

GLOBAL TRAVEL INSURANCE - GSL CONTRACT No. ADP20171404
GENERAL CONDITIONS VALIDATING INFORMATION NOTICE
IN ACCORDANCE WITH ARTICLE L141-4 of the French Insurance Code

Your contract of guarantee is governed by the Insurance Code. Your contract consists of the terms and conditions, complemented by your certificate. Its guarantees apply to all travels, private or official, carried out during the validity of your temporary visa (renewable with a maximum of twelve months). The guarantee is valid during the duration of contract mentioned in the insurance certificate.

Read your terms and conditions carefully. It defines you our respective rights and obligations and answers the questions that you ask.

DEFINITIONS

> DEFINITION OF THE STAKEHOLDERS OF THE CONTRACT

POLICY HOLDER: individual or legal entity who adheres to these general conditions laid out by the Association du Cercle des Assureurs des Risques Aggravés et Techniques (ACARAT), on condition that their legal and/or tax residence is located outside the Schengen area, who pays premiums, who is named on the insurance certificate, with no age limit and who will request the policy on the day before departure at the latest on the site www.assurance-voyage-mondiale.com

INSURER : Special Lines Group on behalf of Groupama Rhône-Alpes Auvergne. Regional Mutual Agricultural Insurance Fund in Rhône-Alpes Auvergne 50 rue de Saint-Cyr - 69251 Lyon cedex 09 - SIRET No. 779 838 366 000 28 Company governed by the Insurance Code and subject to the Prudential Supervisory and Resolution Authority, 61 rue Taitbout - 75009 Paris

ASSISTANCE PROVIDER : Mutuaide Assistance – 8-14 Avenue des Frères Lumière 94368 BRY-SUR MARNE cedex.– SA with capital of €9,590,040 entirely paid– Company governed by the Insurance Code, registered in the Trade and Companies Register under reference number RCS 383 974 086 Créteil and subject to the Prudential Supervisory and Resolution Authority, 61 rue Taitbout - 75009 Paris

SUBSCRIBER the Association du Cercle des Assureurs des Risques Aggravés et Techniques (ACARAT), whose regulations are available to download from www.acarat.org, on behalf of the insured party named on the specific conditions who undertakes thereby to pay the insurance premium.

YOU : the insured person.

> DEFINITION OF TERMS OF ASSISTANCE

ACCIDENT: any sudden event, unexpected and surrounding the victim or the damaged goods, constituting the cause of the damage.

TERRITORIALITY: worldwide.

SEARCH EXPENSES: fresh operations carried out by the rescuers or relief agencies other than your fellow travelers, especially for the reason of looking for you in a place devoid of all means of organized rescue or similar things.

EMERGENCY COSTS: transportation cost after the accident (when you are located) from the point where the accident occurred to the nearest hospital.

FUNERAL COSTS: costs of first conservation, handling, casketing, specific transport arrangement, mandatory embalming by legislation, packaging and the simplest model coffin, necessary for transporting in accordance with local law, excluding the costs of burial, embalming and ceremony.

MEDICAL EXPENSES: pharmaceutical, surgical, consultation and hospitalization expenses medically necessary for diagnosis and pathological treatment.

DEDUCTIBLE: part of damage left at your expenses in the settlement of claim. The deductible amount related to each guarantee is specified in Table of guarantee amount and franchises.

HOSPITALISATION: emergency intervention of more than 24 consecutive hours in an unscheduled public or private hospital and cannot be postponed.

DISEASE: any modification of your health certified by a competent medical authority.

COUNTRY OF ORIGIN: Countries stated at the time of signing of contract and for which you have paid the corresponding premium.

TERRORISM /BOMBINGS: deed committed:

- for political, religious, ideological or similar reasons, involving the use of violence, or the unlawful use of force, or an unlawful act that endangers human life or material property;
- by any person or group of persons acting alone or on behalf of any organisation or any government (de jure or de facto) or in relation to aforementioned governments or organisations.

PRESCRIPTION: period beyond which no claim will be accepted.

CLAIM: all the harmful consequences of an event leading to application of one of the guarantees subscribed. It constitutes a single disaster, all damages arising out from the same original cause.

SUBROGATION: action whereby we substitute in your rights and remedies against anyone responsible for your damages in order to obtain reimbursement of the amount that we have paid you after a disaster.

THIRD PARTY: any person or entity, except for:

- the insured person and the members of his/her family,
- persons accompanying him/her,

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- his/her agents, employees or non, in the exercise of their functions.

TERRITORIALITY OF THE CONTRAT

The coverage of your contract applies worldwide, according to the chosen option as mentioned in the subscription certificate, for stays not exceeding ninety days.

CONTRACT GUARANTEES

Coverage enjoyed by the insured depends on the plan and options chosen at the time of contract subscription.

The plan and options chosen are stipulated on the insurance certificate issued to you.

FORMULA 3 : worldwide (*), excluding USA and Canada, medical expenses / hospitalization (50.000 €), assistance, repatriation

FORMULA 4 : worldwide (*), including USA and Canada, medical expenses / hospitalization (50.000 €), assistance, repatriation

For each formula the trip cancellation option can be subscribed,

- **(*) Travel is excluded under all circumstances to the following countries:**
- **AFGHANISTAN, NORTH KOREA, EGYPT, HONDURAS, IRAQ, LIBYA, MALI, NIGERIA, PAKISTAN, PAPUA NEW GUINEA, REPUBLIC OF CENTRAL AFRICA, DEMOCRATIC REPUBLIC OF CONGO, SOMALIA, SUDAN, SOUTH SUDAN, SYRIA, CHAD, GAZA STRIP, UKRAINE, VENEZUELA, YEMEN.**

1. GUARANTEE OF MEDICAL FEES AND HOSPITALISATION

Reimbursements of medical expenses, not having preceded the signing of the contract, are covered outside of the country of residence of the insured, as long as they are prescribed by a doctor following an incident or illness which occurred urgently and unpredictably in Europe and in the Mediterranean Basin, or in the whole World according to the chosen plan. An excess of €80 is applicable in case of illness.

Reimbursements for medical expenses, hospitalisation and surgery are limited to a maximum amount, corresponding to the option and plan chosen.

Coverage of dental care is capped at 100 Euros, without excess.

In the event of an incident, there is no waiting period. There is no excess.

2. REPATRIATION ASSISTANCE

2.1. PURPOSE OF BENEFITS

Organization and management of your repatriation

Si pendant votre séjour en Europe et dans le Bassin méditerranéen ou dans le Monde entier selon l'option et la formule choisie, you are affected by any disease or victim of an accident guaranteed by the contract, you are compelled to stop the stay, we take care of the cost of repatriation, to the extent of actual costs in case of medical repatriation resulting from a risk guaranteed to help you reach your home. Any request for assistance must be agreed in advance by our company or our medical service.

If this condition is not met, we would be released from any repayment obligation.

Extension of stay at the hotel

If your state of health does not justify any hospitalization or medical transport, and you can't undertake your return on the date, originally scheduled, we will pay for your extra stays at the hotel up to the extent of amount indicated in the table of guarantee amount. As soon as your state of health permits it, we organize and take care of your additional transport cost, if the scheduled transport tickets cannot be used because of this event.

These costs are covered until you return home.

Repatriation of body

In case of a death resulting from a guaranteed risk during your stay in the Schengen area, we take care of the organization and the cost of transporting the body of the insured up to your country of origin with a ceiling of 3,500 Euros. Coffin expenses are limited to 1.000€.

We organize and pay for the round trip fare (1st class in train or economic class in aircraft) of a member of the family to accompany repatriation of the body in the country where the insured resided.

Shipment of drugs

We take all measures for searching and shipment of essential medicines in pursuit of the current medical treatment prescribed by a doctor, in the event of no longer availability of these medicines, following an unpredictable event, it is impossible for you to procure them on the spot or their equivalent. The cost of these medicines, in all cases, will be borne by you.

Transmission of messages

We undertake to transmit the messages intended for you when you cannot be contacted directly, for example, in case of hospitalization. Similarly, we can communicate by calling a member of your family, a message that you have left for his attention. Search and rescue costs We pay up to the amount shown in the table of sums insured, the costs of search and rescue at sea or in the mountains following an event putting your life at risk. Only the costs charged by a company duly authorized for these activities may be reimbursed.

Search and rescue expenses

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We cover, up to a limit of the amount indicated in the table of coverage amounts, the costs of search and rescue at sea or in mountains following an event putting your life in danger. Only fees charged by a company duly authorised for these activities may be reimbursed.

Legal assistance in the country of stay

In case of an accident during your stay in Schengen area, we guarantee reimbursement of legal fees up to a limit of 6000 Euros to make your appeal before the courts of the country of stay.

2.2. WHAT YOU NEED TO DO IN CASE OF CLAIM

2.2.1. IMPLEMENTATION OF GUARANTEES

For a request of assistance you are required to contact or contact by a third party, as soon as your conditions suggests your an early return, under penalty of inadmissibility, GROUPAMA ASSISTANCE.

From France : 01.55.98.57.35

From Abroad : (+33) 1.55.98.57.35

You will immediately be given a case number and you must indicate:

- Your contract number,
- Your address and telephone number where we can reach you as well as contact details of the persons who will take care of you,
- Allow physicians access to all medical information concerning you, or the person who needs our intervention.

2.2.2. FOR THE MANAGEMENT OF TRANSPORT

When we organize and pay for transport under our guarantees, it is carried out by 1st class train and/or by tourist class plane or even taxi, depending on the decision of our service assistance.

In this case, we become the owners of the original bills and you promise to give us back or reimburse us the amount which you could obtain from the issuing office of these transport tickets.

2.2.3. FRAMEWORK OF OUR INTERVENTION ASSISTANCE

We work in the framework of national and international laws and regulations and our services are subject to necessary approval from the competent authorities. Moreover, we cannot be held responsible for delays or failures in executing the agreed services following the result of natural and unavoidable catastrophe or events like strikes, riots, popular movements, restrictions on free movement, sabotage, terrorism, civil war or foreign invasion, consequences of the effect of a radioactive source or any other fortuitous event.

2.3 EXCLUSIONS OF GUARANTEES OF MEDICAL AND HOSPITALISATION EXPENSES AND REPATRIATION ASSISTANCE

ARE NOT GUARANTEED :

- DISEASES PRIOR TO THE SUBSCRIPTION AS WELL AS THEIR CONSEQUENCES: INFIRMITIES AND HEREDITARY DISEASES; CHRONIC DISEASES; TROPICAL DISEASES; ALL PROSTHESES INCLUDING HEARING AIDS AND DENTAL CARE (EXCEPT CAVITIES); STOMATOLOGY; SPEECH-LANGUAGE PATHOLOGY; CONTACT LENSES; MASSAGES AND PHYSIOTHERAPY; ACUPUNCTURE; CONSECUTIVE TREATMENT TO THE INFERTILITY; TREATMENTS AND BEAUTY CARE; ORTHOTIC CARE; PSYCHOLOGICAL, PSYCHOTHERAPEUTIC AND NEUROLOGICAL CARE INCLUDING CONSULTATIONS; NERVOUS BREAK-DOWN; SUICIDE ATTEMPTS; SEROPOSITIVITY FOR HIV AND ITS CONSEQUENCES; AIDS AND ITS CONSEQUENCES; THERAPIES; STAYS IN REST HOUSES OR CONVALESCENCE; REHABILITATION; HEALTH CHECK-UPS; CHECK-UP ; VACCINATIONS COSTS.
- CONSEQUENCES OF ACCIDENTS CAUSED BY NEGLIGENCE, INTENTIONAL OR RECKLESS OF THE INSURED; THE CONSEQUENCE OF PARTICIPATION IN BRAWLS; CONSEQUENCE OF THE USE OF MEDICINES; DRUGS OR NARCOTIC DRUGS, MEDICALLY NOT PRESCRIBED; CONSEQUENCES OF ALCOHOLISM OR DRUNKENNESS, MEDICAL EXPENSES NOT PERFORMED BY A PHYSICIAN OR A QUALIFIED PRACTITIONER.
- CONSEQUENCES OF ACCIDENTS BY CYCLONES, EARTHQUAKES, VOLCANIC ERUPTIONS OR OTHER NATURAL CALAMITIES; ACCIDENTS CAUSED BY DISINTEGRATION OF ATOMIC NUCLEUS AND THE LOSSES DUE TO THE RADIATION EFFECTS OF CAUSED BY ARTIFICIAL ACCELERATION OF PARTICLES; ACCIDENTS CAUSED BY THE ACTS OF TERRORISM OR SABOTAGE, FOREIGN INVASION, CIVIL WAR, RIOTS OR POPULAR MOVEMENTS, UNDER THE CONDITIONS LAID DOWN IN ARTICLE L121.8 OF THE INSURANCE CODE. HOWEVER, COVERAGE APPLIES WHERE THE INSURED PERSON IS AFFECTED BY SUDDEN AND UNEXPECTED WAR OR CIVIL WAR WHEN TRAVELLING ABROAD. NO CLAIM WILL, HOWEVER, BE COVERED AS FROM THE END OF THE 14TH DAY FOLLOWING THE TIME WHEN THE WAR OR CIVIL WAR BEGAN IN THE TERRITORY OF THE COUNTRY IN WHICH THE INSURED PERSON IS STAYING.

THE EXTENSION OF THE COVERAGE SET FORTH ABOVE DOES NOT APPLY TO TRAVEL IN OR INTO COUNTRIES IN THE TERRITORY WHERE EVENTS OF WAR OR CIVIL WAR ARE ALREADY TAKING PLACE UNLESS THE INSURED HAS TAKEN THE NECESSARY SECURITY ASSISTANCE COVERAGE MEASURES APPROVED BY THE INSURER, OR IF THE INSURER HAD PREVIOUSLY GRANTED THIS EXTENSION BEYOND 14 DAYS.

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- **ACCIDENTS DUE TO THE PRACTICE OF THE FOLLOWING SPORTS: MOUNTAINEERING AND CLIMBING; BOBSLEIGH; SKELTON; SCUBA DIVING; SKYDIVING; ALL AIR SPORTS OR NECESSARY FOR THE USE OF A GEAR MOTOR, AS WELL AS ALL PARTICIPATION IN PROFESSIONAL SPORTING COMPETITIONS.**
- **EXPENSES RELATED TO CONTRACEPTION, ABORTION, PREGNANCY AND ALL COMPLICATIONS RELATED TO IT, MISCARRIAGE AND CHILDBIRTH AND FOLLOWING (INCLUDING CONSULTATIONS, ANALYSIS AND ULTRASOUND) ARE NOT REIMBURSED.**
- **IN ANY CASE, WE CANNOT SUBSTITUTE US FOR THE AGENCIES OF LOCAL EMERGENCY.**

- **PREGNANCY, WHETHER NORMAL OR PATHOLOGICAL, DELIVERY AND ITS CONSEQUENCES.**
- **THE CONSEQUENCES OF INTENTIONAL MISCONDUCT OF PHYSICAL PERSONS ON THE PART OF THE INSURED.**
- **AESTHETIC TREATMENT, A THERAPY, A VOLUNTARY INTERRUPTION OF PREGNANCY, IN VITRO FERTILISATION AND ITS CONSEQUENCES;**
- **A PSYCHIC, MENTAL OR DEPRESSIVE DISEASE WITHOUT HOSPITALISATION OR INVOLVING A HOSPITALISATION OF LESS THAN 3 DAYS;**
- **EPIDEMICS;**
- **A FORGOTTEN VACCINATION.**

3. TICKET REIMBURSEMENT

(trip cancellation - if the option is mentioned on your and taken out at least 15 days before leaving on the trip)

The Insurer compensates the Insured against ticket cancellation expenses with proof, in the event that the Insured is unable to travel due to the following events:

- death of the Insured;
- death of the person living with them, of an ascendant or descendant in the first degree, within fifteen days before the date of the journey;
- the death of a co-worker of the same service obliging the Insured to stay at their usual place of work in order to make up for this absence and occurring within fifteen days before the date of the trip;
- incident or illness (any physical injury that is unintentional on the part of the Insured or change in clinically observed health, need of medical care and the cessation of any professional activity) of the Insured;
- theft of identity papers necessary for travel within 48 hours of travel;
- refusal of a visa by the authorities of the country, provided that no request has been refused to the Insured previously by the authorities of the same country;
- major professional impediment in the framework of a buy-back, court-ordered reorganisation or liquidation transaction, provided that the Insured is directly involved in these transactions;
- catastrophic event affecting the Insured.

THE FOLLOWING ARE NOT COVERED:

- **INCIDENTS AND DISEASES WHERE THE FIRST KNOWLEDGE OF SUCH WAS DISCOVERED BEFORE BOOKING THE TICKET.**
- **SUICIDE, SUICIDE ATTEMPTS.**
- **DRUNKENNESS OR USE OF NARCOTIC DRUGS OR MEDICINES NOT PRESCRIBED BY A COMPETENT MEDICAL AUTHORITY.**
- **PSYCHOLOGICAL OR PSYCHIATRIC DISORDERS.**

It is specified that the causes of cancellation or modification of the following journey do not give rise to cover:

- **STRIKES OR BLOCKADES.**
- **BREAKDOWN OF PLANNED MEANS OF TRANSPORT.**
- **DELAY OR REMOVAL OF ANOTHER MEANS OF TRANSPORT INTENDED TO GET TO THE AIRPORT.**
- **NON-PRESENTATION, FOR WHATEVER REASON, OF A DOCUMENT REQUIRED TO TAKE PLANNED MEANS OF TRANSPORT.**
- **ANY DECISION RELEVANT TO THE CARRIER OR TRAVELLER.**

The coverage comes into effect from the time of the booking of the tickets and payment by means of a credit card, the coverage ends at the beginning of the trip.

The coverage amount is fixed in the coverage table.

TICKET CANCELLATION DECLARATION IN THE EVENT OF INCIDENT

The Subscriber must notify the tour operator of the cancellation upon the occurrence of the covered event.

The declaration of this cancellation must be made to the Insurer in the **Forty Eight Hours** following the request for cancellation from the traveller ("Tour Operator" or Transport Company).

The Insurer's reimbursement is calculated in relation to the cancellation expenses schedule in force on the date of the first notification of the event giving rise to the coverage.

The Subscriber must send to the Insurer:

- Proof of payment by credit card
- The contact details of the tour operator.
- The copy of the contract signed with the tour operator as well as all the documents necessary for the evaluation of the damage.
- The exact reason for the cancellation as well as all the necessary supporting documents such as, depending on the nature of the event: death certificate, proof of family relationship between the Insured and the victim, residency certificate from the care establishment, copy of court summons, the original receipt for the filing of a complaint in the event of the theft of documents, or copy of the declaration of loss in the case of serious damage to the home.

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After this period of Forty Eight Hours, if the Insurer suffers any problem due to the late declaration, the Subscriber loses all right to compensation.

ADMINISTRATIVE PROVISIONS

CONDITIONS FOR MODIFICATION OR CANCELLATION OF CONTRACT

All requests for refunds as a result changes in the dates concerning the duration of your travel insurance policy will only be considered if the amount to be reimbursed exceeds 25 € and you can provide a copy of the ticket justifying this change.

EFFECTIVE DATE AND DURATION OF CONTRACT

The contract takes effect on the date and duration indicated in the insurance certificate, subject to payment of dues.

The contract is concluded for a firm period without tacit renewal, and cannot be terminated and reimbursed during the period.

TIME LIMITS AND PROCEDURES FOR DECLARATION OF CLAIMS

Either in writing or verbally against receipt at the company's headquarters or at the representative of the company indicated in the terms and conditions from the moment you have become aware of the loss. You must report the claim within 5 working days. If this condition was not met, we may be relieved of any obligations to reimbursement.

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If the damages cannot be determined by mutual agreement, they are evaluated by means of an amicable and obligatory expertise, subject to our respective rights. Each of us selects his own expert. If these experts are not in agreement amongst themselves, they rely on a third and all those three work together and with majority votes. Failure by any of us to appoint an expert or if two experts agree on the choice of the third, the appointment is made by the President of the Tribunal de Grande Instance at the place of residence of the policy holder. This appointment is made on a petition signed by at least one of us that not having been signed, is summoned to the expertise by registered letter. Each shall bear the costs and fees of his expert and where necessary, half of those of the third.

PRESCRIPTION

All actions in respect of this contract, whether coming from you or us, can be exercised during a period of **two years** from the date of the event giving rise thereto (Articles L114-4 and L114-2 of the Insurance Code).

However, this period does not run:

- In the event of non-disclosure, omission, fraudulent representation or misrepresentation of the risk

incurred, as from the date on which the Insurer is aware thereof,

- In the event of an incident, from the date the concerned parties are aware thereof, if they prove that they were unaware of such facts up until then.

The prescription is increased to **Ten years** in the event of coverage against incidents affecting persons, when the Beneficiaries are the Beneficiaries of the deceased Insured person.

IDENTIFIABLE DETAILS

All information collected by the Insurer is necessary for the processing of the file. This is used by the Insurer or by professional organisations for the sole necessities of this process, or to satisfy legal or regulatory obligations.

Personal data collected thereby is subsequently intended for GROUPAMA ASSISTANCE, the entity responsible for the process. The data is to be used for managing the Customer relationship, granting insurance coverage, market research and commercial organisation, statistical studies, risk assessment, security and prevention of non-payment and fraud, recovery and fight against money laundering and financing terrorism, as well as applying international sanctions.

This will only be subject to other external communications to meet legal and regulatory obligations with the tax authorities and insurance regulators (ACPR in France).

The information/personal data collected may, in accordance with the above purposes, on the occasion of various operations, be the subject of a transfer to a country in the European Union or outside the European Union.

In the context of a transfer to a country outside the European Union, rules ensuring the protection and security of this data have been put in place.

In accordance with Articles 38, 39 and 40 of Law No. 78-17 of 6 January 1978 relating to computers, files and liberties, the Subscriber has a right, at the registered office of the Insurer, of access for communicating or rectifying any information concerning them and appearing on any file for the use of insurance companies, their agents, re-insurers and the professional bodies concerned.

SUBSTITUTION IN YOUR RIGHTS AND ACTIONS

In consideration of payment of compensation and up to the amount thereof, we become beneficiaries of the rights and actions that you have against all responsible for the loss, in accordance with the Article L 121-12 of the Insurance Code.

If we can no longer perform this action, for your part, we can be relieved of all or some of our obligations to you.

PENALTIES FOR MISREPRESENTATION IN THE SUBSCRIPTION

Any concealment or misrepresentation, any omission or inaccuracy in the statement of risk is penalized as provided in the Articles L 113-8 and L 113-9 of the Insurance Code:

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- in case of bad faith on your part: abrogation of the contract;
- if your bad faith is not established: a reduction of compensation as a percentage of the premium paid in relation to the premium that would have been due if the risk had been fully and exactly declared.

PENALTIES APPLICATION IN CASE OF MISREPRESENTATION AT THE TIME OF SINISTRE

Any fraud, concealment or intentional misrepresentation on your part in the circumstances or the consequences of an accident results in the loss of any entitlement or compensation for the loss.

FOR ANY REQUEST FOR REPATRIATION ASSISTANCE

For all requests for Assistance, the Insured (or any person acting on his behalf) must contact GROUPAMA Assistance by recalling the GSL contract reference:

Call from France : 01.55.98.57.35

Call from abroad : (+33) 1.55.98.57.35

The GROUPAMA Assistance team can be contacted 7 days a week, 24 hours a day-,

FOR ANY CLAIM OF REIMBURSEMENT OF HEALTH AND HOSPIALISTION EXPENSES OR ANY OTHER CLAIM

Contact OPRA, by writing to:

claim@assurance-voyage-mondiale.com, or by letter to:

ASSURANCE VOYAGE MONDIALE

900 Chemin de l'Aumone vieille - l'Angevinière Bat B2

13400 AUBAGNE - FRANCE

Or by phone :

- From France : 04.86.51.05.00
- From abroad : (+33) 4.86.51.05.00

PROCEDURE FOR REVIEW OF CLAIMS

In case of difficulty, first consult your regular representative : OPRA

1. In case of disagreement or dissatisfaction with the implementation of your contract **for coverage assistance**, we invite you to contact MUTUAIDE ASSISTANCE by calling 01.41.77.45.50, sending an email to medical@mutuaide.fr, or by post to:

MUTUAIDE ASSISTANCE

SERVICE QUALITÉ CLIENTS

8/14 AVENUE DES FRÈRES LUMIÈRES

94368 BRY-SUR-MARNE CEDEX

If the answer is not satisfactory, the Subscriber may address his claim to the "Claims" service of the Special Lines Group:

- By letter to:

GROUPE SPECIAL LINES

SERVICE RÉCLAMATIONS

6-8 RUE JEAN JAURÈS

92800 PUTEAUX

- By email :

reclamations@groupespeciallines.fr

If the response to the complaint remains unsatisfactory, the Subscriber may contact the "Claims" Department of Groupama Rhône-Alpes Auvergne:

- By letter to :

GROUPAMA RHÔNE-ALPES AUVERGNE

SERVICE CONSOMMATEURS

TSA 70019 – 69252 LYON CEDEX 09

- By email :

service-consommateurs@groupama-ra.com

Finally, if the disagreement persists regarding the position or the proposed solution, the Subscriber can request Insurance Mediation:

- By letter to :

MÉDIATION DE L'ASSURANCE

TSA 50110

75441 PARIS CEDEX 09

- By internet on the website

www.mediation-assurance.org

2. In the event of disagreement or dissatisfaction with the implementation of your contract, we invite you to make it known to GROUPE SPECIAL LINES by writing to reclamations@groupespeciallines.fr **for insurance cover**.

If you are unsatisfied with the response, you may send a letter to:

GROUPAMA RHONE-ALPES-AUVERGNE

SERVICE CONSOMMATEURS

TSA 70019

69252 LYON CEDEX 09

MUTUAIDE agrees to acknowledge receipt of your letter within 10 working days. Your issue will be dealt with within a maximum of 2 months.

Should you remain dissatisfied, you can write to the Ombudsman whose details are as shown above.

The FFSA mediator is not competent to know about contracts signed to cover professional risks.

INSURER AND INSPECTION BODY

In accordance with the Insurance Code (Article L 112-4), it is specified that the insurance undertaking of GROUPE SPECIAL LINES and GROUPAMA Assistance est l'ACPR, 61 rue Taitbout 75436 Paris Cedex 09.

Translation of an original document into French. In the event of discrepancies or misinterpretations resulting from the translation, the original French document will always prevail.

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GUARANTEES ACCORDED AUTOMATICALLY FORMULA 3 : worldwide excluding USA and Canada FORMULA 4 : worldwide including USA and Canada		
Guarantees	Amounts	Deductible
Assistance		
Repatriation : <i>In case of illness or accident</i> Repatriation and sanitary transport	Real expenses	No
Surgical, pharmaceutical, hospitalization expenses incurred abroad (Reimbursement on proof – Advance on Hospitalization expenses)	50 000 € per person and per insurance period	80 € per claim, except in the event of an accident where there is no deductible
Of which dental expenses	100 € per person and per insurance period	
Extension of stay in a hotel	Up to 100 € per day with a maximum of 10 days	No
Transmission of messages	Real expenses	No
In Case of death Repatriation of body Coffin fees	3 500 € 1 000 €	No
Shipment of drugs	Real expenses	No
Legal assistance in the country of stay	Within the limit of 6 000 € per person and per insurance period	No
Search and rescue expenses	Within the limit of 700 € per person and per insurance period	No
OPTIONAL GUARANTEES GRANTED IF THOSE ARE MENTIONED IN YOUR INSURANCE CERTIFICATE		
Guarantees	Amounts	Deductible
Trip		
Trip cancellation (ticketing)	Up to 1000 €	No