SEASONAL RENTAL CANCELLATION INSURANCE
Summary of the coverage of Group policy N° FRBOTA15127

The purpose of these terms is to allow seasonal rental tenants to take out Cancellation and Assistance insurance for any rental lasting less than 90 days, in Western Europe countries.

NATURE OF RENTALS: Villas, apartment, caravan, mobile home.

INSURER : CHUBB European Group SE, a company regulated by the French Insurance Code, with a share capital of 896 176 662 euros, located at Carpe Diem Tower, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, registered with the RCS of Nanterre under number 450 327 374 Chubb European Group SE is subject to the supervision of the French Prudential Supervisory and Resolution Authority (ACPR) located at 4, Budapest Place, CS 92459, 75436 PARIS CEDEX 09.

COUNSELLING BROKER: Cabinet DE BELEM, an insurance brokerage company, a private limited liability company with a share capital of 130 000 €- Bordeaux Business Register 483200747.

EFFECTIVE DATE AND TERM OF THE COVERAGE: The Cancellation coverage shall become effective as from midday on the day after the settlement of the premium and for the period ranging from the booking to the end of the stay, the other coverage only applies during the duration of the stay (including the return trip for assistance). The benefit of the coverage is gained by the simultaneous signing of the rental contract and the payment of the contribution specified in that same contract or in a separate acceptance form.

INSURANCE COVERAGE AND ASSISTANCE SERVICES

1-Stay Cancellation / Interruption / Late Stay.

The Insurer guarantees the insured the reimbursement of the amounts paid as instalment or deposit and of the outstanding balance in the event of stay cancellation for the following events within the limits of a ceiling of **25 000 €** per event.

a) **Serious illness, accident or death** of the booking party or any other person mentioned formally in the in the booking contract. Of their spouse. Of their relatives in the ascending or descending lines in direct line. Of their brothers, sisters, brother-in-law or sisters in law. Of their sons in law or daughters in law. Of their nephews or nieces (in the event of death only). Of their replacement in the framework of a self-employed occupation (provided the replacement was planned before the subscription of the coverage and the name is mentioned in the contract).

b) **Significant damages caused to the premises** of the booking party whether it is business or private premises, a main or a second home, as a result of fire, an explosion, water damages or theft, taking place within 48 hours before the beginning of the stay or during the stay and necessary requiring the repair of the premises and the presence on the site of the booking party during the initially planned stay period.

c) **Serious damages affecting the vehicle** of the booking party following an accident and taking place within 48 hours before the departure and preventing the insured from using it.

d) **Economic Dismissal** of the booking party (or of his or her spouse) subject to the preliminary interview notification is later than the booking of the stay.

e) **Transfer of the booking party** (or of his or her spouse), by the employer, involving a change in home address, provided the notification date is after the booking of the stay.

f) **Blocks or strikes** duly document, not allowing the booking party to go to the place of the stay by any means (road, train, plane, or boat) and causing him a minimum delay of 48 hours.

g) **Natural disasters** according to the Act dated 13/07/1982 resulting in a stay restriction on the site, by the authorities for all or part of the rental period. Each event, to lead to the coverage, should take place after the subscription of the insurance.

h) **No or too much snow** taking place at a ski resort located at more than 1 600 m in altitude, for any departure included during the resort opening period, when it results in the closing of over 2/3 of the ski lifts for at least 2 consecutive days, within 5 days before your departure.

i) **Convening as criminal court jury member** subject to the convening being after the stay reservation.

In stay Interruption:
Reimbursement of packages, lessons and unused sports equipment rental, in proportion of time, with a maximum amount of 300 €/ person. (for all sports) except for package stays.

In accident individual:
In the event of death: 10 000 €/person. - In the event of an IPP: 10 000 €/person.

2-Assistance / Repatriation.
APRIL International Assistance organises and pays for the following services:
Repatriation costs or medical transportation costs: actual costs.
Sea and mountain search and rescue costs: 20 000 €/event.
Return of insured accompanying persons: actual costs / person.
Additional reimbursement of medical costs abroad: 5 000 €/person.
Body repatriation in the event of death: actual costs. Coffin costs: 1 000 €/person.
Legal assistance abroad: 5 000 €/person. Criminal bail advance abroad: 7 500 €/person.

If you need Assistance / Repatriation?

CHUBB Assistance
Telephone from France: 05 48 29 01 31
Telephone from abroad: +33 1 05 48 29 01 31

Contract FRBOTA 15127

CABINET DE BELEM est une Société de Courtage d'Assurances – SAS au capital de 130 000 Euros / 483 200 747 RCS Laval - Immatriculé à l'Orias sous le n°07005009 (www.orias.fr) - Sous le contrôle de l'ACPR, Autorité de Contrôle Prudentiel et de Résolution (4, place de Budapest CS 92459 – 75436 Paris Cedex 09) – Garanties financières et assurance de responsabilité civile professionnelle conformes aux articles L 530-1 et L 530-2 du code des assurances.

3-Real estate civil liability insurance.
The Insurer covers the financial consequences that you may incur as tenant of a seasonal rental in connection with any bodily injury or damage, caused to another person by an accident arising on the temporarily occupied premises.

Civil liability of tenant is incurred towards the landlord:	
Fire / explosion / implosion: ceiling / event of	**1 500 000 €**
Water damages: ceiling / event of	**1 500 000 €**
Civil liability of tenant is incurred towards the neighbours and third parties:	
Fire / explosion / implosion: ceiling / event of	**450 000 €**
Water damages: ceiling / event of	**450 000 €**

4-Movable civil liability clause.
The Insurer compensates the landlord up to **3000 €** for material damages caused to movable property that is part of the rented property and resulting from non-deliberate damages after deducting a deductible of **45 €.**

EXCLUSIONS.

LOSSES RESULTING FROM THE FOLLOWING ARE NEVER COVERED:

- **FROM THE ACTION OF THE INSURED OTHER THAN THOSE SPECIFIED IN THE CONTRACT**
- **FROM FACTS KNOWN OR DISEASE KNOWN PRIOR TO RESERVATION**
- **FROM COMPLICATIONS OF A PREGNANCY OR BIRTH, STATUS AFTER THE 6th MONTH OF PREGNANCY AND IN ALL CASES, PREGNANCY, VOLUNTARY INTERRUPTION OF PREGNANCY, DELIVERY OF IN VITRO FERTILIZATION AND THEIR CONSEQUENCES.**
- **FROM ILLNESS OF A PSYCHOLOGICAL**
- **EXCLUDED FROM THE GUARANTEES SET OUT IN THIS CONTRACT ARE DAMAGE DIRECTLY OR INDIRECTLY RELATED TO AN EPIDEMIC OR A PANDEMIC DECLARED AND QUALIFIED AS SUCH BY THE WHO AND / OR REQUIRING THE IMPLEMENTATION OF QUARANTINE MESURES AND / OR OF CONTAINMENT IMPOSED BY A GOVERNMENT DECISION.**
- **FROM THE OMISSION OF VACCINATION BY AN INSURED.**
- **FROM ACCIDENTS RESULTING FROM THE PRACTICE OF THE FOLLOWING SPORTS: Bobsleigh, rock climbing, Skeleton, mountain climbing, competitive sled, any aerial sport, as well as those resulting from participation in, or training for, matches or competitive events.**
- **FROM A SURGICAL OR MEDICAL OPERATION SCHEDULED BEFORE THE BOOKING OF THE STAY OR THAT CAN BE CARRIED OUT AFTER THE SAME.**
- **FROM INEBRIATION USE OF DRUGS, ALTERATION OF HEALTH RESULTING FROM THE ABSORPTION OF NON-PRESCRIBED MEDICINES.**
- **FROM THE COUNTER INDICATION OF VACCINATION OR AIR TRAVELS DUE TO PRE-EXISTING HEALTH PROBLEMS.**
- **FROM BREAKDOWNS OF HOUSEHOLD APPLIANCES PROVIDED TO THE INSURED.**
- **FROM DAMAGES RESULTING FROM USE OR USAGE AGAINST THE RENTAL CONTRACT.**
- **FROM DAMAGES SUSTAINED ON THE CLOSURES, ROLLING BLINDS AND SHADES.**
- **FROM CIVIL OR FOREIGN WAR, RIOTS, ATTACKS, POPULAR MOVEMENTS.**
- **FROM FIRE FROM NUCLEAR OR CHEMICAL ORIGIN, FROM NATURAL DISASTERS.**
- **FROM ANY FAILURE TO COMPLY WITH THE SERVICES SPECIFIED IN THE INITIAL BOOKING CONTRACT WHATEVER THE REASONS THEREFOR.**
- **ANY MEASURE TAKEN BY YOU WITHOUT OUR PRIOR CONSENT.**

5-DECLARATION OF EVENT
In case of a Stay Cancellation or Interruption event, late stay or civil liability event.
Immediately advise the rental agency and inform of the event in writing, within 5 working days after the date on which you become aware thereof to Cabinet DE BELEM, by sending the duly completed notice of event to the following address:

Cabinet DE BELEM
22, Rue Bernard Palissy
53960 Bonchamp – Lès - Laval

contact@cabinetdebelem.fr

Do not forget, when sending the above, to mention for us: your full address, your telephone details, the name of your rental agency, a copy of your rental contract, the start and end dates of your stay as well as any necessary documentation.

In addition, the following is never reimbursed:
- the insurance premium, handling costs, all costs and services not included in the premium calculation.

DEFINITION SPECIFIC TO THE INSURANCE: For the purpose of this contract, the following meanings apply:

Insured: the booking party as well as any person mentioned in the initial booking contract.
Illness : health alteration duly acknowledged by a competent medical authority, preventing the patient either to leave his or her home or the hospital establishment where he or she is treated on the start date of the booking period and involving the absolute and justified stoppage of any professional or other activity or forcing him or her to end the stay.
Accident: any unforeseen event causing the insured bodily injuries not resulting from his intentional action and preventing him from completing the booked stay or forcing him to interrupt it.

If the rental contract provides for several co-tenants, each one is covered for himself; in that event, you should provide your agency or Cabinet De Belem with the name or names of the co-holders of the coverage.

In the event of any need, you agree, in case of an event involving the cancellation of the stay, stay interruption, stay delay, to allow the insurer's doctor to access the medical file failing which the coverage will not apply to you.