

Cancellation insurance

Cancellation costs may be covered by cancellation cover provided by the village, for a total of €15 (incl. tax) per stay for camping pitches and of €3 (incl. tax) per night for rental units.



What we cover:

- Death, accident or serious illness, hospitalisation of the insured person, a relative or a close family friend.
- Complications of the pregnancy for the insured person.
- State of pregnancy contraindicating the trip due to the nature of the trip.
- Redundancy / contractual termination.
- Contraindications or consequences of vaccinations.
- Depression, psychological, emotional or mental illness.
- Serious vehicle damage.
- Getting a job.
- Cancellation or change to paid leave.
- Professional transfer.
- Serious damage caused by fire, explosion or water damage
- Tourist visa refusal.
- Summons: in preparation of adopting a child, as either a witness or jury member or for an organ transplant.
- Natural disasters (according to the Law No. 86-600 of 13 July 1986, as amended).
- Cancellation of one of the persons accompanying the insured person (maximum 9 people).
- Separation (civil partnership or marriage).
- Theft from business or private premises



Table of sums covered

Cover	Amounts
CANCELLATION CHARGES	Pursuant to the conditions of the cancellation expenses scale
	Maximum of €5,000 per person and €30,000 per event
EXCESS	Unless otherwise stated, €15 per rental
MODIFICATION FEE	Maximum of €2,000 per person and €10,000 per event
LATE ARRIVAL	Reimbursement of unused land services on a <i>pro rata temporis</i> basis of the rental with a maximum €4,000 per rental or camping space and one full tank per event of €25,000 Excess: 1 day
TRIP INTERRUPTION EXPENSES	Reimbursement of unused land services on a <i>pro rata temporis</i> basis including any cost of cleaning the vehicle in the event of early return Excess: 1 day
	Maximum of €4,000 per person and €25,000 per event
Cover	Amounts
REPLACEMENT VEHICLE following a breakdown, damage to the vehicle or theft during the stay.	Cover for a replacement vehicle of a similar type to the immobilised vehicle for maximum 3 consecutive days

The other cover indicated above is applicable throughout the trip corresponding to the invoice issued by the organiser with a maximum of 90 days as of the date of departure on the trip.

Time limit for subscription

In order for the Cancellation cover to be valid, this contract should be taken out simultaneously with the booking of the flight, or before the beginning of the cancellation expenses scale.



Cancellation conditions

Effective date	Cover expires
Cancellation: the day of subscription to the present contract	Cancellation: the day of arrival at the place you are staying – the place the group has to report to (outward journey)

WHAT DO WE COVER?

We reimburse down payments or all sums retained by the travel or trip organiser (minus an excess stated in the table of the amounts of cover) and invoiced pursuant to the said organiser's general terms of sale (to the exclusion of administrative costs, visa expenses, the insurance premium and all taxes and duties), when you are obliged to cancel your trip before you leave (on the outward journey).

UNDER WHAT CIRCUMSTANCES DO WE INTERVENE?

Cover provides for insured reserving parties to be reimbursed any sums they have effectively paid that are not reimbursable by the service provider under these general terms of sale up to the limit of the sums provided for in the "Table of sums covered" where insured reserving parties are compelled to cancel their stay solely for one of the reasons listed below, making it impossible for them to take part in the reserved stay:

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2nd degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of the person replacing you at work and identified by name when the contract was taken out, to the person responsible during your stay for looking after your underage children, any disabled person under your legal guardianship and who lives under the same roof as you.

Death

Of your uncle, aunt, nephews and nieces.

Complications of pregnancy occurring before the 7th month of pregnancy

Of one of the people participating in the trip and insured under this contract, which results in the absolute stopping of any work or other activity.

Contraindication for or after-effects of vaccinations

Of one of the people participating in the trip and insured under this contract.



Redundancy or termination of employment contract

Of yourself or your legal or *de facto* spouse who is insured by this contract, provided that the procedure had not started before the contract was signed.

Summons before a court, in the following cases only:

- Witness or jury member
- Appointment as an expert witness

Provided you are summoned on a date that coincides with the duration of the trip.

Summons with a view to adopting a child

Provided you are summoned on a date that coincides with the duration of the trip.

Summons to re-sit an exam

Following failure that was not known when the reservation was made or the contract was signed (higher education only), provided the exam in question is held during the trip.

Summons for an organ transplant

Of yourself or your legal or *de facto* spouse or one of your ascendants or descendants in the 1st degree.

Serious damage caused by fire, explosion or water

or caused by the forces of nature at your business or private premises and implying the absolute necessity of your being present to take protective measures.

Theft or burglary on business or private premises

provided that the scale or importance of the theft requires your presence and that the theft takes place within the 48 hours before departure.

Serious damage to your vehicle

within the 48 hours before departure and insofar as the vehicle cannot be used to take you to the place you are staying.

Impediment to you reaching the place you are staying

by road, rail, air or sea on the day the stay starts

- roadblocks ordered by the State or a local authority,
- public transport strike preventing you from arriving within the 24 hours following the planned start of your stay,
- flooding or natural event obstructing traffic (certified by the competent authority),
- traffic accident during the journey needed to get to your planned holiday destination, the damage caused resulting in immobilisation of the vehicle (proved by report by an appraiser).

Getting a job

as an employee for a period of more than 6 months and starting during the planned dates of your stay (you must have been registered as unemployed and provided this is not the extension or renewal of your employment contract or an assignment given you by a temporary employment agency).

Your separation (civil union or marriage)

In the event of divorce or separation (civil union) provided the case was submitted to the courts before the trip was booked (official document required as proof).

Excess 25% of the value of the claim.



Theft of your identity card, driving licence or passport

within 5 working days prior to your departure, making it impossible for you to complete the border crossing formalities required by the competent authorities.

Excess 25% of the value of the claim.

Cancellation or modification to the paid holiday dates of yourself or your de facto or legal spouse imposed by your employer

who had officially agreed to them in writing before you booked your stay. The document issued by the employer is required. **This cover is not available to heads of companies, self-employed people, craftspeople or part-time entertainment workers.**

You remain liable for an excess of 25%.

Change of job

Imposed by your superiors and for which you have not requested (**does not apply to heads of companies, self-employed people, craftspeople or part-time entertainment workers**).

You remain liable for an excess of 25%.

Visa refusal by the authorities of the country

subject to no application having been previously refused by those authorities for the same country. Documentary proof issued by the embassy is required

Natural disasters (as defined by French Act No. 86-600 of 13 July 1986 as amended)

occurring in the place you are staying and resulting in prohibition on staying at the site (town, neighbourhood, etc.) by the local or prefectural authorities during all or part of the period shown on the reservation contract and occurring after the present contract was taken out.

Site access prohibited

(Town, neighbourhood, etc.) within a radius of five kilometres around the place you are staying, issued by the local or prefectural authorities following pollution of the sea or an epidemic.

Illness requiring psychological or psychotherapeutic treatment including nervous breakdowns of yourself, your *de facto* or legal spouse or your direct descendants and requiring a minimum **hospitalisation of 3 days** at the time the trip is cancelled.

Cancellation by one of the people travelling with you

(Maximum 9 people) who registered at the same time as you and insured under the same contract where the cancellation is due to one of causes listed above.

If the person wishes to travel alone, additional expenses are taken into account. Our reimbursement may not exceed the amount owed in the event of cancellation on the date of the event.

EXTENSION OF MODIFICATION FEES

In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you for the costs occasioned by the postponement of the dates of your insured stay provided for contractually in the Conditions of Sale.

Under no circumstances may the compensation paid be greater than the value of the cancellation fees due on the date on which the event at the origin of the modification occurred.

Cancellation and modification cover cannot be combined



CANCELLATION FEES FOR BOOKING MADE LESS THAN 15 DAYS BEFORE DEPARTURE

In the event of the cover being taken out at the last minute (less than 15 days before departure), we will only cover cancellation fees resulting from the following events, and no other:

Cover provides for reimbursement of cancellation fees or modification of a stay up to the value of the sums given in the Table of Sums Covered above for which you remain liable and which are invoiced by the Service Provider in application of the General Conditions of Sale, minus transport taxes (such as aviation taxes), insurance premiums and handling charges if you cannot travel for one of the following reasons:

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2nd degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.

Serious illness, serious accident or death

including relapse, worsening of a chronic or pre-existing condition as well as the results or after-effects of an accident that occurred before the contract was taken out of the person replacing you at work and identified by name when the contract was taken out, to the person responsible during your stay for looking after your underage children, any disabled person under your legal guardianship and who lives under the same roof as you.

EXTENSION OF MODIFICATION FEES

In the event of modification of the dates of your stay due to a reason listed above, we will reimburse you for the costs occasioned by the postponement of the dates of your insured stay provided for contractually in the Conditions of Sale.

Under no circumstances may the compensation paid be greater than the value of the cancellation fees due on the date on which the event at the origin of the modification occurred.

Cancellation and modification cover cannot be combined



WHAT WE EXCLUDE

In addition to the exclusions appearing in the section “WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OF OUR COVER PACKAGES? we cannot intervene if the cancellation results from:

- *sickness requiring psychiatric or psychotherapeutic treatment, including nervous breakdowns not having required hospitalisation for at least 3 days at the time of cancellation of the trip/travel*
- *forgetting to be vaccinated*
- *Complications due to pregnancy occurring after the 6th month of pregnancy and under all circumstances pregnancy, abortion, childbirth, in vitro fertilisations and their consequences*
- *non-presentation of identity card or passport, regardless of the reason*
- *diseases or accident that are established for the first time, or that are the subject of relapse or worsening, or of hospitalisation between the date of purchase of your trip or travel and the date the insurance contract was taken out*
- *strikes and action taken by agents of the organiser of the trip and/or the subscriber, and/or having started before the effective date of the contract or for which public notice had been given before this date*
- *defaulting of any kind, including financial, by the organiser of your trip, or by the carrier, preventing them from meeting their contractual obligations.*

In addition, we never intervene if the person who causes the cancellation is hospitalised at the time of booking of the trip/travel or of taking out the contract.

FOR WHAT AMOUNT DO WE INTERVENE?

We intervene for the amount of the cancellation expenses **incurred at the date of the event** that can lead to application of the cover, pursuant to the General Sales Conditions of the travel organiser, with a maximum and an excess as indicated in the table of the amounts of cover.

The insurance premium is never refundable.

WITHIN WHAT TIME LIMIT SHOULD YOU DECLARE THE LOSS?

1- Medical reasons: you should declare your loss **as soon as a competent medical authority establishes that the seriousness of your state of health would contraindicate your trip**

If your cancellation is subsequent to such a contraindication to travel, our reimbursement will be limited to the cancellation expenses applicable at the date of the contraindication (calculated on the basis of the travel organiser's scale with which you acquainted yourself on enrolling on the trip)

For any other reason for cancellation: you should declare your loss as soon as you become aware of the event that might lead to application of the cover. If your trip cancellation falls after that date, our reimbursement will be limited to the cancellation expenses applying on the date of the event (calculated on the basis of the travel organiser's scale of charges, of which you were apprised when you signed up).

2- In addition, if the claimable loss has not been declared to us directly by the travel agent or by the organiser, you should inform us within 5 business days following the event leading to application of the cover. For that purpose, you should send us the declaration of loss (claim form) enclosed with the insurance contract that has been given to you.



WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

Your declaration of loss (claim) should be accompanied by the following documents:

- In the event of illness or accident, a medical certificate stipulating the origin, nature, severity and expected consequences of the illness or accident,
- In the event of death, a death certificate and the civil status form,
- Under other circumstances, any documentary proof.

You should let us have the medical details and documents necessary for your claim file to be examined, using the envelope pre-printed with the name and address of the medical examiner that we will send you as soon as we receive the declaration of loss, and the medical questionnaire to be filled in by your doctor.

If you do not have such documents or details, you should procure them from your doctor and send them to us using the above-mentioned pre-printed envelope.

You should also send us, using the pre-printed envelope addressed to the medical advisor, any information or documents requested to prove the reasons for your cancelling, in particular:

- All photocopies of prescriptions for drugs, tests or examinations together with any documents proving that such prescriptions have been filled or performed, in particular the social security forms showing the medical stickers for the drugs prescribed,
- Statements from Social Security or similar bodies concerning reimbursement of treatment costs and payment of sick pay,
- the original of the paid invoice for the amount you were bound to pay to the organiser or that the organiser retains,
- the number of your insurance contract,
- the enrolment slip issued by the travel agent or organiser,
- in the event of an accident, you should specify the causes and circumstances and provide us with the names and addresses of those who are liable, and, where applicable, of witnesses.

Furthermore, it is expressly agreed that you accept in advance the principle of examination by our medical examiner. Therefore, if you oppose such examination without legitimate reason, you lose your rights to the cover.



Late arrival

Effective date	Cover expires
Late arrival: the day of subscription to this contract	Late arrival: day of departure

WHAT DO WE COVER?

We cover you for reimbursement on a *pro rata temporis* basis of the unused period following late entry into possession **by more than 24 hours** of the accommodation rented or hotel room as a consequence of one of the events listed in the cancellation cover.

This cover cannot be combined with cancellation cover.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

You should:

- Send the insurer any documents needed to complete the claim and thereby evidence the validity and amount of the claim.

You will always be asked to provide the original of the organiser's detailed invoices showing the land and transport services.

If the medical details necessary for the claim to be examined are not disclosed to our medical examiner, the claim cannot be processed and settled.

Interrupted stay expenses

Effective date	Cover expires
Stay cut short: on the scheduled day of departure – at the place to report to indicated by the organiser	Stay cut short: on the scheduled day of return (at the place from which the group disperses)

WHAT DO WE COVER?

If you have to interrupt the stay covered by this contract, we undertake to reimburse the unused "outdoor hotel services" together with any cost of cleaning the accommodation which you cannot ask the service provider to reimburse, replace or offset in the event of your being obliged to leave and hand over the camping space to the hotelier as a result of:

Serious illness or accident or death of yourself, your legal or *de facto* spouse, your ascendants or descendants to the 2nd degree, fathers- and mothers-in-law, sisters, brothers, brothers- and sisters-in-law, sons- and daughters-in-law, your legal guardian or any person who usually lives under your roof, of the person accompanying you during your stay and identified by name and insured under this contract.

Serious illness or accident or death of the person replacing you at work and identified by name



when the contract is taken out, to the person responsible during your stay for looking after your underage children or any disabled person of whom you are the legal guardian and who lives under the same roof as you and of whom you are the legal guardian.

Serious damage caused by fire, explosion or water or caused by the forces of nature at your business or private premises and implying the absolute necessity of your being present to take protective measures.

Theft or burglary on business or private premises provided that the scale or importance of the theft requires your presence.

WHAT WE EXCLUDE

In addition to the exclusions provided for in the General Provisions, interruptions consequent upon the following are not covered:

- *cosmetic treatment, cure, voluntary termination of pregnancy, in vitro fertilisation and its consequences;*
- *a depressive, mental, or psychological illness without hospitalisation or hospitalisation for less than three days;*
- *epidemics.*

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIMABLE LOSS?

You should:

- Send the Insurer any documents needed to complete the claim and thereby evidence the validity and amount of the claim.

In all cases, the originals of the itemised invoices of the travel agent or tour operator showing the land and transport services will be systematically requested of you.

If the medical details necessary for the claim to be examined are not disclosed to our medical examiner, the claim cannot be processed and settled.