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CONDITIONS OF SALE

The reservation service of the Municipal Office of Tourism [Office Municipal de Tourisme] (OMT) takes pleasure in sending you an option contract indicating the various reserved services, the price of the holiday and the option limit date.

ART 1 The present contract is subject to the provisions of the Tourism Code and governed by Law no. 2009-888 of 22 July 2009 on the Development and Modernisation of Touristic Services. The present General Conditions form an integral whole consisting of the written contract drawn up in compliance with the provisions of Article R211-6 of the Tourism Code.

Article R211-3

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1.

Under reserve of the exclusions provided for in the third and fourth paragraphs of Article L. 211-7, all offers and all sales of travel services or holidays shall give rise to the remittance of appropriate documents in compliance with the regulations defined by the present section. In the event of the sale of tickets for air travel or travel on a regular line not accompanied by services linked to these forms of transport, the vendor shall provide the purchaser or purchasers with travel tickets for the entire voyage, issued by the carrier or on his responsibility. In the event of demand-responsive transport, the name and address of the carrier for whose account the tickets are issued must be mentioned.

The separate invoicing of the various elements of one and the same tourism package shall not release the vendor from the obligations incumbent upon him under the regulatory provisions of the present section.

Article R211-3-1

Created by Decree no. 2009-1650 of 23 December 2009 - Art. 1

The exchange of pre-contractual information or the making available of the contractual conditions must be carried out in writing. The information may be exchanged electronically under the conditions of validity and exercise provided for under Articles 1369-1 a 1369-11 of the Civil Code. The vendor's name, address and company name must also be mentioned, as well as an indication of his inscription in the register mentioned under Article L. 141-3 or, if applicable, the name, address and an indication of registration with the federation or association mentioned in the second paragraph of Article R. 211-2.

Article R211-4

Created by Decree no. 2009-1650 of 23 December 2009 - Art. 1

Prior to conclusion of the contract, the vendor shall provide the consumer with complete information on the prices, dates, and other constituent elements of the services to be provided during the voyage or holiday, such as:

- 1° The destination, methods of travel, characteristics and categories of transport utilised;
- 2° The type of accommodation, including location, level of comfort and principal characteristics, touristic homologation and classification corresponding to the regulations or customs of the host country;
- 3° The catering services available;
- 4° A description of the itinerary, for tours;
- 5° The administrative and health-related formalities to be complied with by the nationals or citizens of another Member State of the European Union, or a State being a party to the agreement on the European Economic Space, in the event, in particular, of any border crossings, if any, as well as the waiting periods involved;
- 6° The visits, excursions and other services included in the package or possibly available with a price supplement;
- 7° The minimum or maximum size of the group going on the voyage or holiday, as well as the limit consumer information date in the event of cancellation of the voyage or holiday, if realisation of the voyage or holiday is subordinate to a minimum number of participants; this date may not be fixed at less than 21 (twenty-one) days prior to departure;
- 8° The amount or percentage of the price payable on account upon conclusion of the contract, as well as the payment schedule for the balance;
- 9° The methods of price revision as anticipated by the contract in application of Article R. 211-8;
- 10° The cancellation conditions of a contractual nature;
- 11° The cancellation conditions defined in Articles R. 211-9, R. 211-10 and R. 211-11;
- 12° The information concerning the optional subscription of an insurance contract covering the consequences of certain cases of cancellation, or of an assistance contract covering particular risks, particularly, the costs of repatriation in the event of accident or illness;
- 13° When the contract includes air services, the information required for each leg of the flight under Articles R. 211-15 a R. 211-18.

Article R211-5

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

The advance information supplied to the consumer shall be binding upon the vendor, unless the vendor shall have expressly reserved the right, in the said advance information, to amend certain elements. The vendor shall, in such case, clearly indicate the degree to which such amendment may occur, and in connection with which elements.

In any case, the amendments made to the advance information must be communicated to the consumer prior to conclusion of the contract.

Article R211-6

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

The contract concluded between the vendor and the purchaser must be in writing, drawn up in duplicate, one copy being remitted to the purchaser, and signed by both parties. When the contract is concluded electronically, application shall be made of Articles 1369-1 a 1369-11 of the Civil Code. The contract shall include the following clauses:

- 1° The name and address of the vendor, the guarantor and insurer thereof, as well as the name and address of the organiser;
- 2° The destination or destinations of the voyage and, in the case of a split holiday, the different periods and dates thereof;
- 3° The modes, characteristics and categories of transport utilised, as well as the dates and locations of departure and return;
- 4° The mode of accommodation, the location, the level of comfort and principal characteristics and touristic classification by virtue of the regulations or customs of the host country;
- 5° The catering services available;



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- 6° The itinerary in the case of a tour;
- 7° The visits, excursions or other services included in the total price of the voyage or holiday;
- 8° The total price of the services invoiced as well as an indication of any possible revision of the said invoicing by virtue of the provisions of Article R. 211-8 ;
- 9° The indication, if applicable, of the fees or taxes relating to certain services such as landing fees, disembarkation or embarkation fees at ports and airports and tourist taxes when not included in the price of the service or services supplied;
- 10° The payment schedule and methods of payment of the price; the last instalment effected by the purchaser may not be less than 30% of the price of the voyage or holiday and must be made upon remittance of the documents permitting realisation of the voyage or holiday;
- 11° The particular conditions demanded by the purchaser and accepted by the vendor;
- 12° The methods according to which the purchaser will be entitled to demand compensation for failure to fulfil the contract, or for unsatisfactory fulfilment of the same, which demand must be presented as soon as possible, by any means permitting the purchaser to obtain a receipt for delivery from the vendor, communicated, if necessary, in writing to the travel agency and service provider concerned;
- 13° The purchaser information limit date in the event of cancellation of the voyage or holiday by the vendor in the event that realisation of the voyage or holiday is linked to the minimum number of participants, in compliance with the provisions of clause no. 7 of Article R. 211-4 ;
- 14° The cancellation conditions of a contractual nature;
- 15° The conditions of cancellation provided for under Articles R. 211-9, R. 211-10 and R. 211-11 ;
- 16° The details concerning the risks covered and the amount of the guarantees under the title of the insurance contract covering the consequences of vendor professional civil liability;
- 17° The indications concerning the insurance contract covering the consequences of certain cases of cancellation subscribed by the purchaser (policy number and name of the insurer), as well as those concerning the assistance contract covering certain particular risks, particularly, the costs of repatriation in the event of accident or illness; in this case, the vendor shall supply the purchaser with a document stating, at a minimum, the risks covered and the risks excluded;
- 18° The vendor information limit date in the event of assignment of the contract by the purchaser;
- 19° The commitment to supply the purchaser with the following information at least 10 (ten) days prior to the anticipated date of departure:
- a) The name, address and telephone number of the vendor's local representation, or, in the absence thereof, the names, addresses and telephone numbers of all local bodies capable of assisting the consumer in the event of difficulty, or, in the absence thereof, a call number permitting emergency contact with the vendor;
- b) For voyages and holidays of minors in foreign countries, a telephone number and address permitting direct contact with the child or on the spot guardian during the holiday;
- 20° The cancellation and reimbursement without penalties clause of the sums paid by the purchaser in the event of failure to fulfil the information obligation provided for under clause 13° of Article R. 211-4 ;
- 21° A commitment to supply the purchaser with the departure and arrival times in due course, before the beginning of the voyage or holiday.

Article R211-7

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

The purchaser shall be entitled to assign his contract to an assignee satisfying the same conditions as the original purchaser as regards utilisation of the voyage or holiday, as long as the present contract has not yet produced its effects.

In the absence of any stipulation more favourable to the assignor, the assignor shall inform the vendor of his decision by any means permitting the assignor to obtain a receipt for delivery 7 (seven) days before the start of the voyage at the latest. In the case of a cruiser, the same period shall be extended to 15 (fifteen) days. Such assignment shall in no case be subject to the vendor's prior authorisation.

Article R211-8

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

When the contract includes an express possibility of price revision, within the limits anticipated in Article L. 211-12, the said contract shall mention the precise methods of calculation of the price variations, both upwards and downwards, and, in particular, the amount of the transport costs and related taxes where the currencies may have an influence on the price of the voyage or holiday, the proportion of the price to which the variation applies, and the exchange rate of the currency or currencies used as a reference in establishing the price appearing in the contract.

Article R211-9

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

If the vendor finds himself compelled to amend one of the essential elements of the contract prior to the purchaser's departure, such as a significant increase in the price, and if he disregards the information obligation mentioned in clause 13° of Article R. 211-4, the purchaser, without prejudice to the filing of legal proceedings for possible prejudice suffered, and being informed by the vendor by any means permitting the purchaser to obtain a receipt for delivery, may:

-either cancel his contract and obtain, without penalty, the immediate reimbursement of the sums paid;

-or accept the amendment or substitution voyage proposed by the vendor; a rider to the contract stating the amendments made shall then be signed by the parties; any price reduction shall be deducted from the sums possibly remaining due by the purchaser and, if the payment already made by the purchaser exceeds the price of the amended service, the overpayment shall be returned to him before the date of departure.

Article R211-10

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

In the case anticipated in Article L. 211-14, if, prior to the purchaser's departure, the vendor cancels the voyage or holiday, he shall inform the purchaser of such fact by any means providing the vendor with receipt of delivery; the purchaser, without prejudice to the filing of legal proceedings for compensation for possible prejudice suffered, shall be entitled to obtain from the vendor the immediate reimbursement



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without penalty of the sums paid; the purchaser shall, in such case, receive an indemnity at least equal to the penalty which he would have to pay if the cancellation had occurred as a result of culpability on his part.

The provisions of the present article shall in no case act as an obstacle impeding the conclusion of an amicable agreement having as its object the acceptance, by the purchaser, of a substitute voyage or holiday proposed by the vendor.

Article R211-11

If, following the purchaser's departure, the vendor finds himself unable to supply a significant proportion of the services provided for under the contract and representing a non-negligible percentage of the price paid by the purchaser, the vendor shall immediately take the following steps, without prejudice to any legal action which may be brought for compensation for prejudice possibly suffered:

- either offer services in substitution for the services anticipated, absorbing any possible supplement in price; if the services accepted by the purchaser are inferior in quality to the original services, the vendor shall reimburse the purchaser, upon his return, for the difference in price;

-or, if he is unable to offer any substitution service, or if the substitution service is rejected by the purchaser on valid grounds, he shall provide the purchaser, without price supplement, with tickets assuring his return to the original place of departure, or another location agreed upon between the two parties under substantially equivalent conditions.

The provisions of the present article shall be applicable in case of failure to fulfil the obligation provided for under clause 13° of Article R. 211-4.

Article R211-12

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

The provisions of Articles R. 211-3 to R. 211-11 absolutely must be reproduced in all brochures and contracts relating to voyages proposed by the persons mentioned in Article L. 211-1.

Article R211-13

Amended by Decree no. 2009-1650 of 23 December 2009 - Art. 1

The purchaser shall be barred from invoking benefit of the clause provided for in clause 20° of Article R. 211-6 after the service has been rendered.

ART 2 – Duration of the service: the client signatory of the present contract concluded for an indefinite duration shall in no event invoke any right to maintenance in the locations following provision of the service.

ART 3 – State of the option: The option constitutes the reservation contract. Its signed return, or, for Internet reservations only, validation of the payment form, shall constitute acceptance by the person making the reservation, and shall engage him to conform to the settlement of the full amount of the holiday under the payment conditions stipulated below. Administrative fees shall be invoiced and definitively acquired by the OMT reservation service. Any amendment to the file may entail file amendment costs. An optional cancellation insurance policy shall be systematically proposed; the client making the reservation may only sign it or reject at the option stage, before making any payment.

Special conditions for congresses: payment of the totality of the file upon making the reservation – Payments accepted by bank card only.

ART 4 – State of confirmation – Reservation at more than 30 (thirty) days, payment on account of 25%, plus administrative costs and cancellation insurance if subscribed, the balance being paid at least 30 days before the beginning of the holiday .

Reservation less than 30 (thirty) days from the date of the holiday, payment in full of the amount of the contract.

The balance shall be paid at the latest 30 (thirty) days prior to the date of arrival, in the absence of which the client making the reservation shall risk cancellation of his holiday, following receipt of written warning to pay by registered mail with return receipt if payment is not received by the OMT reservation service within 15 (fifteen) days after the mailing of the registered letter.

In the event of late reservation (less than 15 (fifteen) days prior to arrival) payment will be accepted by bank card only.

The costs of payment, if any, by bank transfer or foreign cheque shall be charged to the client making the reservation.

Payment by banker's draught must be made at least 30 (thirty) days before the date of the holiday.

ART 5 – Cancellation due to fault on the part of the client:

. Cancellation between the date of signature on the contract and the 21st day preceding the beginning date of the holiday; 25% of the total amount of the holiday shall be withheld.

. Cancellation between the 20th and 15th preceding the beginning date of the holiday; 65% of the total amount of the holiday shall be withheld.

. Cancellation between the 14th day preceding the commencement date of the holiday and the commencement date of the holiday; 100% of the total amount of the holiday shall be withheld.

In the event of failure to appear, no reimbursement will be possible.

ART 6- Interruption of the holiday and cancellation before the holiday: In the event of interruption of the holiday by the client, no reimbursement will be made.

In all cases, the OMT shall retain the administrative costs and the cost of the cancellation insurance, if subscribed.

ART 7 - Cancellation insurance. An optional cancellation insurance is systematically proposed, the client making the reservation may only sign it or reject it during the option stage before having made any payment.

ART 8 – Hotel tax: Hotel tax, not included in the price of the reservation, is in force in the municipality. It will be cashed by the reservation service. It will therefore be invoiced at the time of your reservation. If not invoiced with your reservation, it will be due to the hotel operator on the spot upon your arrival.



ART 9- Conditions peculiar to hotels: All prices are to be understood as including service. The prices have been calculated based on the family composition communicated upon making the reservation. In the absence of indication to the contrary, they do not include drinks served with meals. When a client occupies a single room designed for two persons, he will be invoiced a supplement known as the "single room supplement".

The in-house regulations of the hotel will apply to all reservations.

ART 10 - Conditions peculiar to furniture: All apartments are designed for the capacity defined in the confirmation [e]mail. The hotel operator shall be entitled to reject the reservation for every unexpected additional person. The payment on account of an amount fixed by the hotel operator shall be indicated on the contract of reservation and will be demanded of the purchaser upon arrival. All breakage and wear and tear, as well as all discrepancies compared to the inventory, if any, as well as any cleaning costs if the location has not been left in correct condition, will be deducted from the purchaser's security deposit. The security deposit will be returned to the purchaser at the latest one month by the hotelier after your departure. The prices do not include:

- cleaning, supply of blankets and household linen (in the absence of indication to the contrary in the reservation service proposal). For rentals, an inventory will be drawn up in the presence of both parties by the Lessee and owner or his representative upon [the Lessee's] arrival and departure from the building. This inventory shall constitute the sole reference in the event of dispute concerning the condition of the premises.

ART 11 – Camp grounds: Reservations for mobile homes only are made to the exclusion of other emplacements to be reserved directly from the camp grounds. All reservations shall be governed by the in-house regulations of the camp ground.

ART 12 - Disputes: All complaints relating to a service must be sent to the OMT by registered mail with return receipt. All disputes relating to the application of the present conditions shall be laid before the competent jurisdiction.

Insurance cancellation - Law offices PM CONSEIL ASSURANCES - 1, rue du Languedoc CS 45001 - 91222 Bretigny sur orge cedex – Summary of guarantees -- From contract no. EVT20171297.034–

Tel.: 01 60 84 75 45 -- Contact@pmconseil.fr

The present policy can only be signed upon constitution of the file and only covers the services ordered by the client on that date.

The present contract is represented by: UNDERWRITER - 4506 : MUNICIPAL OFFICE OF TOURISM – Reservation and Marketing Service – Tourism Office -- 101 place Mure Ravaud - 38250 VILLARD DE LANS Tel +33 (0)4 76 95 51 78 – E-mail: omt.resa@villarddelans.com

POLICY HOLDER:

The holder of a reservation for seasonal lease, whether or not staying in a hotel, for a period not exceeding 90 (ninety) days, in the absence of derogation under the Particular Conditions clause, hereinafter referred to as the "Reserving Party".

The Lessee and occupants, that is, the persons referred to in the reservation contract, hereinafter referred to as the "Lessee or Occupant(s)".

RESERVATION CONTRACT: Any document equivalent to a commitment to rent or reserve a holiday, including in a hotel.

PROPERTY DAMAGE: The Insurer covers:

- damage to the property of the Lessee or Occupant(s) resulting from fire, explosion, water damage or freezing.
- glass breakage. Other accidental damage to rented property owned by the Proprietor.

CANCELLATION OF THE HOLIDAY: The Insurer guarantees:

- to the Reserving Party or the entitled parties thereof, reimbursement of the sums paid to the Underwriter, minus the insurance premium, in the event of cancellation for the following reasons:

1- Serious illness, accident, or decease of the Reserving Party, Lessee or Occupant(s), spouse (including common-law spouses linked by reputation or P.A.C.S.) with descendants, ascendants, sons and daughters in-law, sisters and brothers, uncles, aunts, nephews and nieces or persons designated in the rental contract.

The words "serious illness or accident" shall be understood to refer to any change in health or any bodily injury preventing [the policy holder] from leaving his domicile or hospital establishment or place of treatment, or preventing the practice of Alpine skiing (for winter sports resorts reservations) or preventing spa care (for reservations with spa cure), or any pathology preventing the object of the theme visit reserved, on the beginning date of the rental period as evidenced by a medical certificate and by another certificate setting forth the above mentioned prohibition.

For spa cures, this includes chronic illnesses the evolution of which would not permit the treatment in question at the time of departure.

Pregnancy is not considered an illness. Only complications linked to this condition (miscarriages and follow-up), occurring after the reservation date are covered.

Relapses of previously existing or diagnosed illnesses are covered on the condition that the illness or accident shall not have been the object of any manifestation, aggravation or complication during the MONTH preceding the date of reservation.

2- Loss (fire, explosion, theft or vandalism, water damage or freezing, natural event) entailing major damage to the domicile, in a secondary residence or in an undertaking belonging to the Lessee or Occupant(s) and occurring either prior to departure or during the holiday, and imperatively requiring his/her/their presence on the site of the loss.

3- Inability to take possession of the rented premises due to:

- DISMISSAL (EXCLUSION: EXCEPTING DISMISSAL FOR GRAVE PROFESSIONAL MISCONDUCT). THE EXPIRATION OF A TEMPORARY EMPLOYMENT CONTRACT OF INDETERMINATE DURATION OR CONTRACTUAL TERMINATION OF AN EMPLOYMENT CONTRACT WILL NOT BE COVERED unless approved by the Departmental Labour Administration.



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- Employment transfer, divorce, separation inscribed in the court registry, the Lessee or Occupant(s) or his/her spouse (or common-law spouses by reputation or linked by a P.A.C.S.), on the condition the generating event is posterior to the entry into effect of the coverage.
- Impossibility for the Lessee or Occupant(s) to reach the reserved location by road, plane, rail, or sea for the purpose of taking possession of the rented premises on the anticipated date and for 48 hours afterwards, due to:
 - Barricades or strikes blocking traffic, flooding or natural events, attested to by the Mayor of the Municipality or any other authority (Office of Tourism, SNCF, etc.) where the holiday residence is located. If these hazards or events are known at the time the reservation is made, they will not be covered.
 - Traffic accident of the Lessee or Occupant(s) within the 48 hours preceding the entry date of the holiday or rental, requiring immobilisation of the vehicle, evidenced by an expert report.
 - Theft of the vehicle owned or utilised by the Lessee or Occupant(s) within the 7 (seven) day-period preceding the holiday commencement date, as evidenced by the filing of a complaint. The coverage is acquired under reserve that the vehicle:

"Has not been found,

"Has not been repaired before the holiday commencement date; or

"Has not been replaced by an automobile or assistance insurance contract".

- Attempted theft of the vehicle owned or used by the Lessee or Occupant(s) in the week preceding the date of entry at the holiday, as evidenced by the filing of a complaint, and on the condition that the damages entail immobilisation of the vehicle with or without repair until the holiday commencement date.

5- If the Lessee or Occupant(s) is/are compelled to cancel or waive the holiday within the 48 hours preceding the contractual commencement date of the rental due to:

5-1. Too little or too much snow:

The present guarantee, which only covers rentals linked to winter sports resorts, can only be taken into consideration following a snow report published by a body approved to issue such a bulletin, concerning the resort itself, if directly concerned, or if this is not the case, if it is the closest resort nearby, as the crow flies.

A "lack of snow" at the winter sports resort and rental location will be considered to be an accomplished fact if at least 2/3 of the ski lifts/ropeways at the resort in question are closed according to the above mentioned weather report during the 48 hours preceding or following the anticipated rental commencement date.

This guarantee can only apply from mid-January to mid-March of each year.

5-2. Closure of sites by reason of pollution or outbreak of pandemic disease:

The risks of pollution or pandemic disease outbreak will be considered to have been realised if the site is completely sealed off for a radius of 5 kilometres around the reservation location by decision of a municipal or prefectural authority during the period of the holiday.

5-3. Natural disasters:

Natural disasters under the Law of 13 July 1982 or forest fire at the holiday location resulting in:

- prohibition against holidaying at the site issued by the competent authorities for the holiday rental period in whole or in part;
- or deterioration of the rented premises and site itself, such that it no longer permits the Lessee or Occupant(s) to enjoy the environment and services which were the reasons for the rental.

The Parties agree that, for the risks insured under guarantee B.4.1.5, the amount of the guarantee shall be limited to €300,000 per loss, regardless of the holidays cancelled or interrupted, subject to compensation under the present contract.

In the event that the total amount of the loss should exceed the amount of the loss, the Insurer shall proceed with a proportional distribution.

6- Administrative summons, summons to a medical examination or medical expert for purposes of obtaining an opinion relating to the Lessee or Occupant(s) or his/her spouse, child adoption procedures occurring after the date of the reservation.

7- Getting a job or attending a qualified seminar by the Lessee or Occupant(s), after the date of the reservation,

EXCLUSION: RESIGNATION OR DISMISSAL FROM THE LAST JOB FOR GROSS AND/OR WILFUL MISCONDUCT.

8- Death, illness or serious accident suffered by the person responsible for professional replacement (self-employed or liberal professional, medical or paramedical profession) or guardian of minor or handicapped children of the Lessee or Occupant(s), after the date of the reservation, on the condition that a contract or agreement has been ratified before the said date.

9- Elimination or modification of holiday dates by the employer of the Lessee or Occupant(s) when they had previously been approved by the Employer before the date of the holiday or rental reservation. This guarantee does not apply to members of liberal professions, self-employed workers, directors and legal representatives of the undertaking.

10- Visa rejection affecting the Lessee or Occupant(s) by the authorities of the country to be visited, on the condition that the request shall have been made within the periods required by the competent authorities of the country concerned.

11- Administrative prohibition and/or closure of the borders on public health grounds, due to epidemic disease or pandemic, on the condition that no release of the prohibition shall have been published by the competent authorities of the country concerned within the 48 hours preceding the holiday commencement date.

12- Theft of the identity card or passport of the Lessee or Occupant(s) within the 24 hour-period preceding departure, preventing the satisfaction of border formalities by the police.

13- Refusal to cover the cost, in whole or in part, of the spa cure of the Lessee or Occupant(s) by the social security system to which the Lessee or Occupant(s) is/are affiliated.

14- Professional reservations

When the reservation is made for professional purposes relating to a contractual mission for or on behalf of a client, endorsed before the date of the reservation:

Reimbursement of the holiday in the event of cancellation or interruption of the holiday due to loss of the above mentioned contract;

Reimbursement of the holiday in the event of cancellation, interruption or postponement of entry when the employer requires a salaried employee, i.e., the reserving party, for another mission.

INDEMNITY: The indemnity will be paid:



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If the cancellation occurs more than 30 (thirty) days prior to the effective date of the reserved service, the payment on account will be reimbursed to the reserving party and the balance to the Underwriter.

If the cancellation occurs within the 30 (thirty) days preceding the effective date of the reserved service, subject to payment in full of payment of the amount due according to the general conditions of the Underwriter, the payment on account and the balance will be reimbursed to the reserving party.

INTERRUPTION AND/OR POSTPONEMENT OF THE HOLIDAY

The Insurer will reimburse the reserving party for the amount of the rent not accrued due to interruption of the holiday or postponement of the holiday, due to any of the events listed above.

INSURANCE COVERAGE - REPATRIATION

Insurance coverage is granted under the terms set forth below.

It is extremely important to contact the assistance company previous to any intervention. The assistance company will provide the policy holder with a file number which, all by itself, will justify taking charge of the interventions.

The INSURANCE COVERAGE GUARANTEE is only intended to apply during the holiday or reservation and expires by law at midnight on the last day of the rental.

C – EXCLUSIONS COMMON TO ALL GUARANTEES

THE GUARANTEES SET FORTH IN THE PRESENT CONTRACT COVER DAMAGES DIRECTLY OR INDIRECTLY RELATING TO:

- FOREIGN WAR (THE POLICY HOLDER WILL BE RESPONSIBLE FOR PROVING THAT THE LOSS RESULTED FROM SOME OTHER CAUSE)
- CIVIL WAR (THE POLICY HOLDER WILL BE RESPONSIBLE FOR PROVING THAT THE LOSS RESULTED FROM THE CIVIL WAR)
- ALL DIRECT OR INDIRECT EFFECTS OF EXPLOSION, HEAT RADIATION, RADIATION CAUSED BY NUCLEAR FISSION OR RADIOACTIVITY OR EXPOSURE TO ANY SUBSTANCE OR CONTAMINATION OF A BIOLOGICAL OR CHEMICAL NATURE.
- THE USE OF DRUGS OR MEDICATIONS NOT PRESCRIBED BY A PHYSICIAN.
- LOSSES OCCURRING UNDER THE INFLUENCE OF ALCOHOL OR RELATED TO THE CONSUMPTION OF ALCOHOL OR DRUGS, EXCEPT FOR PRESCRIPTION MEDICATIONS.
- THE PRACTICE OF PROFESSIONAL SPORTS.
- THE PRACTICE OF EXTREME SPORTS: AIR SPORTS, BOB SLEDDING, SKELETON, VARAPPE, ICE HOCKEY, MECHANICAL SPORTS, MOTOR SPORTS, UNDERWATER DIVING.
- INTENTIONAL ACTS OF THE POLICY HOLDER, SUICIDE OR ATTEMPTED SUICIDE.
- BEAUTY TREATMENT, PSYCHIATRIC OR PSYCHOTHERAPEUTIC TREATMENT.
- DEPRESSION UNLESS UNDER HOSPITALISATION.
- ILLNESS OR ACCIDENT, PREGNANCY AND ANY CHANGE IN THE GENERAL CONDITION OF HEALTH THE INITIAL SYMPTOMS OF WHICH ONLY APPEAR BEFORE THE RESERVATION DATE; SHALL NEVERTHELESS BE COVERED. A DETERIORATION IN THE STATE OF HEALTH AS THE RESULT OF A PAST ILLNESS, ON THE CONDITION THAT THE SAID DETERIORATION SHALL NOT HAVE BEEN KNOWN WITHIN THE 30 DAY-PERIOD PRECEDING THE RESERVATION DATE.
- MEDICAL PROHIBITION OF SPA TREATMENTS.

COMMUNICATION OF THE CONTRACT: As the Insurer is bound solely by the full text of the contract, the full contract will be available for consultation at the Underwriter's.