, with assault or break-in, proven and recorded as such by a competent authority.

ARTICLE 2 - PAYMENT OF THE PREMIUM

In the absence of payment before the start of the risk, the Contract will be considered null and void and will not result in any compensation.

ARTICLE 3- OBLIGATION OF INFORMATION

The rental organization undertakes to provide each Member, before joining the Cancellation of Rentals insurance, a copy of the pre-contractual information notice, the General Terms and Conditions of the Contract and the IPID form and to invite the latter to read the guarantees, their entry into force, exclusions and formalities to be completed in the event of a loss.

The rental agency undertakes to comply with the provisions of article L.112-10 of the Insurance Code, namely:

- Invite the Insured to check that he is not already a beneficiary of a guarantee covering him for one of the claims guaranteed by the cancellation insurance of rentals and formalize this approach.
- Inform the Insured of his option to waive the cancellation insurance of rentals within 30 (thirty) days and its terms.

ARTICLE 4 - WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR GUARANTEES?

We cannot intervene when your requests for guarantees or benefits are the result of:

- ◆ infectious risk situations in epidemic context, epidemics, pandemics, recognized by national or international health authorities unless otherwise stipulated in the guarantee "EXTENSION COVID" in APPENDIX 1 of the general conditions of the contract;
- ◆ of an unstable pathology that has been the subject of an observation or treatment within the 30 days preceding the booking of the stay;
- ◆ the omission, refusal or absence of vaccination;
- ◆ natural disasters, weather or climatic events and their consequences unless otherwise stated in the "CANCELLATION" guarantee;
- ◆ pollution recognized as such by the competent authorities, the local health situation, and their consequences;
- ◆ civil war or foreign war, riots, popular movements, in accordance with Article L121-8 of the Insurance Code;
- ◆ a strike unless otherwise stated in the "CANCELLATION" guarantee;
- ◆ an act of negligence on the part of the Insured;
- ◆ of an attack and an act of terrorism ;
- ◆ the voluntary participation of the Insured and persons travelling with the Insured and insured under this Contract, in a crime, offense, brawl, riot, popular movements, coups d'état, hostage-taking or strike except in cases of legitimate defence;
- ◆ intentional non-compliance with the regulations of the country visited;
- ◆ the decay of the atomic nucleus or any irradiation from ionizing radiation;
- ◆ of an intentional and/or reprehensible act by the Law caused or provoked by the Insured,
- ◆ of an alcoholic state and the consumption of drugs, of any narcotic substance mentioned in the Public Health Code, of drugs and treatments not prescribed by a doctor;
- ◆ participation in endurance or speed tests, on board any machine powered by land, water or air,
- ◆ participation as a competitor in any competition or event organized by a sports federation or association;
- ◆ non-compliance with the safety rules brought to the attention of the Insured and persons travelling with the Insured and insured under this Contract as well as members of the Insured's family related to the practice of sports activities;
- ◆ non-compliance by the Insured with the safety rules imposed by the carrier or any regulation or prohibition issued by the local authorities;
- ◆ suicide or attempted suicide of the Insured and persons travelling with the Insured and insured under this Policy and members of the Insured's family;
- ◆ the absence of hazards;
- ◆ property and/or insured activities where a prohibition on the provision of an insurance contract or service is imposed on the insurer by reason of a penalty, restriction or prohibition under the agreements, laws or regulations, including those decided by the United Nations Security Council, the Council of the European Union, or by any other applicable national law;

- ◆ goods and/or activities insured when they are subject to any sanction, restriction, total or partial embargo or prohibition provided for by conventions, laws or regulations, including those decided by the United Nations Security Council, the Council of the European Union, or by any other applicable national law. It is understood that this provision applies only where the insurance contract, the insured goods and/or activities fall within the scope of the decision of restrictive sanctions, total or partial embargo or prohibition;
- ◆ events that could be the responsibility of either the Rental Organization or the Owner under Title I of Law No. 2009-888 of 22 July 2009 on the development and modernization of tourist services, or the carrier, unless otherwise provided in the guarantees;
- ◆ from the restriction to the free movement of people and goods, airport closure, border closure.
- ◆ costs not justified by original documents.
- ◆ exposure to infectious biological agents.
- ◆ exposure to chemical agents such as combat gases.
- ◆ exposure to incapacitating agents,
- ◆ exposure to radioactive agents.
- ◆ exposure to neurotoxic agents or residual neurotoxic effects.
- ◆ quarantine or specific preventive measures or surveillance or recommendations from international health authorities or local health authorities.
- ◆ damages caused intentionally by an insured and those resulting from his participation in a crime, a crime or a brawl, except in cases of self-defence.
- ◆ Failure of any kind, including financial, of the transport undertaking making it impossible to perform its contractual obligations,
- ◆ the consequences of criminal proceedings against you,
- ◆ Any event for which the Travel Organiser could be responsible pursuant to Titles VI and VII of Law No. 92-645 of 13 July 1992 laying down the conditions for carrying out the activities of organizing and selling Stays;
- ◆ any event for which the transport company, the rental company or any other service provider involved in the Stay may be responsible;
- ◆ any event occurring between the date of booking of the stay and the subscription of the contract.
- ◆ damage or aggravation of damage caused by the direct or indirect effects of radioactivity due to an atomic explosion or any other source of ionizing radiation, unless they result from attacks or acts of terrorism (Law of 23/01/06) ;payment of fines;
- ◆ the insured's participation in a bet;
- ◆ the storage, transport and use of fireworks whose use is regulated;
- ◆ all claims related to a professional activity.

ARTICLE 5 - WHAT ARE THE LIMITS APPLICABLE IN CASE OF FORCE MAJEURE?

The liability of the Insurer or GBC MONTAGNE can in no case be engaged for breaches or delays in the performance of its obligations that would result from cases of force majeure, or events such as civil or foreign war, notorious political instability, riots or popular movements, lockouts, strikes, attacks, acts of terrorism, piracy, restrictions on the free movement of people and goods, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, atomic nucleus decay, explosive devices and radioactive nuclear effects, epidemics, effects of pollution and natural disasters, the effects of cancellation or any other fortuitous event or force majeure, as well as their consequences.

ARTICLE 6 - HOW IS YOUR COMPENSATION CALCULATED?

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

Each of us chooses its expert. If these experts do not agree with each other, they call on a third and all three operate jointly and by a majority of votes.

In the absence of one of us appointing an expert or of the two experts agreeing on the choice of a third, the appointment is made by the President of the High Court, ruling in summary. Each of the contracting parties shall bear the costs and fees of its expert, and where appropriate, half those of the third.

ARTICLE 7 - PENALTIES INCURRED

Any reluctance or intentional misrepresentation, omission or inaccuracy regarding circumstances of the risk known to the insured, is sanctioned in accordance with the provisions of articles L. 113-8 and L. 113-9 of the Code, namely:

a) even if it had no influence on the loss, by the nullity of the contract in case of bad faith of the Member or the insured;
 (b) where the bad faith of the Member or the insured is not established by the following consequences, according to whether it is ascertained before or after the disaster:

- before loss, by an increase in contributions or termination of the contract,
- after loss, by reducing the loss indemnity in proportion to the contributions that would have been, had the risks been accurately and fully reported. The rate taken as a basis for this reduction is, as the case may be, the one applicable, either at the time of subscription of the contract, or at the time of the aggravation of the risk or, if this cannot be determined, at the last deadline preceding the loss.

ARTICLE 8 - OTHER INSURANCE

In accordance with Article L. 121-4 of the Insurance Code, if all or part of the risks covered by this contract are or come to be covered by another insurance, the insured must immediately make the declaration to the partner indicating the name of the insurer and the amounts insured. When several insurances against the same risk are contracted fraudulently, the penalties provided for in article L. 121-3, first paragraph, of the Insurance Code (nullity of the contract and damages) are applicable. When they are contracted without fraud, each of them produces its effects within the limits of the guarantees of the contract and in compliance with the provisions of article L. 121-1 of the French Insurance Code with the exception of the civil liability guarantees of this contract which are only applicable if the Insured does not benefit from civil liability insurance by another insurance contract valid on the day of occurrence of the harmful event and liable to bear the financial consequences.

Within these limits, the beneficiary of the contract can obtain compensation for his damages by contacting the insurer of his choice.

ARTICLE 9 - COMPLAINTS

During the life of the Contract, difficulties may arise. Also, for any request or rectification of information or in case of dispute, you must first consult your GBC MONTAGNE by email at: reclamations@gbc-mountain.com.fr or by mail to the address: Service réclamations GBC MONTAGNE, CS 80023 – 73704 BOURG ST MAURICE CEDEX

You will receive an acknowledgement of receipt within 10 working days maximum. You will be kept informed of the progress of the review of your situation, and will receive, unless otherwise justified in writing, a response no later than two (2) months after sending your complaint letter.

If you are not satisfied with the answer, you can contact the Insurer's customer relations department (AREAS - 49, rue de Miromesnil 75380 Paris cedex 08, www.areas.fr, phone: 01 40 17 65 00) who will respond within the same time (not cumulative) within two months of the date of dispatch of your claim letter.

In any case, in the event of persistent disagreement and the expiry of the period of two (2) months after the sending of your claim, provided that no legal action has been initiated, you have the opportunity to submit to the Mediation of the Insurance (TSA 50110 75441 Paris cedex 09 or electronically www.mediation-assurance.org). The opinion of the mediator of the insurance does not bind the parties, which are free to accept or refuse its proposal of solution and to seize the competent court.

ARTICLE 10 - PROTECTION OF PERSONAL DATA

In accordance with Regulation 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and the free movement of such data (GDPR), we inform you that your personal data is collected and processed by Aréas Dommages and Aréas Vie (hereinafter collectively referred to as «Aréas Assurances») through your GBC MONTAGNE Manager.

The information collected is the subject of processing intended for the management of this request and the commercial relationship. Unless you object, your data may be used by your Manager whose contact details appear on this document for the purpose of prospecting for insurance products that it distributes.

Your data is only used for explicit, legitimate and determined purposes in connection with its insurance and real estate investment activities. Only data that is useful is collected. This data is kept for legal limitation periods. Aréas Assurances communicates your data, including outside the European Union, only to intermediaries, group companies, partners, reinsurers, service providers or professional bodies that need it in the context of our activities. Your data may also be communicated to official bodies and to authorised administrative and judicial authorities, particularly in the context of the fight against money laundering and financing of terrorism or the fight against fraud.

You have the following rights regarding the processing of personal data carried out by Aréas Assurances through your GBC MONTAGNE Manager: access to your data, request their correction in case of error, request their erasure, request the limitation of their processing, request their portability, oppose their processing and define guidelines for their fate in the event of death. When you have given your consent to a data processing, you can withdraw it at any time, without questioning the operations carried out prior to this withdrawal.

All your rights can be exercised with the Insurer's Data Protection Officer: Aréas Dommages at the following address: dpo@areas.fr, or your manager: GBC Montagne at information-liberte@gbc-mountain.com

Finally, you have the right to lodge a complaint with the CNIL.

You can obtain more information about your rights on our website www.areas.fr or on the CNIL website: www.cnil.fr.

As such, the Insured acknowledges being informed that the Insurer processes its personal data and that in addition:

- The answers to the questions asked are mandatory and that in case of false declarations or omissions, the consequences with regard to it may be the nullity of the adhesion to the Contract (article L 113-8 of the Insurance Code) or the reduction of the indemnities (Article L 113-9 of the Insurance Code).
- The processing of personal data is necessary for the adherence and execution of its contract and its guarantees, the management of commercial and contractual relations, or the execution of legal, regulatory or administrative provisions in force.
- The data collected and processed are kept for the duration necessary for the execution of the contract or legal obligation. These data are then archived in accordance with the periods provided for by the provisions on limitation.
- The recipients of the data concerning the Insured are, within the limits of their powers, the services of the Insurer in charge of the transfer, management and execution of the Insurance Contract and guarantees, its delegates, agents, partners, subcontractors, reinsurers in the exercise of their duties.

ARTICLE 11 - FIGHT AGAINST MONEY LAUNDERING AND THE FINANCING OF TERRORISM

In order to meet its legal obligations, the Insurer implements supervisory processing with the aim of fighting money laundering and terrorist financing and applying financial sanctions.

ARTICLE 12 - CONSUMERS' RIGHT OF OPPOSITION TO TELEPHONE MARKETING

If you do not wish to be the subject of commercial prospecting by phone, you can register for free on a list of opposition to telephone canvassing.

These provisions are applicable to any consumer ie to any natural person who acts for purposes that do not fall within the scope of his commercial, industrial, artisanal or liberal activity.

ARTICLE 13 - SUBROGATION

In accordance with the provisions of article L121-12 of the Insurance Code, the Insurer is subrogated up to the amount of the indemnity paid by it, in the rights and actions of the Adherent against third parties responsible for the loss.

In the event that the subrogation could no longer be made in favour of the Insurer by the Member, the latter will then be relieved of its obligations towards the Adherent to the extent that the subrogation could have been exercised.

ARTICLE 14 - LIMITATION OF ACTIONS DERIVING FROM THE INSURANCE CONTRACT

The limitation period is the period beyond which no claim is admissible. Any action deriving from this contract is prescribed by two years from the event giving rise to it.

Article L114-1 of the Insurance Code

"Every share deriving from an insurance contract shall be prescribed by two years from the event giving rise thereto.

However, this period is limited to:

1° In the event of any reluctance, omission, false or inaccurate statement of the risk incurred, only from the day on which the insurer became aware of it;

2° In the event of a disaster, only from the day on which the persons concerned became aware of it, if they prove that they have ignored it until then.

Where the action of the insured against the insurer is brought by a third party, the limitation period shall run only from the day on which that third party has brought an action against the insured or has been indemnified by the latter.

The limitation period is extended to ten years in life insurance contracts where the beneficiary is a separate person from the policyholder and, in accident insurance contracts affecting persons, where the beneficiaries are the beneficiaries of the deceased insured.

For life insurance contracts, notwithstanding the provisions of 2°, the beneficiary's shares are prescribed not later than 30 years from the death of the insured."

The limitation period may be interrupted as provided for in Article L 114.2 of the Insurance Code:

Article L114-2 of the Insurance Code

"The limitation period is interrupted by one of the ordinary causes of interruption of the limitation period and by the appointment of experts following a claim. The interruption of the prescription of the action may also result from the sending of a registered letter or an electronic registered mail, with acknowledgement of receipt, addressed by the insurer to the insured in respect of the action for payment of the premium and by the insured to the insurer in respect of the settlement of the indemnity".

Article L114-3 of the Insurance Code

"By way of derogation from Article 2254 of the Civil Code, the parties to the insurance contract may not, even by mutual agreement, alter the duration of the limitation period or add to the reasons for its suspension or interruption."

The ordinary causes of interruption of the prescription mentioned in Article L114-2 are those provided for in Articles 2240 to 2246 of the Civil Code, reproduced below:

Article 2240 of the Civil Code: "The recognition by the debtor of the right of the person against whom he was prescribing interrupts the period of prescription."

Article 2241 of the Civil Code: 'Judicial demand, even by way of summary proceedings, interrupts the limitation period as well as the foreclosure period.

The same shall apply where it is brought before a court which has no jurisdiction or where the act of referral to the court is annulled by reason of a procedural defect."

Article 2242 of the Civil Code: «The interruption resulting from the judicial demand has continuous effects until the proceedings terminate.»

Article 2243 of the Civil Code: "The interruption is not possible if the applicant abandons his application or allows the proceedings to lapse, or if his application is definitively rejected."

Article 2244 of the Civil Code: "The limitation period or the foreclosure period is also interrupted by a protective measure taken in application to the Code of Civil Enforcement Procedures or an act of enforced execution."

Article 2245 of the Civil Code: 'The interpellation made to one of the joint and several debtors by an application in court or by an act of forced execution or the recognition by the debtor of the right of the person against whom he prescribed interrupts the limitation period against all the others, even against their heirs.

On the other hand, the interpellation made to one of the heirs of a joint and several debtor or the recognition of that heir does not interrupt the limitation period with regard to the other joint heirs, even in the case of a hypothecary claim, if the obligation is divisible.

This calling in or this acknowledgement only interrupts the period of prescription against the other co-debtors for the share for which this heir is bound.

To interrupt the period of prescription for the whole, for all the other co-debtors, the calling in must be addressed to all the heirs of the deceased debtor or the acknowledgement must be addressed to all these heirs.

Article 2246 of the Civil Code: «The interpellation made to the principal debtor or its recognition interrupts the limitation period against the surety.»

ARTICLE 15 - COMPETENT COURTS – APPLICABLE LAW

Pre-contractual and contractual relations are governed by French law and mainly the Insurance Code.

Any legal action relating to this contract will be the sole jurisdiction of the French courts.

ARTICLE 16 - LANGUAGE USED

The language used in pre-contractual and contractual relations is French.

ARTICLE 17 - SUPERVISORY AUTHORITY OF THE INSURANCE UNDERTAKING

The Supervisory Authority of AREAS and GBC MONTAGNE is the Supervisory and Resolution Authority 4, place de Budapest, CS 92459, 75436 Paris cedex 09

SUPPORTING DOCUMENTS IN THE EVENT OF A LOSS

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A LOSS?

When the Insurance guarantees are at stake (mentioned in SECTION I only), the insured must imperatively inform **GBC MONTAGNE** in writing of any loss likely to lead to the guarantees of the contract within five working days (period reduced to two working days in case of theft).

These periods run from the knowledge by the insured of the loss of nature to lead to the implementation of the guarantee.

After this period, the insured will be deprived of any right to compensation if the delay has caused damage to the Insurer.

A. LESSEE'S GUARANTEES

CANCELLATION/ INTERRUPTION OF STAY

Your declaration must include:

- the reference of your contract
- a copy of the rental contract specifying the identity of the Registrant, the amount of the advance, the amount of the rental and the dates of the rental initially planned
- proof showing the date of booking of the seasonal rental
- any documents justifying the date of cancellation of the registrant and the possible reason
- You agree to send us on a simple request from us all documents necessary for the investigation of your file
- invoice paid for the debit that you are required to pay to the tour operator or that the tour operator retains,
- In the event of an illness or accident, a medical certificate stating the origin, nature, severity and foreseeable consequences of the illness or accident,
- In case of death, a certificate and the civil status record,
- In other cases, any proof.
- In case of medical reasons, You must provide us with the documents and medical information necessary for the investigation your file by using the pre-printed envelope in the name of the medical advisor that we will send you upon receipt of the declaration of claim, as well as the medical questionnaire to be completed by your doctor.
- If you do not have these documents or information, you must obtain them from your doctor and send them to us using the pre-printed envelope referred to above.

You must also send us, the communication of these additional documents to be done by means of a pre-printed envelope in the name of the doctor-advisor, all information or documents that will be requested from you in order to justify the reason for your cancellation, and in particular:

- o All photocopies of prescriptions prescribing drugs, tests or examinations as well as all documents justifying their issue or execution, and in particular disease sheets containing, for the prescribed drugs, a copy of the corresponding vignettes,
 - o The statements of the Social Security or any other similar body, relating to the reimbursement of processing costs and the payment of daily allowances,
- If it is an accident, you must specify the causes and circumstances and provide us with the names and addresses of those responsible, and, if applicable, witnesses.

In addition, it is expressly agreed that you accept in advance the principle of control by our medical consultant. Therefore, if you object without legitimate reason, you will lose your warranty rights. Without providing medical information to our medical officer, the matter cannot be resolved.

CANCELLATION FOR LACK OR EXCESS OF SNOW

Your written claim must be accompanied by:

- the snow report,
- proof of closure of the ski area,
- in any other case, any document justifying the reason for your cancellation.

LATE ARRIVAL

You must send GBC MONTAGNE all the documents necessary for the constitution of the file and thus prove the merits and the amount of the claim.

In any case, you will always be asked for the originals of the detailed invoices of the organizer showing the terrestrial services.

CIVIL LIABILITY OF THE TENANT

In the event of a claim, the insurer alone has the right to deal with the injured third parties, within the limits of its guarantee and no recognition of liability is enforceable against the insurer.

The admission of a material fact, as well as the natural acts of assistance do not constitute a recognition of responsibility.

The insured must:

- Indicate within 48 hours:
 - o the nature of the disaster,
 - o the circumstances in which it occurred,
 - o known or suspected causes or consequences,
 - o the nature and approximate amount of the damage.
- take all precautionary measures to use and safeguard the insured objects.
- transmit to GBC MONTAGNE upon receipt of all notices, letters, summonses, extrajudicial documents and pleadings that would be addressed to the insured, delivered or served personally or to his successors.
- communicate to GBC MONTAGNE on request and without delay, all documents necessary for the expertise.
- send to GBC MONTAGNE the original invoice paid mentioning the dates of repair or work or purchase, an official document of detailed recognition of damage, notified by the Owner or his representative and addressed to the Tenant responsible, a sworn statement that you have not received any partial or total payment from another body for the same damages.
- declare to GBC MONTAGNE the existence of any other insurance contract covering the same risk.

In the event of non-compliance with the time limit for declaring the loss and to the extent that we can establish that this results in damage for us, you lose for the loss concerned the benefit of the guarantees of your contract, except in the case of a fortuitous event or force majeure.

If you do not carry out the formalities or do not respect the deadlines for the transmission of the documents, we can ask you for damages proportionate to the damage that results for us. (article L 113-2 of the Insurance Code).

Any declaration that does not comply with the provisions of this guarantee shall result in the forfeiture of any right of refund.

APPENDIX 1 – COVID EXTENSION

WHAT DO WE GUARANTEE?

Notwithstanding the exclusions of this contract, we guarantee the reimbursement of the amounts actually paid and the cancellation or modification fees, due under this Contract, up to the amount indicated in the table of guarantees and less tourist taxes, insurance premiums and application fees, for one of the following reasons:

BEFORE THE TRIP

→ In case of CANCELLATION

- **Illness or serious illness following a COVID-19 infection of the Insured** justified by a medical authority, and resulting in quarantine and/ or hospitalization during the dates of stays or against-indicating the Stay (proof will be required).
- **Death or serious illness resulting in hospitalization of a Member of the Insured's family**, following a COVID-19 contamination declared within 30 days prior to departure, justified by a medical authority and requiring the presence of the Insured during the dates of Stay (supporting documents will be required).

In the context of a cancellation for serious illness of the Insured or a Member of his family, we intervene according to the aforementioned conditions and only if the result of a PCR test is «positive» to COVID-19.

For guarantee to be acquired, the test must be performed only:

- o at the request of a doctor, consulted BEFORE carrying out the test for verification of existing symptoms,
- o on the initiative of the Insured and confirmed by a doctor after obtaining a «positive» PCR test, consulted for the treatment and follow-up of existing symptoms within 15 days before the start of the Stay.
- **Positive COVID-19 result of a PCR test performed within 72 hours prior to departure required** by the health authorities of the destination country, the rental agency or the transport company to be able to perform the Stay.
- **Denied boarding of the Insured, following COVID-19 control**, on arrival at the departure airport. A document issued by the Transport Insurer that refused you boarding, or by the health authorities, must be sent to us; in the absence of this proof, no compensation will be possible.

Any trip cancellation due to a positive PCR test performed outside these conditions cannot be covered by this contract and cannot be refunded.

→ In case of LATE ARRIVAL

- **Quarantine and/or hospitalization due to the Insured's COVID-19 illness resulting in a delay in getting to the place of stay** on the date and time initially planned, justified by a "positive" PCR test.
- **Hospitalisation due to an injury to COVID-19 of a Member of the Insured's family causing a delay to go to the place of stay** at the date and time initially planned, justified by a "positive" PCR test.

DURING THE STAY

→ In case of INTERRUPTION OF STAY

- **Quarantine and/or hospitalisation due to the Insured's COVID-19 illness during the Stay**, and justified by a "positive" PCR test (proof will be required).
- **Hospitalisation due to COVID-19 illness of a Member of the Insured's family during the Stay** and justified by a "positive" PCR test (proof will be required).

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

WHEN DO YOU HAVE TO DECLARE THE CLAIM?

Two steps

1/ From the first manifestation of the Disease, you must inform your rental organization or the Owner IMMEDIATELY.

If You cancel the trip later with the Rental Organization or the Owner, We will only refund the Cancellation Fees from the date of the contraindication noted by a competent authority, in accordance with the cancellation schedule set out in the special conditions of sale of the Service Provider or the Lessor.

2/ On the other hand, you must report the Claim to **GBC MONTAGNE** within five working days of the event leading to the guarantee.

If this deadline is not respected and therefore we suffer damage, you lose any right to compensation.

Do not forget to mention:

- your full address;
- your telephone details;
- the name of your rental organization;
- your rental reference number;
- the start and end dates of your Stay.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A LOSS?

Your written claim must be accompanied by:

- **in the event of a serious illness and/or hospitalisation:** a medical certificate and/or an administrative bulletin of hospitalization specifying the origin, nature, severity and foreseeable consequences of the illness;
- **in the case of a «positive» PCR test:** the doctor's prescription corresponding to the PCR test request to be performed or corresponding to the treatment of Serious Illness;
- **in case of denied boarding:** proof issued by the transport company that refused you boarding, or by the health authorities; in the absence of this proof, no compensation will be possible).
- **in case of death:** a certificate and the civil status record.

You will need to send to GBC MONTAGNE, the documents and medical information necessary for the instruction of your file, as well as the medical questionnaire to be completed by your doctor.

If you do not have these documents or information, you must have them communicated to you by your attending physician and send them to GBC MONTAGNE. You must also provide any information or documents requested in order to justify the reason for your Claim, including:

- all photocopies of prescriptions prescribing drugs, tests or examinations and all documents justifying their issue or execution, and in particular disease sheets containing, for the prescribed drugs, a copy of the corresponding vignettes,
- the statements of the Social Security and complementary organizations or any other similar organization, relating to the reimbursement of processing costs and the payment of daily allowances,
- the original of the invoice paid for the debit that you must be required to pay to the rental organization or that the latter keeps,
- the number of your insurance contract,
- the registration form issued by the rental organization or the Lessor,
- and any other necessary documents.

In addition, it is expressly agreed that you accept in advance the principle of control by our medical consultant. Therefore, if you object without legitimate reason, you will lose your guarantee rights.

WHAT WE EXCLUDE

All cancellations for reasons other than the events listed in the article "WHAT DO WE GUARANTEE?" are excluded from this "COVID EXTENSION" warranty.

Similarly, in addition to the exclusions listed under "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR WARRANTIES?" provided for in the GENERAL PROVISIONS OF THE INSURANCE GUARANTEES IN SECTION I, the following cancellations are not guaranteed:

- ◆ The impossibility of leaving due to the closure of borders, travel restrictions, transport cancellations, physical organization, accommodation or security conditions of the destination;
- ◆ The omission or absence of vaccination;

- ◆ PCR tests not required by the destination country, transport company or tour operator;
- ◆ PCR tests that do not meet the conditions of this warranty;
- ◆ Antigen testing;
- ◆ Any person declared contact with COVID 19 but not confirmed by a positive PCR test and/or not preventing the trip from taking place;
- ◆ An illness or an event that has been the subject of a first observation, a relapse, an aggravation occurred prior to the date of subscription to this contract and making travel impossible for the Insured;
- ◆ An illness or an event that has been the subject of a first observation, a relapse, an aggravation or a hospitalization between the date of purchase of the Stay and the date of subscription to the insurance contract;
- ◆ The health situation of the place of stay;
- ◆ The simple fact that the geographical destination of the trip is not recommended by the French Ministry of Foreign Affairs.

Insurance for seasonal rentals

Insurance Product Information Document

Company : Aréas Dommages - Trade and Companies Register n° 775 670 466

Mutual insurance company with fixed contributions registered in France and governed by the Insurance Code

Policy product : Insurance rental cancellation



This information document provides a summary of the main guarantees and exclusions of the product. It does not take into account your specific needs and requests. Full information on this product can be found in the pre-contractual and contractual documentation.

What type of insurance is it?

CANCELLATION INSURANCE (optional group insurance policy no. 01051132) is intended to guarantee you against events guaranteed to the contract occurring before or during your Stay.



What is insured?

The guaranteed events benefit the Insured within the limits of the ceilings and deductibles listed in the Table of guarantees of the general conditions of the Insurance CANCELLATION OF RENTAL and in accordance with the certificate of membership.

GUARANTEES PROVIDED SYSTEMATICALLY

✓ SEASONAL RENTAL CANCELLATION

Reimbursement of deposits or down payments to the booker up to 15,000€ per rental for all insured.

✓ CANCELLATION FOR LACK OR EXCES OF SNOW

Reimbursement of deposits or down payments to the booker up to 15,000€ per rental for all insured.

✓ LATE ARRIVAL OF MORE THAN 24 HOURS

Reimbursement of unused rental services on a pro rata basis up to 3 refundable days.

✓ INTERRUPTION OF STAY FEES

Reimbursement of unused rental services on a pro rata basis up to €15,000 per rental for all insured persons.

✓ CIVIL LIABILITY OF THE TENANT

Assumption of the financial consequences of the responsibility of the Tenant vis-à-vis the Owner of the Rented Property up to 200,000€ per Loss.

Guarantees preceded by a check mark are systematically provided for in the contract.



What is not insured?

- ✗ Events that occurred between the booking date of the Guaranteed Service and the date of enrolment in the insurance,
- ✗ Dismissal for serious misconduct of the Insured.



Are there any exclusions to coverage?

Are there any exclusions to coverage

THE MAIN EXCLUSIONS

- ! Infectious risk situations in epidemic context, epidemics, pandemics, recognized by national or international health authorities unless otherwise stipulated in the guarantee "EXTENSION COVID" in APPENDIX 1 of the general conditions of the Contract;
- ! Quarantine or specific preventive measures or surveillance or recommendations from international health authorities or local health authorities;
- ! An unstable condition that has been identified or treated within 30 days of booking the stay;
- ! Forgetfulness, refusal or absence of vaccination;
- ! Natural disasters, weather or climatic events and their consequences unless otherwise stated in the "SEASONAL RENTAL CANCELLATION" guarantee and in the "INTERRUPTION OF STAY" guarantee;
- ! The pollution recognized as such by the competent authorities, the local health situation, and their consequences;
- ! Civil war or foreign war, riots, popular movements, in accordance with Article L121-8 of the Insurance Code;
- ! The strike unless otherwise stated in the guarantee «SEASONAL RENTAL CANCELLATION».

THE MAIN RESTRICTIONS COMMON TO ALL GUARANTEES

- ! A deductible may remain at the charge of the Insured according to the guarantee involved by the Claim. It is expressed in days, in euros (€) or in percentage (%).



Where am I covered?

The guarantees apply to:

- When the Insured Tenant resides in Europe for rented goods located worldwide (unless otherwise stipulated in the guarantee) with the exception of countries not politically stabilized and not recommended by the French Ministry of Foreign Affairs.
- Where the Insured Tenant resides in a country outside the European Union, Switzerland, the United Kingdom and Monaco for the rented property located in Europe.



What are my obligations?

Under penalty of nullity of the insurance contract, of non guarantee, of termination, of reduction of the damage compensation or of forfeiture of the guarantee

When the contract is signed

- Answer exactly the questions asked by the insurer or its representative;
- Clearly state the identity of each Insured;
- Pay the contract fee.

During contract

- Declare by registered letter within 15 days of their knowledge any new circumstances that have the effect of aggravating the risks taken or creating new ones.

In the event of a loss

- Declare any claim likely to involve one of the guarantees of the contract under the conditions and deadlines set and attach all relevant documents to its assessment;
- Inform other insurers of any coverage for the same risks in whole or in part, as well as any claims you may receive.
- Report a claim as soon as you are aware of it and at the latest within 2 working days in case of theft or 5 working days for any other event (in the event of a natural or technological disaster, the period shall be extended to 10 days following the publication of the ministerial order declaring this state).



When and how to make payments?

The membership fee is payable in advance, at one time upon membership.

Payment is made by any means accepted by the Rental Organization or authorized intermediary, on behalf of the Insurer.



When does the cover start and when does it end?

The membership takes effect on the date of accession to the Contract and ends on the date of end of stay as indicated in the membership certificate, subject to the payment of the corresponding insurance contribution.

The contract is concluded for a firm term without tacit renewal.



How can I cancel the contract?

The commitment is firm and definitive, without the possibility of termination. However, in accordance with Article L112-10 of the Insurance Code, a right of waiver is provided for the Insured who subscribes for non-professional purposes an insurance contract constituting a complement of a good or a service sold by a supplier and may renounce this contract, without fees or penalties, as long as it has not been fully executed or the insured has not made any guarantee, and within a period of thirty calendar days from the conclusion of the contract. Where the insured benefits from one or more free insurance premiums, this period runs only from the payment of all or part of the first premium. This right does not apply if you report a Guaranteed Loss to the Insurer within this 30-day period.