
HAUTE ROUTE 2015

The French version alone is binding.

78 911 017

CANCELLATION FEES

SCHEDULE OF COVER

CANCELLATION CHARGES	According to the schedule of cancellation charges
	Maximum amount according to option: From 60 € to 8 000 €
Deductible per person	150 €

EFFECTIVE DATE OF COVER	EXPIRY DATE
The day of the planned departure – place of convening of the Organizer.	The day of the departure of the race

CANCELLATION FEES

WHAT DO WE COVER?

We refund any deposits or sums held by the Event Organizer inclusive of administration costs and accommodation, after deducting the excess amount detailed in the table of amounts covered and invoiced according to the Event Organizer's general conditions of sale (excluding visa costs, the insurance premium and airport taxes) when you are obliged to cancel your trip before departure (outward leg).

WHEN DO WE INTERVENE?

The cover is provided in all cases of cancellation, if your departure or the exercising of the activities envisaged during your trip are prevented by an unforeseeable event that can be proven.

By unforeseeable event, we mean any unintentional circumstances on your part or of a member of your family not excluded under this policy, unforeseeable on the day of the signature and arising from a sudden event with an external cause.

EXCLUSIONS

In addition to the exclusions detailed under the "WHAT ARE THE GENERAL EXCLUSIONS APPLICABLE TO ALL OUR COVER", we cannot intervene when the cancellation is as a result of:

- **from illnesses or accidents that have already been recorded, from a relapse, an aggravation or a hospitalisation between the date of purchase of the trip and the date of signature of the insurance policy;**
- **from any circumstance harming the simple enjoyment of your trip;**
- **from the simple fact that the destination of your trip is not recommended by the French Ministry of Foreign Affairs;**
- **from any event, the responsibility for which could be incumbent on the tour operator pursuant to act No. 92-645 of 13 July 1992.**

UP TO WHAT AMOUNT DO WE PAY OUT?

We pay out for the amount of cancellation costs incurred on the day of the event likely to involve the cover according to the provisions of the Event Organizer's General Conditions of Sales, subject to the ceilings and excess clauses indicated in the table of sums covered.

HOW MUCH TIME DO YOU HAVE TO REPORT THE INCIDENT?

1/ At the first signs of the illness or at the first knowledge of the event involving the cover, you must IMMEDIATELY notify the Event Organizer.

Should you cancel the trip with the Event Organizer or organizer at a later date, we shall only refund cancellation costs incurred from the first signs of the illness or accident causing the cancellation, as detailed in the cancellation rate structure included in the Event Organizer's general conditions of sale.

2/ Additionally, if the incident was not reported to us directly by the Event Organizer or organizer, you are required to notify us accordingly within five working days from the event giving rise to the claim. For this purpose, you must send us the accident declaration form attached to the insurance contract handed to you.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF AN INCIDENT?

Your declaration must be accompanied by:

- in the event of illness or an accident, a medical certificate and / or a hospital admission form detailing the origin, nature, severity and foreseeable consequences of the illness or accident,
- in the event of a death, a death certificate and the record of civil status,
- in other cases, full supporting proof.

You must provide us with the medical documents and information required to assess your application in a pre-printed envelope bearing the name of the consulting medical practitioner; we will send you this envelope and the medical questionnaire to be completed by your doctor as soon as we receive your incident report.

Should you not have these documents or this information, you must ask your general practitioner to provide them to you and forward them to us in the pre-printed envelope referred to above.

You must also send us any information and documents requested of you for the purpose of justifying the reasons for your cancellation and especially:

- all copies of prescriptions for medicines, analyses or examinations and all documents proving that these have been provided or carried out and especially sickness records comprising, in the case of prescription medicines, a copy of the relevant stamps.
- statements issued by the Social Security or any other similar organization regarding the refunding of treatment costs and the payment of daily allowances,
- the original copy of the paid invoice for the amount that you were required to pay the Event Organizer or held by the latter,
- the reference number of your insurance contract,
- the registration receipt issued by the Event Organizer or organizer,

- in the event of an accident, you must inform us of its causes and circumstances and provide us with the name and address of those responsible and, if applicable, of witnesses.

Additionally, it is explicitly agreed that you accept, in advance, the principle whereby a check is carried out by our consulting doctor. Accordingly, should you refuse to submit to this check without good reason, you will forfeit your rights to cover.

For more information, please call: 33 4 72 53 10 98

GENERAL PROVISIONS

As in the case of any insurance contract, this one includes reciprocal rights and obligations. It is governed by the French Insurance Code. These rights and obligations are detailed in the following pages.

PROVISIONS APPLICABLE TO ALL COVER

DEFINITIONS

The Assured

Those persons duly insured under this contract and referred to hereinafter by the term "you".

Insurer / Assister

Allianz IARD hereinafter designated by the term "we/us", and whose head offices are located at:

Allianz IARD
87, rue de Richelieu
75002 PARIS

Illness / Accident

Changes to health confirmed by a medical entity and requiring medical care and the total cessation of any professional or other activity.

Europe

“Europe” shall be construed as the countries forming the European Union, Switzerland, Norway and the Principality of Monaco.

Excess clause

The proportion of the compensation for which you remain responsible.

Address for service

Domicile is understood as being your main and habitual place of residence.

Claims service provider

TSA 22196
8-14, avenue des Frères Lumière
94368 BRY SUR MARNE Cedex – France

Member of the family

Member of the family shall be construed as referring to your partner in law or de facto, a child, a brother or a sister, father, mother, parents-in-law, grandparents, grandchildren, brothers-in-law and sisters-in-law, sons-in-law and daughters-in-law and, in the case of the death of an uncle, an aunt, a nephew or a niece.

Mainland France

Mainland France shall be understood as: Continental France and Corsica excluding the DROM [*overseas department and region*], POM and COM [*overseas collectivities*] (the new designation of what was previously designated DOM TOM before the Constitutional reform of the 17th March 2003.

Bodily injury

Any bodily injury suffered by a physical person and the ensuing damage.

Material damages

Any injury, destruction, change, loss or disappearance of a thing or substance and also any physical injury to an animal.

Resultant intangible damage

Any pecuniary damage resulting from the deprivation of the enjoyment of a right, the interruption of a service rendered by a person or by a movable or immovable asset, or the loss of profit and which is the direct consequence of the bodily or material damage insured.

Civil war

Civil war shall be construed as the armed opposition of several parties pertaining to the same country as well as any armed uprising, revolution, sedition, insurrection, coups, application of martial law or the closure of borders imposed by local authorities.

Foreign war

Foreign war shall be construed as the armed opposition, whether or not declared, by one State on another, as well as any invasion or state of siege.

WHAT IS THE CONTRACT'S GEOGRAPHICAL COVERAGE?

The cover and/or services covered by this contract apply worldwide.

HOW LONG DOES THE CONTRACT LAST?

The "CANCELLATION" guarantee enters into effect from the date of signature of this contract and expires on the date of departure (outward leg).

WHAT ARE THE GENERAL EXCLUSIONS THAT APPLY TO ALL OUR COVER?

We cannot intervene when your claim for cover or services ensues on the consequences of damages caused by:

We cannot intervene when your requests for cover or services are the consequence of damage resulting from:

- epidemics, natural disasters and pollution;
- civil or foreign war, a riot or a popular uprising or strike;
- the voluntary involvement of an insured party in riots or strikes;
- the disintegration of an atomic nucleus or any radiation coming from ionising radiation;
- alcoholism, drunkenness, drug abuse, narcotics and non medically prescribed medicines;
- any intentional act that may entail the cover of the policy and any consequences of criminal proceedings of which you are the subject;
- battles, bets, crimes and brawls (except for self-defence);
- the practicing of the following sports : bobsleigh, skeleton, mountain climbing, luge competitions, aerial sports, with the exception of parasailing and those resulting from participation in or training for official matches or competitions organised by a sporting federation;
- suicides and the consequences of attempted suicides;
- the absence of any hazard.

HOW IS YOUR COMPENSATION CALCULATED?

If compensation cannot be determined by mutual agreement, it must be settled by arbitration subject to observing our respective rights.

Each of us chooses his expert. Should these experts disagree with each other, they will call upon a third one and all three will work together and reach a majority agreement.

Should one of us fail to appoint an expert or should the two experts fail to agree on the appointment of the third, the latter will be appointed by the President of the General Court, who will deliver a summary judgment. Each of the co-contractors will be responsible for his expert's fees and costs and for half of those applicable to the third expert should he be required.

HOW LONG WILL YOU HAVE TO WAIT FOR YOUR COMPENSATION?

Remittance will be made within fifteen days from the date of our agreement or from the notification of the enforceable court decision.

WHAT ARE THE PENALTIES THAT APPLY IF YOU DELIBERATELY SUBMIT A FRAUDULENT CLAIM AT THE TIME OF THE INCIDENT?

Any deliberate fraud, withholding or false declaration made by you regarding the circumstances or the consequences of an incident will result in the loss of all rights to services or compensation in respect of this incident.

HOW ARE CLAIMS ASSESSED?

In the event of any problems, please send your claim to:

Allianz
Service des relations avec les consommateurs
Immeuble Elysées La Défense
7 place du Dôme
TSA 21017
92099 La Défense Cedex

Finally, should you continue to disagree after receiving a response, you can approach the Mediator for an opinion under conditions that you can obtain simply by sending your request to the above address.

THE INSURANCE COMPANY REGULATING BODY

L'Autorité de Contrôle Prudentiel
61 rue Taitbout

INFORMATION FOR THE ASSURED ON THE PROVISIONS OF THE FRENCH DATA PROTECTION AUTHORITY-CNIL

Your personal data is necessary to allow us to process your application and to manage your insurance contract. These data are for use by the insurer, its authorised representatives, its reinsurers, service providers and professional bodies. They will also be used for marketing purposes by other companies in the group and their partners. Should you not agree, you can oppose this by contacting the following address.

In accordance with the provisions of the law No. 78-17 of the 6th January 1978 on data processing, files and personal liberty, you have a right to oppose, access, amend and notify your personal data by contacting your insurer at the following email address: relationconsommateurs@allianz.fr or by post to Allianz – Service des relations avec les consommateurs – TSA 21017 – 92099 La Défense Cedex.

SUBROGATION

Once we have paid you compensation, with the exception of that remitted under the Travel Accident cover, any rights or actions to which you may be entitled against third parties responsible for the incident are assigned to us as specified by article L.121-12 of the French Insurance Code.

Our subrogation is limited to the amount of compensation we have paid out to you or to the services we have provided.

WHAT IS THE STATUS OF LIMITATIONS?

No action in respect of this contract can be taken after a period of two years from the events generating said action according to the conditions set out in articles L.114-1 and L.114-2 of the insurance code.

WHAT ARE THE LIMITS APPLICABLE IN THE EVENT OF UNFORESEEN CIRCUMSTANCES?

We cannot be regarded as liable for any breach in the performance of Assistance services arising as the result of unforeseen circumstances or of the following events: civil or foreign wars, known political instability, popular uprising, riots, acts of terrorism, retaliatory measures, restrictions placed on the free movement of people and assets, strikes, explosions, natural catastrophes, disintegration of the atomic nucleus, nor for any delays generated by the same causes in providing said services.

You must send you claim to:

TSA 22196

94368 BRY SUR MARNE Cedex – France

or gestion-assurance@mutuaide.fr

or 01 45 16 63 82



UNE ASSURANCE D'AVANCE SUR WWW.AXELLIANCE-BUSINESS-SERVICES.COM

Declaration of claim

Code intermédiaire courtier : 35 389

Contrats : N° 78 911 017

CANCELLATION HAUTE ROUTE

Nom : _____ Prénom : _____

Adresse : _____

Code Postal : _____ Ville : _____

Tél. : _____ Portable : _____

Course du : _____ au _____

Date du sinistre : _____ Prix du séjour : _____

A : _____ le _____

Signature :

** Cocher la ou les cases correspondant à la nature du risque.*

UNE ASSURANCE D'AVANCE SUR WWW.AXELLIANCE-BUSINESS-SERVICES.COM