

Travel Insurance

Information document on the insurance product

Company: **Mutuaide Assistance**, Accreditation No. 4021137 - Insurance company approved in France and governed by the French Insurance Code

Mutuaide

Product: Universal

This document is a summary of the main features of the product. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The "Universal" product is a collective insurance contract intended to cover the Insured for and during his trip, throughout the entire world (excluding country of residence).



What is insured?

✓ REPATRIATION ASSISTANCE

- Medical repatriation (including in the event of an epidemic or pandemic)
- Repatriation of accompanying persons
- Person to accompany children under age 18
- Visit of family member/close friend
- Prolongation of stay up to 150 € per night, maximum 14 days
- Continuation of stay
- Medical expenses abroad (including in case of epidemic or pandemic) up to 100 000 € per person

Repatriation of remains

Early return

Assistance with pets

Advance of bail abroad up to 15 000 €

Coverage of lawyers' fees abroad up to 5 000 €

Expenses for search and rescue up to 5 000 €

Sending of medication abroad

Telephone charges excluding plans up to 100 € per event

Transmission of urgent messages

Official documents

Medical advice, travel, daily life

Psychological support, up to 3 sessions per event

In the event of an illness related to an epidemic or pandemic:

Tele-consultation before departure

Return impossible up to 1 000 € per person and 50 000 € per group

Hotel expenses due to impossibility of return up to 150 € per night with a maximum of 14 nights

Hotel expenses following placement into quarantine up to 150 € per night with a maximum of 14 nights

Coverage of local telephone plan up to 80 €

Psychological support following placement into quarantine

Emergency suitcase up to 100 € per person and 350 € per family



What is not insured?

- ✗ The consequences of default of the travel organizer,
- ✗ Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- ✗ The consequences of disintegration of an atomic nucleus or any irradiation coming from a source of radioactive energy,
- ✗ The effects of pollution and natural disasters and their consequences,
- ✗ Medical expenses in the country of residence.



Are there any exclusions to the cover?

The main exclusions from the contract are:

- ◆ Travel taken for the purpose of diagnosis and/or treatment,
- ◆ Damage caused by drunkenness, suicide or attempted suicide and their consequences,
- ◆ Any voluntary mutilation of the Insured,
- ◆ Ailments or benign injuries which can be treated on site and/or which do not prevent the Insured from continuing his/her trip,
- ◆ The conditions of pregnancy, unless there are unforeseeable complications and, in all cases, the conditions of pregnancy beyond the 36th week, voluntary abortion, the consequences of childbirth,
- ◆ Convalescence and ailments being treated, not yet consolidated and involving a risk of sudden aggravation,
- ◆ Illnesses diagnosed previously that have resulted in hospitalisation in the 6 months preceding the date of departure on the trip,
- ◆ Events related to medical treatment or surgery that are not unforeseen, fortuitous or accidental,
- ◆ Prosthesis costs: optical, dental, acoustic, functional, etc.



Where am I covered?

The insurance guarantees apply worldwide.

In general, exclusions include countries in a state of civil or foreign war, of known political instability, undergoing popular movements, riots, acts of terrorism, reprisals, restriction of the free movement of people and goods (regardless of the reason, notably related to health, safety, meteorological events...).



What are my obligations?

- Upon subscription of the contract

The Insured is required to pay the premium.

The Insured is required to give precise answers to the questions asked by the Insurer, notably on the declaration form allowing it to assess the risks covered.

- During the contract

Pay the premiums.

Declare any new circumstances that have the effect of aggravating the risks covered or of creating new ones.

- In case of a claim

For assistance services, the Insured must contact the assistance platform and obtain prior approval before taking any initiative or incurring any expense.

In all cases, the Insured must provide the Insurer with all items and supporting documents necessary for implementation of the insurance guarantees and assistance services provided for in the contract.



When and how to make payments

The contribution is payable upon enrolling in the contract and at the time of any renewal, by any means of payment accepted by the Insurer.



When does the cover begin and when does it end?

Beginning of the cover

All guarantees take effect upon departure on the trip, outside the country of residence, subject to effective receipt of the contribution and the dates indicated in the contract.

End of the cover

All guarantees expire on the last day of the trip(s), outside the country of residence, with a maximum duration of 366 consecutive days (possibly renewable by tacit approval), subject to effective receipt of the contribution and the dates indicated in the contract.



How can I cancel my enrolment?

You can terminate your enrolment in the cases specified in the Contract or by the French Insurance Code, by sending an email to contact@vti.travel.

ATTACHMENT 1: INFORMATION NOTICE

INFORMATION NOTICE ON ASSISTANCE CONTRACT NO. 8086**HOW TO CONTACT OUR ASSISTANCE SERVICE****MUTUAIDE ASSISTANCE**

126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX (France)
7 days/week - 24 hours/day

- **by phone from France: 01.55.98.57.07**
(Call not surcharged, cost according to operator, call may be recorded)
- **by phone from abroad: 33.1.55.98.57.07 preceded by the local access code for international calls**
(Call not surcharged, cost according to operator, call may be recorded)
- **by fax: 01.45.16.63.92**
- **by email: voyage@mutuaide.fr**

To permit us to intervene under the best conditions, remember to prepare the following information that will be requested during your call:

- The number of your contract,
- Your last and first names,
- Your home address,
- The country, city or town where you are at the time of the call,
- Specify the exact address (no., street, hotel, etc.),
- The phone number where we can reach you,
- The nature of your problem.

At the time of the first call, an assistance case number will be provided to you. Provide it each time that you are in contact with our Assistance Service.

With regard to transactions carried out on websites hosted in France, the virtual space constituted by the web pages of INSURTE's sites (www.vti.travel, etc.) are deemed to be located in the French territory and the contracts established therein are, therefore, located in France.

Payments and reimbursements in the context of a contract or claim are always in euros, based on the exchange rate in effect on the payment date. Any exchange fees will remain the responsibility of the Insured.

TABLE OF GUARANTEES

ASSISTANCE GUARANTEES TO PERSONS	CEILING
MEDICAL REPATRIATION OR TRANSPORT (including in the event of an epidemic or pandemic) (A)	Real expenses (A)
REPATRIATION OF ACCOMPANYING PERSONS (B)	Inbound transport ticket * + taxi costs (B)
REPATRIATION OF CHILDREN UNDER AGE 18 (C)	Round-trip transport ticket * (C)
VISIT OF FAMILY MEMBER/CLOSE FRIEND (D)	Round-trip transport ticket * + Hotel expenses 100 € per night / Max 2000 € per event (D)
PROLONGATION OF STAY (E)	Hotel expenses 150 € per night / Max 14 nights (E)
CONTINUATION OF STAY (F)	Real expenses (F)
MEDICAL EXPENSES OUTSIDE COUNTRY OF RESIDENCE (including in case of epidemic or pandemic) (G1) • Deductible (G2) • Emergency dental care (G3)	100 000 € per person and per insurance year (G1) 0 € or 30 € per case depending on the option chosen in the contract (G2) 150 € per person and per event (G3)
REPATRIATION OF REMAINS • Repatriation of remains (H1) • Funeral expenses necessary for transport (H2)	Real expenses (H1) 2 000 € per person (H2)
DEATH FORMALITIES (I)	Round-trip transport ticket * + Hotel costs 100 € per night / Max 5 nights per person (I)
EARLY RETURN (J)	Inbound transport ticket * + taxi costs (J)
REPATRIATION OF PETS (K)	Round-trip transport ticket * of accompanying person + Hotel costs 100 € per night / Max 3 nights per event (K)
LEGAL ASSISTANCE ABROAD Advance of bail bond (L1) Payment of legal fees (L2)	15 000 € per person and per event (L1) 5 000 € per person and per event (L2)

EXPENSES FOR SEARCH AND RESCUE (M)	5 000 € per person and per event (M)
SENDING OF MEDICATIONS ABROAD (N)	Shipping costs (N)
TELEPHONE CHARGES EXCLUDING PLANS (O)	100 € Max per event (O)
TRANSMISSION OF URGENT MESSAGES (P)	Shipping costs (P)
OFFICIAL DOCUMENTS (Q)	Advice and Taxi max 100 € per person (Q)
MEDICAL ADVICE, TRAVEL, DAILY LIFE (R)	Unlimited calls, 24/7 (R)
PSYCHOLOGICAL SUPPORT (S)	3 telephone sessions per person and per event (S)
GUARANTEES OF ASSISTANCE IN THE EVENT OF ILLNESS RELATED TO EPIDEMIC OR PANDEMIC	
TELECONSULTATION BEFORE DEPARTURE (a)	1 call per person and per event (a)
RETURN IMPOSSIBLE (b)	1 000 € Max per person and 50 000 € Max per group (b)
HOTEL COSTS DUE TO IMPOSSIBILITY OF RETURN (c)	Hotel expenses 150 € per night / Max 14 nights per person (c)
HOTEL COSTS FOLLOWING PLACEMENT IN QUARANTINE (d)	Hotel expenses 150 € per night / Max 14 nights per person (d)
COVERAGE OF LOCAL TELEPHONE PLAN (e)	Up to 80 € Max per event (e)
ON-SITE PSYCHOLOGICAL SUPPORT FOLLOWING PLACEMENT IN QUARANTINE (f)	6 sessions per person and per event (f)
EMERGENCY SUITCASE (g)	100 € Max per person and 350 € Max per family (g)

* by train in 1st class or plane in economy class.

ARTICLE 1 – DEFINITIONS AND SCOPE OF APPLICATION**Us, the Insurer**

MUTUAIDE ASSISTANCE – 126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX (France). SA with capital of 12,558,240 € - Company governed by the French Insurance Code - Subject to regulation by the Autorité de Contrôle Prudentiel de Résolution - 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 - 383 974 086 RCS Bobigny - VAT FR 31 383 974 086.

Attack

Any act of violence consisting a criminal or illegal attack on persons and/or property in the country where you are staying, the purpose of which is to seriously disrupt public order by intimidation and terror, and which is the subject of media coverage.

This “attack” will have to be recognized by the French Ministry of Foreign Affairs or the Ministry of the Interior. If several attacks take place on the same day, in the same country, and if the authorities consider it as one and the same coordinated action, this event will be considered as one and the same event.

Insured

Natural person or group duly insured and having enrolled in the collective contract subscribed by the Subscriber and designated hereafter as “you”.

Injury

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

Natural Disaster

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

Definition of assistance to persons

Assistance to persons includes all the services implemented in the event of illness, injury or death of covered persons during covered travel.

Covered travel

Private or professional stay abroad, of a maximum of 10 travellers per contract, for which you are insured and have paid the corresponding premium, with a maximum duration of 366 consecutive days, possibly renewable by tacit approval.

Domicile

Your domicile is considered as your main and usual place of residence that can be located anywhere in the world. In the event of a dispute, the tax domicile constitutes the domicile.

Epidemic

Abnormally high incidence of an illness during a given period and in a given region.

Foreign

Any country outside your home country.

Guaranteed assistance events

Illness, injury or death during covered travel.

Execution of services

The services covered by this agreement can only be triggered with prior approval from MUTUAIDE ASSISTANCE. As a result, no expenses made under the authority of the Insureds may be reimbursed by MUTUAIDE ASSISTANCE.

Deductible

Portion of the claim left as the responsibility of the Insured Party provided for in the contract in the event of compensation following a claim. The deductible can be expressed as an amount, percentage, in days, hours, or kilometres.

Group

All the participants appearing on the same travel registration form.

Illness

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

Maximum per event

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

Family members

Your de facto or common law spouse or any person bound to you by a PACS, your ascendants or descendants or those of your spouse, your stepfather, stepmother, brothers, sisters, including the children of the spouse or common law spouse of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, or those of your spouse. They must be domiciled in the same country as you unless otherwise stipulated in the contract.

We organise

We take the necessary steps to give you access to the service.

We cover

We finance the service.

Nullity

Any fraud, falsification, false declaration or false testimony that could implement the guarantees provided for in the agreement, result in nullity of our commitments and forfeiture of the rights specified in said agreement.

Pandemic

Epidemic which is spreading over a vast territory, crossing borders and qualified as a pandemic by the World Health Organization (WHO) and/or by the competent local public authorities of the country where the event occurred.

Quarantine

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

Claim

Random event of a nature to trigger the guarantee of this contract.

Subscriber

INSURTE, SARL with capital of 10,000 Euros, whose registered office is located at 5 Ter Rue du Magasin à Poudre 14,000 CAEN (France). Registered with the Commerce and Business Registry of CAEN (France) under number 523 065 860, SIRET 523 065 860 00026. Insurance broker, registered in this capacity with ORIAS under number 10 056 187 (www.orias.fr). Subject to regulation by the Autorité de Contrôle Prudentiel de Résolution - 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 (France)

Territoriality

Whole world.

ARTICLE 2 – DESCRIPTION OF THE GUARANTEES OF ASSISTANCE TO PERSONS

You are sick, injured, or die during a covered trip. We intervene under the following conditions:

REPATRIATION OR MEDICAL TRANSPORT

You are injured or become ill, including in the context of an epidemic or a pandemic, during a covered trip. We organize and cover your repatriation to your home or to a hospital near you.

Only medical requirements are taken into account to determine the date of repatriation, the choice of means of transport or place of hospitalization.

The repatriation decision is taken by our medical consultant, after consulting the temporary practitioner and perhaps the family doctor.

At the time of your repatriation, and on instructions from our medical consultant, we organize and cover the transport of a person to accompany you.

Any refusal of the solution offered by our medical team will lead to cancellation of the personal assistance guarantee.

REPATRIATION OF ACCOMPANYING PERSONS

You are repatriated for medical reasons or you die during a covered trip.

We organize and cover, if they cannot return by the means initially foreseen, the transport home of your beneficiary family members or of an insured person accompanying you when the event occurs, within the limit indicated in the Table of Guarantees.

REPATRIATION OF CHILDREN UNDER AGE 18

If you are sick or injured and no one is able to look after your children under age 18, we will organize and pay for the round-trip travel, by train in 1st class or plane in economy class, of a person of your choice or one of our hostesses to bring them to your home or that of a member of your family.

VISIT OF FAMILY MEMBER/CLOSE FRIEND

You are hospitalized on site by decision of our medical team, before your medical repatriation, for a period of more than 5 days. We organize and cover the round-trip transport by train in 1st class or by plane in economy class, of a member of your family residing in the same country as you, as well as his expenses for the stay (room, breakfast) to be at your bedside.

Our cover for accommodation is up to the amount indicated in the Table of Guarantees.

In any event, the cost of dining or other expenses remain the responsibility of this person.

This cover cannot be combined with the “Repatriation of accompanying persons” cover.

PROLONGATION OF STAY

You are hospitalized during a covered trip and our doctors judge that this hospitalization is necessary beyond your initial date of return.

We cover the accommodation costs (room and breakfast) of the beneficiary numbers of your family or of an insured accompanying person to stay at your bedside, up to the amount indicated in the Table of Guarantees.

Only medical requirements are taken into account to grant this guarantee.

In any event, the cost of dining or other expenses remain the responsibility of this person.

This guarantee cannot be combined with the "Visit from a loved one" guarantee.

CONTINUATION OF STAY

You are no longer hospitalized and the local doctors recommend the continuation of your trip, we organize and take care of, with validation from our medical advisor, the additional transport costs, by plane in economy class or by train in 1st class, for continuation of the circuit.

Under no circumstances may the cost of continuing the stay exceed the cost of repatriation to your home.

MEDICAL EXPENSES (OUTSIDE COUNTRY OF RESIDENCE)

When medical costs (including in the event of illness related to an epidemic or pandemic) have been incurred with our prior approval, we will reimburse you for the part of these costs which have not been covered by the insurance organizations with which you are affiliated.

We only intervene once the reimbursements have been made by the aforementioned insurance organizations, after application of a deductible, the amount of which is indicated in the table of guarantees, and subject to communication of original proof of reimbursement from your insurance organization.

This reimbursement covers the costs defined below, provided that they relate to care received by you outside your country of residence as a result of an illness or accident occurring outside your country of residence. In this case, we will reimburse the amount of the costs incurred up to the maximum amount indicated in the Table of Guarantees.

In the event that the insurance organization to which you contribute does not cover the medical costs incurred, we will reimburse the costs incurred within the limit of the amount indicated in the Table of Guarantees, subject to you providing the original invoices for medical costs and the certificate of non-reimbursement from the insurance organization.

This service ceases from the day that we are able to complete your repatriation.

Nature of the costs granting the right to reimbursement (subject to prior approval):

- medical fees,
- costs for medications prescribed by a doctor or surgeon,
- ambulance costs prescribed by a doctor for transport to the nearest hospital and only in the event of refusal of coverage by the insurance organizations,
- hospitalization costs provided that you are deemed unfit for transport by decision of the Assistance doctors, taken after collecting information from the local doctor (hospitalization costs incurred from the day we are able to repatriate you are not covered),

- emergency dental expenses (capped at the amount indicated in the Table of Guarantees, without application of a deductible).
- PCR test fee, at the time of transit, if it is positive.

EXTENSION OF THE BENEFIT: ADVANCE OF HOSPITALIZATION EXPENSES (OUTSIDE COUNTRY OF RESIDENCE)

We may, within the limit of the coverage provided for above, advance the hospital costs that you must incur outside your country of residence, under the following cumulative conditions:

- MUTUAIDE ASSISTANCE doctors must judge, after collecting information from the local doctor, that it is impossible to repatriate you immediately to your country of residence.
- The care to which the advance applies must be prescribed in agreement with the doctors of MUTUAIDE ASSISTANCE.
- you or any person authorized by you must formally commit by signing a specific document, provided by MUTUAIDE ASSISTANCE at the time of implementation of this service:
 - to initiate the procedures to cover the costs with the insurance organizations within 15 days following the date of dispatch of the elements necessary for these procedures by MUTUAIDE ASSISTANCE,
 - to reimburse MUTUAIDE ASSISTANCE for the sums received in this respect from the insurance organizations within the week following receipt of these sums.

Only expenses not covered by the insurance organizations will be covered by us and within the limit of the amount specified for the “medical expenses” benefit. You must provide us with the certificate of non-cover from these insurance organizations within a week of receipt.

In order to protect our subsequent rights, we reserve the right to ask you or your beneficiaries for a letter of commitment committing you to take the steps with social organizations and reimburse us for the sums collected.

Should you fail to have completed the procedures for coverage with the insurance organizations within the allotted time, or if you fail to provide MUTUAIDE ASSISTANCE the certificate of non-cover from these insurance organizations within the allotted time, under no circumstances will you be able to take advantage of the “medical expenses” benefit and you will have to reimburse all of the hospitalization costs advanced by MUTUAIDE ASSISTANCE, which will initiate, if necessary, any useful recovery procedure, the cost of which will be your responsibility.

REPATRIATION OF REMAINS

You die during a covered trip. We organize the repatriation of your remains to the place of the funeral in your country of residence.

In this context, we cover:

- ✓ Charges for transport of remains,
- ✓ Costs related to conservation care imposed by applicable legislation,
- ✓ The costs directly necessitated by transporting the remains (handling, specific transport arrangements, preparation) up to the amount indicated in the Table of Guarantees.

DEATH FORMALITIES

If the presence on site of a family member or a relative of the deceased proves essential for recognition of the remains and the formalities of repatriation or cremation, we organize and cover of a round-trip ticket by train in

1st class or by plane in economy class, as well as the living expenses (room and breakfast) incurred on behalf of this person up to the amount indicated in the Table of Guarantees.

All other expenses are the responsibility of the family of the deceased.

EARLY RETURN

If you have to prematurely interrupt your trip in the cases listed below, we will cover your additional transport costs and those of the beneficiary members of your family or of a person insured under this contract accompanying you, if the transport tickets provided for your return and theirs cannot be used because of this event, on the basis of a train ticket in 1st class or a plane ticket in economy class.

We intervene in the event of:

- hospitalization of a member of your family, of a person responsible for the care of your minor and/or disabled child who has remained at home or of your professional replacement.
- death of a member of your family, of a person responsible for the care of your minor and/or disabled child who has remained at home, of your professional replacement,
- serious loss affecting your main residence, your farm or your business premises in your country of residence.

REPATRIATION OF PETS

If you are sick or injured and no one is able to look after your pets having travelled with you, we will organize and pay for the round-trip travel, by train in 1st class or plane in economy class, of a person of your choice to bring them to your home or that of a member of your family. We also cover the lodging costs of this person, to the limit indicated in the Table of Guarantees.

LEGAL ASSISTANCE ABROAD

During a covered trip outside your country of residence, you are the subject of prosecution, imprisonment for non-compliance or involuntary violation of local laws and regulations.

We advance the bail required by the local authorities to allow your provisional release, up to the amount indicated in the Table of Guarantees.

This advance must be reimbursed within one month following presentation of our request for reimbursement. If the bail is refunded to you before the end of this period by the authorities of the country, it must be returned to us immediately.

We can reimburse you, up to the amount indicated in the Table of Guarantees, the fees of legal representatives upon whom you may have to freely call if action is brought against you, provided that the alleged acts are not punishable under criminal sanctions according to the legislation of the country.

This guarantee does not apply for acts related to your professional activity or the custody of a motorized land vehicle.

EXPENSES FOR SEARCH AND RESCUE

We cover, up to the amount indicated in the Table of Guarantees, the costs for search and rescue at sea or in the mountains following an event that puts your life at risk. Only the costs billed by a company duly approved for these activities can be reimbursed.

In any case, we cannot take the place of local emergency relief organizations.

SENDING OF MEDICATIONS ABROAD

During a trip outside your country of residence, you are deprived of medicines that are essential for your health, following loss or theft. We handle the search and transport of these medications, in the event that these medications or their equivalents recommended by the doctors of MUTUAIDE ASSISTANCE are not found on site (subject to obtaining the contact details of your primary care physician).

We cover the shipment of medications by the fastest means, subject to local and French legal constraints.

The customs fees as well as the cost of purchasing the medications remain your responsibility.

TELEPHONE CHARGES EXCLUDING PLANS

We will reimburse you, with supporting documentation and within the limit indicated in the Table of Guarantees, for calls made to our Assistance Service and billed to you outside your calling plan.

TRANSMISSION OF URGENT MESSAGES

You are unable to contact a person in your country of residence. We will forward the message if you are unable to do so.

Messages sent may not be of a serious or delicate nature. Messages remain under the responsibility of their authors, who must be able to be identified, and commit only them. We only play the role of intermediary for their transmission.

OFFICIAL DOCUMENTS

During a covered trip outside your country of residence, your means of payment or your official documents (passports, national identification card, etc.) have been lost, destroyed or stolen.

By simply calling our service, we will inform you about the steps to be taken (filing a complaint, replacement of documents, etc.).

The information communicated is the documentary information referred to in article 66.1 of the modified law of 31 December 1971. It does not represent legal advice.

We can also cover, within the limit indicated in the Table of Guarantees, your taxi costs to get to the nearest police station, consulate or embassy.

MEDICAL ADVICE, TRAVEL, DAILY LIFE

For any request for information and useful details for the organization and smooth running of your trip, you can contact us before your trip 24 hours/day; 7 days/week.

The information concerns the following areas:

- Health, Hygiene, Vaccination, Precautions to be taken, Main hospitals, Advice for women, Time difference, Travelling with animals.

Our doctors are also available to provide any information you may need.

The information is communicated by telephone and is not the subject of written confirmation or of dispatch of any documents.

Information services are provided between 8:00 a.m. and 7:00 p.m. and within time frames normally necessary to satisfy the request.

However, regardless of the time of the call, we welcome and note your requests as well as your contact details in order to call you back to provide you with the expected answers.

PSYCHOLOGICAL SUPPORT

In the event of significant trauma following a covered event, we can, at your request, put you in contact with a psychologist by telephone, within the limit indicated in the Table of Guarantees. These sessions are completely confidential.

This listening work is not to be confused with the psychotherapeutic work done by licensed practitioners. In any case, due to the physical absence of the caller, this service cannot replace psychotherapy.

ASSISTANCE GUARANTEES IN CASE OF ILLNESS RELATED TO AN EPIDEMIC OR PANDEMIC

TELE-CONSULTATION BEFORE DEPARTURE

For any request for information and useful details for the organization and smooth running of your trip, you can contact us before your trip 24 hours/day; 7 days/week.

The information concerns the following areas:

- Health, Hygiene, Vaccination, Precautions to be taken, Main hospitals, Advice for women, Time difference, Travelling with animals.

Our doctors are also available for any information you may need in case of a trip taking place during an epidemic or pandemic.

The information is communicated by telephone and does not result in written confirmation or the dispatch of any documents.

Information services are provided between 8:00 a.m. and 7:00 p.m. and within time frames normally necessary to satisfy the request.

However, regardless of the time of the call, we welcome and note your requests as well as your contact details in order to call you back to provide you with the expected answers.

RETURN IMPOSSIBLE

Your flight has been cancelled following measures to restrict the movement of populations in the event of an epidemic or pandemic taken by the local government or the airlines.

If you are required to extend your stay, we will organize and cover the hotel costs (room and breakfast) as well as those of your beneficiary family members or an insured companion, up to the amount indicated in the Table of Guarantees.

We organize and cover your repatriation to your home, within the limit indicated in the Table of Guarantees.

HOTEL COSTS FOLLOWING PLACEMENT INTO QUARANTINE

If you are required to extend your stay following your placement into quarantine, we will organize and cover the hotel costs (room and breakfast) as well as those of your beneficiary family members or an insured companion, up to the amount indicated in the Table of Guarantees.

COVERAGE OF LOCAL TELEPHONE PLAN

During a covered trip outside your country of residence, you are quarantined. We cover the costs of setting up a local telephone plan, up to the limit indicated in the Table of Guarantees.

PSYCHOLOGICAL SUPPORT FOLLOWING PLACEMENT INTO QUARANTINE

In case of significant trauma following your placement into quarantine related to an epidemic or pandemic, we can, at your request, put you in telephone contact with a psychologist, during the period of quarantine, within the limit indicated in the Table of Guarantees. These sessions are completely confidential.

This listening work is not to be confused with the psychotherapeutic work done by licensed practitioners. In any case, due to the physical absence of the caller, this service cannot replace psychotherapy.

EMERGENCY SUITCASE

In the event that you no longer have enough usable personal effects at your disposal due to your quarantine or your hospitalization following an epidemic or pandemic, we cover the cost of basic necessities, upon presentation of supporting documents and up to the amount indicated in the Table of Guarantees.

ARTICLE 3 - EXCLUSIONS FROM ASSISTANCE TO PERSONS

We do not become involved under the following circumstances:

- ◆ Travel taken for the purpose of diagnosis and/or treatment,
- ◆ Medical and hospitalization expenses in the country of residence,
- ◆ Drunkenness, suicide or attempted suicide and their consequences,
- ◆ Any voluntary mutilation of the Insured,
- ◆ Ailments or benign injuries which can be treated on site and/or which do not prevent the Insured from continuing his/her trip,
- ◆ The conditions of pregnancy, unless there are unforeseeable complications, and in all cases, the conditions of pregnancy beyond the 36th week, voluntary abortion, the consequences of childbirth,
- ◆ Convalescence and ailments during treatment, not yet consolidated and involving a risk of sudden aggravation,

- ◆ Illness diagnosed previously that have resulted in hospitalisation in the 6 months preceding the date of departure on the trip,
- ◆ Events related to medical treatment or surgery that are not unforeseen, fortuitous or accidental,
- ◆ Prosthesis costs: optical, dental, acoustic, functional, etc.
- ◆ The consequences of infectious risk situations in an epidemic context that are subject to quarantine or preventive measures or specific surveillance by the international health authorities and/or local health authorities of the country where you are staying and/or national of your country of origin, unless otherwise specified in the guarantee.
- ◆ The costs of spa treatment, cosmetic treatment, vaccination and the associated costs,
- ◆ Stays in a nursing home and the associated costs,
- ◆ Rehabilitation, physiotherapy, chiropractic and related expenses,
- ◆ Expected hospitalizations.

ARTICLE 4 - GENERAL EXCLUSIONS

We do not become involved under the following circumstances:

- ◆ Services which have not been requested during the trip or which have not been organized by us, or in agreement with us, do not give the right, a posteriori, to a refund or compensation,
- ◆ Expenses for dining, hotel, except those specified in the description of guarantees,
- ◆ Damage intentionally caused by the Insured and that resulting from his participation in a crime, an offence or an altercation, except in the case of self-defence,
- ◆ The amount of convictions and their consequences,
- ◆ The use of narcotics or drugs not prescribed medically,
- ◆ The state of alcoholic intoxication,
- ◆ Customs duties,
- ◆ Participation as a competitor in a competitive sport or in a rally giving the right to national or international ranking which is organized by a sports federation for which a license is issued, as well as training for these competitions,
- ◆ The professional practice of any sport,
- ◆ Participation in competitions or endurance or speed tests and their preparatory tests, aboard any land, water or air locomotion vehicle,
- ◆ The consequences of non-compliance with recognized safety rules related to the practice of any leisure sport activity,
- ◆ Expenses incurred after the return trip or expiration of the guarantee,
- ◆ Accidents resulting from your participation, even as an amateur, in the following sports: motor sports (regardless of the motor vehicle used), air sports, high mountain mountaineering, bobsleigh, hunting of dangerous animals, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional classification,
- ◆ Voluntary failure to comply with the regulations of the country visited or the practice of activities not authorised by the local authorities,
- ◆ Official prohibitions, seizures or constraints by the public authorities,
- ◆ Use by the Insured of air navigation devices,
- ◆ The use of war devices, explosives and firearms,
- ◆ Damage resulting from wilful or intentional misconduct of the Beneficiary/Insured in accordance with article L.113-1 of the Insurance Code,
- ◆ Suicide and attempted suicide,
- ◆ Epidemics and Pandemics, unless otherwise stipulated in the guarantee, pollution, natural disaster,
- ◆ Civil or foreign war, riots, strikes, popular movements, acts of terrorism, hostage-taking,
- ◆ Disintegration of an atomic nucleus or any irradiation coming from a source of radioactive energy.

Under no circumstances may the liability of MUTUAIDE ASSISTANCE be engaged for breaches or setbacks in the performance of its obligations resulting from cases of force majeure, or due to events such as civil or foreign war, riots or popular movements, lockouts, strikes, terrorist attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of an atomic nucleus, the explosion of devices and the radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation or any other unforeseen event or force majeure, as well as their consequences.

ARTICLE 5 – OPERATING RULES FOR ASSISTANCE SERVICES

Only the telephone call of the Insured at the time of the event permits implementation of assistance services.

Upon receipt of the call, MUTUAIDE ASSISTANCE, after having verified the rights of the requester, organizes and pays for the services provided for in this agreement.

To benefit from a service, MUTUAIDE ASSISTANCE may ask the Insured to justify the status he invokes and to produce, at his expense, the items and documents proving this right.

The Insured must allow our doctors access to any medical information concerning the person for whom we are intervening. This information will be treated in accordance with medical confidentiality.

MUTUAIDE ASSISTANCE can in no way replace the local emergency relief organizations and intervenes within the limits of the agreements given by the local authorities, nor cover the costs thus incurred, with the exception of the costs of transport by ambulance or by taxi to the nearest place where appropriate care can be provided, in the event of mild illness or minor injuries that do not require repatriation or medical transport.

The interventions that MUTUAIDE ASSISTANCE comes to perform are conducted in full compliance with national and international laws and regulations. They are, therefore, linked to obtaining the necessary authorizations from the competent authorities.

When MUTUAIDE ASSISTANCE has paid for the transport of the Insured or a beneficiary, the latter must return the ticket initially booked and not used.

MUTUAIDE ASSISTANCE decides on the nature of the air ticketing made available to the Beneficiary/Insured according to the possibilities offered by the air carriers and the duration of the trip.

ARTICLE 6 – CONDITIONS OF REIMBURSEMENT

Refunds to the Insured can only be made by us upon presentation of original paid invoices corresponding to costs incurred with our approval.

Refund requests must be sent to:

MUTUAIDE ASSISTANCE
Service Gestion des Sinistres
126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX (France)

ARTICLE 7 – HANDLING OF COMPLAINTS

In case of disagreement or dissatisfaction with the implementation of your contract, we invite you to let INSURTE know by writing to: contact@vti.travel

In case of disagreement or dissatisfaction with the implementation of your contract, we invite you to let MUTUAIDE know by calling 01.55.98.57.07 or by writing to voyage@mutuaide.fr

If you are not satisfied with the answer you get, you can send a letter to:

**MUTUAIDE
SERVICE QUALITE CLIENTS
126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX (France)**

MUTUAIDE agrees to acknowledge receipt of your letter within 10 working days. It will be processed within 2 months at most.

If the disagreement persists, you may refer the matter for Insurance Mediation by postal mail at:

**La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09 (France)**

ARTICLE 8 – COLLECTION OF DATA

The Insured acknowledges being informed that the Insurer processes his personal data in accordance with regulations relative to the protection of personal data in effect and that, moreover:

- the answers to the questions asked are mandatory and that in the event of false declarations or omissions, the consequences for him may be invalidity of the subscription to the contract (article L 113-8 of the Insurance Code) or the reduction of indemnities (article L 113-9 of the Insurance Code),

- The processing of personal data is necessary for enrolment and execution of its contract and its guarantees, for the management of commercial and contractual relationships, and for the execution of legal, regulatory or administrative provisions in effect.

- The data collected and processed is kept for the period necessary for execution of the contract or the legal obligation. This data is then archived in accordance with the durations specified by the provisions relative to time limits.

- The recipients of the data concerning him are, within the limits of their duties, the services of the Insurer in charge of establishment, management and execution of the Insurance Contract and guarantees, its delegates, agents, partners, subcontractors and re-insurers, within the framework of their assignments.

It can also be sent, if necessary, to professional bodies as well as to all persons involved in the contract such as lawyers, experts, court officials and ministerial officers, trustees, guardians or investigators.

Information concerning him may also be transmitted to the Underwriter, as well as to all persons authorized as Authorized Third Parties (courts, arbitrators, mediators, relevant ministries, supervisory and regulatory authorities and all public bodies authorized to receive it as well as departments in charge of control such as statutory auditors, auditors as well as departments in charge of internal control).

- In its capacity as a financial organization, the Insurer is subject to the legal obligations resulting mainly from the Monetary and Financial Code with regard to money laundering and against the financing of terrorism and, as such, it monitors contracts, which may result in the drafting of a declaration of suspicion or a measure of freezing of assets.

The data and documents concerning the Insured are kept for a period of five (5) years from the end of the contract or termination of the relationship.

- His personal information will also be able to be used within the framework of processing to fight against insurance fraud, which may lead, if applicable, to placement on a list of persons presenting a risk of fraud.

This registration may have the effect of extending examination of his case, or even the reduction or refusal of the benefit of a right, benefit, contract or service offered.

In this context, personal data concerning him (or concerning persons or parties who are interested in the contract may be processed by any authorized persons working within the entities of the Insurer Group in the context of the fight against fraud. This data may also be intended for the authorized personnel of organizations directly concerned by fraud (other insurance organizations or intermediaries; judicial authorities, mediators, arbitrators, court officials, legal officers; third-party organizations authorized by a legal provision and, if applicable, victims of acts of fraud or their representatives).

In the event of a fraud alert, the data is kept for a maximum of six (6) months to qualify the alert and then deleted, unless the alert is relevant. In the event of a relevant alert, the data is kept for up to five (5) years following closure of the fraud case, or until the end of the legal proceedings and the applicable limitation periods.

For people registered on a list of suspected fraudsters, their data is deleted after 5 years from the date of placement on this list.

- In its capacity as Insurer, it is founded in carrying out the processing of data relative to violations, condemnations and measures of security, either at the time of subscription of the contract, or during the period of execution, or within the framework of managing legal action.
- Personal data may also be used by the Insurer within the framework of processing implemented by the insurer, the purpose of which is research and development to improve the quality or relevance of its future insurance or assistance products and service offers;
- Personal data concerning him may be accessible to some of the Insurer's employees or service providers established in countries outside the European Union.
- By proving his identity, the Insured has a right of access, rectification, deletion and opposition concerning the data processed. He also has the right to ask to limit the use of his data when it is no longer necessary, or to recover, in a structured format, the data that he has provided when it was necessary for the contract or when he consented to the use of this data.

He has the right to provide instructions relative to the fate of his personal data after his death. These instructions, general or specific, concern the storage, removal and communication of his data after his death.

These rights can be exercised with the Insurer's Data Protection Representative:

- by email: sent to DRPO@MUTUAIDE.fr
- or
- by postal mail: by writing to the following address: Délégué représentant à la protection des données – MUTUAIDE ASSISTANCE – 126, rue de la Piazza - CS 20010 – 93196 Noisy le Grand CEDEX (France).

After having made a request to the Data Protection Representative without having received satisfaction, he has the possibility of contacting the CNIL (Commission Nationale de l'informatique et des Libertés).

ARTICLE 9 – SUBROGATION

MUTUAIDE ASSISTANCE is subrogated, for the amount of the indemnities paid and the services provided by it, in the rights and actions of the Beneficiary, against any person responsible for the facts which justified its involvement. When the services provided in execution of the agreement are fully or partially covered by

another company or institution, MUTUAIDE ASSISTANCE is subrogated in the rights and actions of the Beneficiary against this company or this institution.

ARTICLE 10 – TIME LIMIT

In application of article L 114-1 of the Insurance Code, any action resulting from this contract is time-barred two years after the event giving rise to it. This period is extended to ten years for death guarantees, with the actions of beneficiaries being time-barred, at the latest, thirty years after this event.

However, this period does not run:

- in the event of reluctance, omission, false or inaccurate statement on the risk incurred, from the day that the Insurer became aware of it;
- in the event of a claim, from the day that the concerned parties became aware of it, if they prove that they were unaware of it until then.

When the action of the Insured against the Insurer is due to the recourse of a third party, this time limit only starts from the day that this third party brought legal action against the Insured or was indemnified by this latter party.

This time limit may be interrupted, in accordance with article L 114-2 of the Insurance Code, by one of the following ordinary causes of interruption:

- recognition by the debtor of the right of the party against whom the time limit was reached (article 2240 of the Civil Code);
- a lawsuit, even in summary proceedings, until the end of the proceedings. The same applies when it is brought before a court that does not have jurisdiction or when the act of referral to the court is annulled by the effect of a procedural defect (articles 2241 and 2242 of the Civil Code). The interruption is void if the petitioner withdraws his request or allows the procedure to expire, or if his request is definitively rejected (article 2243 of the Civil Code);
- A precautionary measure taken in application of the Code of Civil Enforcement Procedures or an act of forced execution (article 2244 of the Civil Code).

It is reminded that:

Notification made to one of the joint debtors regarding legal action or an act of forced execution, or recognition by the debtor of the right of the party against whom the time limit had expired interrupts the time limit against all the others, even against their heirs.

However, notification made to one of the heirs of a joint debtor or the recognition of this heir does not interrupt the time limit with regard to the other joint heirs, even in the event of a mortgage claim, if the obligation is divisible. This notification or recognition only interrupts the time limit with regard to the other co-debtors, for the part owed by this heir.

To interrupt the time limit period for the whole debt, with regard to the other co-debtors, it is necessary to notify all the heirs of the deceased debtor or to recognize of all these heirs (article 2245 of the Civil Code).

Notification made to the principal debtor or his recognition interrupts the time limit against the guarantor (article 2246 of the Civil Code).

The time limit can also be interrupted by:

- the appointment of an adjuster following a claim;
- sending a registered letter with acknowledgment of receipt (sent by the Insurer to the Insured regarding the action for payment of the contribution, and sent by the Insured to the Insurer regarding settlement of the claim).

ARTICLE 11 – SETTLEMENT OF DISPUTES

Any dispute arising between the Insurer and the Insured relative to determination and payment of benefits shall be submitted by one of the parties, in the absence of amicable resolution, to the competent court at the domicile of the beneficiary, in accordance with the provisions of article R 114-1 of the Insurance Code.

ARTICLE 12 – FALSE DECLARATIONS

When they change the subject of the risk or reduce our opinion of it:

- Any reluctance or intentionally false declaration on your part will void the contract. We will retain any premiums paid and we will be entitled to demand payment of the premiums due, as provided for in article L 113.8 of the Insurance Code.
- Any omission or inaccurate declaration on your part for which bad faith is not established results the termination of the contract 10 days after the notification which will be sent to you by registered letter and/or the application of the reduction in indemnities of the Insurance Code, as indicated in article L 113.9.

ARTICLE 13 – REGULATORY AUTHORITY

The regulatory authority responsible for overseeing MUTUAIDE ASSISTANCE is the Autorité de Contrôle Prudentiel et de Résolution (ACPR) – 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex 9 (France).