

MULTISPORT INSURANCE

ASSISTANCE AGREEMENT

I. DEFINITIONS

Domicile

The usual place of living.

Beneficiary

Any person having a valid individual or family Multisport Insurance.

Territory

Worldwide except countries on civil or foreign war (Ex: Iraq, Afghanistan, Sudan etc...).

Period of Validity

One year from the issuing date for annual Card, or period stated on the Multisport Card up to 12 months.

Scope of cover

Accidents while practicing sports during the period of validity.

Accident

Any injurious, sudden, and unintentional damage on the human body caused by an external and unpredictable fact.

Sports concerned

Every sport, except Alpinism over 6000 m, bobsleigh, Olympic luge, dangerous animal hunting, skeleton, caving, aerial sports (unless the appropriate additional premium has been paid), (motor sports and aerial sports are covered if the appropriate additional premium has been paid).

II. GUARANTEES

A - Insurance guarantees

1. Civil liability

All financial liabilities resulting of an accident to a third parties caused by yourself, are guaranteed during the period of validity .

The maximum indemnification for any event borne by the Insurer will not exceed:

- € 750.000 for bodily damages, i.e. any corporal injury sustained by a person
- € 75.000 for material or insubstantial damages, i.e. for accidental deterioration or destruction of material goods or of an animal and for any financial prejudice resulting from the loss of possession of a right.

A € 500 excess will be deducted from the amount of indemnification.

• **This contract does not cover in any case civil liability for damages or accidents caused by practicing sports under the necessity of possessing a mandatory Insurance, a valid permit or a valid licence (including the use of motor vehicle). Civil liability is also not covered, against your employer, family members and while practicing sports in a group or in a team. Civil Liability to material goods lend for nothing is not covered.**

• **The civil liability offered in this contract does not cover professional civil liability and material civil liability from professional leisure entity or sports rental and sales shops.**

2. Cancellation and Curtailment

2-1. Cancellation

We guarantee the refund of cancellation penalties including: Hotel, holiday's rentals, sports classes, ski passes, and material rental.

The cancellation benefit has to be notified prior to departure and has to be a consequence of the following events:

Death and serious accident with an hospitalization caused by the practice of a sport.

Careful: If the subscription of the cancellation guarantee is made afterwards the cause of it, the clients will not be entitled to claim it.

Guarantee limitation: The total refund indemnity can not exceed the total amount of the penalties faced by the beneficiary up to 400€.

Deductible: a 50€ deductible will be applied to the refund indemnity.

2-2. Curtailment

If because of an accident, the beneficiary has to suspend his stay and if a repatriation of the beneficiary is being organised or oblige him/her to stay in his/her room, then the Insurer will reimburse any non-used pass or lessons and rented equipment, prorata temporis, with a maximum of € 400.

3. Broken skis or snowboard

In case the skis or the snowboard of the beneficiary are or is broken, the insurer will provide a similar material on rental at the use of the beneficiary for a period not exceeding 8 days. The broken material will have to have a face value of 100 € minimum at the date of occurrence. In order to benefit from this guarantee, the beneficiary will have to bring his damaged material for appraisal to a rental shop chosen by CORIS Assistance.

4. Personal accident

Death benefit: in case of death of the beneficiary, caused by a guaranteed accident, the insurer guarantees the payment of a € 10.000 capital.

Disablement capital (permanent or partial): in case of a permanent or partial disablement caused by an accident that occurred during the period of validity, this guarantee makes provision for the payment of a € 10.000 capital. When the disablement rate is inferior to 100 %, the paid capital is calculated in accordance with the official disability table (that can be provided upon request of the beneficiary). **If the invalidity rate is less than 30 %, there will be no capital paid.**

B - Assistance guarantee

1.1 Medical transportation or repatriation

In case of an accident, the Assistance Company upon medical advice will organise and pay for the medical transportation of the injured beneficiary to the nearest and best equipped hospital closest to the place of the accident.

If the medical state of the patient justifies it, the Assistance Company will organise and pay for somebody of the party to accompany the injured beneficiary.

If the hospitalisation of the beneficiary exceeds 7 days in place, and if nobody is able to stay and visit the beneficiary, the Assistance Company will organise the travel of one person designed by the beneficiary to stay with him/her.

1.2 Repatriation of the injured beneficiary

When the injured beneficiary is declared fit to travel, the Assistance Company will organise and pay for his/her return to his place of residence in France as well as the return of the person who stayed with him. In case of an accident occurred to an insured person with permanent residence outside of France, the Assistance Company will limit its intervention to the transportation of the injured beneficiary to the nearest and best equipped hospital from the place of the accident.

2. Return of travel companions

If the members of the party travelling with the injured beneficiary and covered by the same type of insurance policy are not able to come back with the original means of transportation, the Assistance Company will organise and pay for their return back to their domicile.

3. Emergency health expenses

In case of an accident while practicing sports during the insurance period and within the scope of covered sports; medical, pharmaceutical and hospitalisation expenses will be covered up to € 5.000 of the amounts unpaid by the National health Services (Social Security) and the beneficiary's health insurance.

After reimbursement of the National health Services (Social Security) and the beneficiary's health insurance the insured person can file a claim by presenting all the medical invoices and receipts to the company (CORIS) in order to get a refund of the expenses yet not paid.

Glasses, lenses, dental prosthesis are covered up to an amount of € 100.

Physiotherapy expenses are covered only after suffering broken bone(s) and / or surgery are limited up to an amount of € 350.

If the beneficiary does not have any health Insurance or is not covered by a national health service plan other than the multisports product, a deductible of € 250 will be applied.

4. Rescue expenses

The Assistance Company will cover up to an amount of € 50.000 per event, rescue and research expenses (including helicopter), of the beneficiary and the persons accompanying him/her due to the practice of covered sports.

Concerning the transport of Surf, windsurf, jet-ski(*) and kitesurf (**), the total amount of the expenses is limited to € 1.200 (* In case of subscribing the Mechanical sport option, ** In case of subscribing the Aerial sport option)

5. Transportation of mortal remains

The Assistance Company will organise and pay for the transport of the mortal remains of the beneficiary to the place of burial near his/her residence in France. In case the final destination is not France, the total expenses of this item will not exceed € 3.000. Funeral expenses will be covered up to € 1.000. Expenses due to religious ceremony are excluded.

The Assistance Company will eventually pay for the return of the members of the family covered by the same multisports insurance policy if the initial means of transportation could not be used.

6. Legal protection

If, while practicing sports, the beneficiary has an accident involving a bodily prejudice, the insurer will bring a legal action against the responsible of the accident – first out of court, and if necessary the insurer will sue the responsible of the accident.

- The beneficiary will have to bring the evidences of her / his prejudice. If the accident is the liability of a third party, the insurer will bring the legal action against the responsible of the accident. The cover for each accident will not exceed € 5.000.

7. Advance of bail bond

If the beneficiary is subject to the payment of a penal bail bond by local authorities, while enforcing legislation due to the practice of sports, the Assistance Company will advance the amount up to € 7.500. This amount will have to be reimbursed in a 30 days period after receiving the Assistance Company invoice.

III EXCLUSIONS

This policy shall not cover any damage or accident caused by one of the following events:

- Usage of drugs, narcotics or medicine not ordered by a doctor,
- Alcoholic state, intentional acts, non-respect of official prohibition
- Suicide or attempt to suicide, self-inflicted injury,
- Handling or maintaining war engines, arms including those used for hunting,
- Participation to betting, crimes, fights (except in case of self defence),
- Any act of God by making impossible the fulfilment of this policy, and specially prohibition decided by local, national or international authorities,
- Civil or foreign wars, riots strikes, acts of terrorism or sabotage,
- Any radioactive manifestation,
- Accidents resulting from the professional or under paid contracts of official competition organised by a Sport federation and for which a licence is requested, any training for these competition, and Civil Liability linked to these activities,
- Alpinism over 6000 m, bobsleigh, Olympic luge, dangerous animal hunting, skeleton, Caving, Aerial sports (unless the aerial sports additional premium has been paid) including: Kitesurf, paragliding, Microlight, Delta wing, parachute, Glider etc..., Motor sports (unless the aerial sports additional premium or the motor sports additional premium has been paid) including: motorcycles, Quad, Snowmobile, etc...
- The amateur participation to a "nature or adventure" raid is submitted to the prior approval of the CORIS assistance company.
- Journeys abroad exceeding 3 consecutive months are excluded of the guarantees.

IV. SUBROGATION AND IN THE EVENT OF MORE THAN ONE INSURER

You must notify if there is more than one insurer covering the same class of risks as the present contract. When several insurance contracts are taken out with no fraudulent purpose, each one shall be effective within the extend of the guarantee and in respect of the provisions of the French insurance "Code" (Art. L121.4).

In case of total or partial compensation, the Insurer is automatically subrogated for the rights and actions of the Insured on the portion of the compensated sums. (Art. L121.12)

V. PRESCRIPTION

Any action resulting from the present agreement will be prescribed within two years after the event.

VI. OBLIGATIONS IN CASE OF CLAIM

To ask for assistance

If needed, the beneficiary should contact the assistance Alarm Centre of **CORIS**, before taking any action. Only the **CORIS** centre is entitled to organise the services.

- You can contact the **CORIS** Alarm Centre 24 hours a day

by telephone : (33) 01.53.05.30.56 - by fax : (33) 01.42.66.26.90 e-mail : ops@coris.fr

For any reimbursement, you should contact immediately: CICP Courtage - 8, rue Auber - 75009 PARIS

within five days. Should this delay be expired, your rights to indemnification could be rescinded if this delay caused a prejudice to the Insurance Company. Add to your declaration all acts, invoices, certificates in order to establish the materiality of the event for which you are covered.

This contract is insured by ARISA ASSURANCES S.A. 5 rue Eugene Rupert BP 3051 L-1030 LUXEMBOURG in freedom of services. The assistance service is provided by CORIS Assistance, 6 rue Emile Reynaud, 75019 Paris.