

# **- Loc'assur - insurance for a cancellation of your stay, with - Assurial -**

and Ace European Group Limited, police n° fr 32 019 102

## **♦Article 1 - CANCELLATION OF STAY: REFUND FOR THE TOTAL OF THE BOOKING FEE IF THE CANCELLATION OF THE STAY IS DUE TO:**

### **1.1. (a) ILLNESS, ACCIDENT, HOSPITALISATION OR DEATH,**

of the person who made the booking and/or the insured persons, their spouse (or cohabitee), their parents/grandparents/great grandparents, children/grandchildren/great grandchildren, brothers, sisters, sisters-in-law, brothers-in-law, sons-in-law and daughters-in-law. Nephews and nieces are only included in the event of their death.

**Illness or accident is defined as a deterioration in health or some form of bodily injury that prevents the person(s) above from travelling to their holiday destination or to undertake the activity which would be considered as the aim of the stay. The person who made the booking must provide a medical certificate as proof (see requirements in the event of a incident).**

**1.2 (b) FIRE, EXPLOSION** or any other **ACCIDENTAL OR FORTUITOUS EVENT**, causing significant material damage to the main place of residence, to the second home or to the professional premises of the person who made the booking or his/her spouse (or cohabitee), arising prior to or during the stay and requiring the presence of the said person on site.

**1.3 (c) INABILITY TO TRAVEL TO THE PLACE OF STAY** by road, by rail or by air on the scheduled travel date or within 48 hours of the said date, as a result of barricades or strikes affecting transport. A certificate of proof must be provided by the appropriate authority (Town Hall, Tourist Office, Rail Company, Airport, etc).

### **1.4 (d) IMPEDIMENT BECAUSE OF PROFESSIONAL or ADMINISTRATIVE REASONS**

**1.4.1 REDUNDANCIES OR TRANSFERS** involving the person who made the booking, his/her spouse (or his/her cohabitee) on condition that the date of the summons for interview or the notification was subsequent to the date the stay was booked.

**1.4.2 CHANGES TO THE HOLIDAY DATES** made by the employer of the person who booked the stay, his/her spouse (or cohabitee). This cover is offered to employees and not to independent professionals, managers or company directors.

**1.4.3 INABILITY TO PROVIDE A REPLACEMENT IN EITHER A PROFESSIONAL OR PRIVATE CONTEXT** because of serious illness to, accident to or death of the person responsible for replacing the insured, his/her spouse (or cohabitee) at work or providing care to minors.

**1.4.4 BANKRUPTCY FILING** involving the company managed by the person who booked the stay or his/her spouse (or cohabitee).

**1.4.5 SUMMONS FOR ADMINISTRATIVE REASONS:** medical, military, judicial or as jury member, obtention of a post of employment or a period of work experience organised by the Job Centre affecting the person who made the booking, his/her spouse (or cohabitee).

**1.5 (e) CANCELLATION OF THERAPEUTIC STAY:** refusal by the health insurance company to cover the request for a therapeutic stay which has been medically prescribed. The prescription for the therapeutic stay and the request to the health insurance company must have been made at least one month before the date the therapeutic stay was booked.

**1.6 (f) CANCELLATION OF THE HOLIDAY RENTAL BY THE OWNER OR OWNER'S REPRESENTATIVE(S)** following a serious illness/accident or death occurring to the owner(s), a transfer of the property, the partial or total destruction of the rented property as a result of any type of damage. This policy covers the refund to the tenant for any sums advanced or costs incurred

**1.7 (g) PROHIBITED ACCESS TO THE AREA** by the local or prefectorial authorities as a result of pollution or epidemic. For this cover to be applied, the prohibited area should extend to a radius of five kilometres around the place of stay.

**1.8 (h) STATE OF NATURAL DISASTER** according to the Law of 13.07.1982 or forest fires at the place of stay and leading to:

**1.8.1 AN ORDER DENYING STAYS** in the area by the relevant authorities for all or part of the period set out on the booking contract.

**1.8.2 DETERIORATION OF THE AREA** in such a way that the client is unable to appreciate the surrounding environment and the facilities that were the motivations behind his choice of venue. In case of dispute, both parties will refer to the local Tourist Office to determine the grounds for cancellation with regard to the repercussions of the event on local tourism.

## ◆Article 2 - INTERRUPTION OR EXTENSION OF THE STAY, DELAY IN ARRIVAL

**2.1 INTERRUPTION OF THE STAY:** the insurer will refund to the client the amount specified in the contract or in the invoice on a pro rata basis according to the length of time remaining on the stay subsequent to the events in paragraphs **a, b, d, f, g, h**, as described above. Other unused services are also included (lessons, courses and rented equipment) **FOR WHICH THE COST IS SET OUT IN THE BOOKING CONTRACT AND IS INCLUDED IN THE PREMIUM PAID FOR BY THE APPLICANT WHEN SIGNING THE FORMS FOR THE CANCELLATION INSURANCE.**

**2.2 EXTENSION OF THE STAY:** The insurer will refund to the client the total of the additional costs incurred in the event of an extended stay as a result of one of the following circumstances: road or rail links blocked because of weather conditions or natural phenomena. The insurer agrees to refund the additional costs incurred by the aforesaid circumstances up to a maximum of 20% of the intended cost of the stay.

**2.3 DELAY IN ARRIVAL:** covers a refund to the tenant for the unused period resulting from the late possession of the rented accommodation because of one of the events as set out above in paragraphs **a, b, c, d, f, g, h.**

## ◆Article 3 - EVENTS NOT COVERED:

COVER IS NOT APPLICABLE FOR ANY CANCELLATION OR INTERRUPTION RESULTING DIRECTLY OR INDIRECTLY FROM - civil wars or wars abroad, riots, popular movements - earthquakes, volcanic eruptions or other disasters - effects of radiation resulting from nuclear transmutation or from radioactivity, as well as damage caused by the effects of radiation from the artificial acceleration of particles - illnesses, where the first recognised onset took place before the booking contract was signed, except in cases of pregnancy, chronic conditions or the after effects of an accident which occurred before the booking, but whose subsequent deterioration prevent the person departing as planned - drunkenness, use of medication, drugs or intoxicants which have not been prescribed - a therapeutic stay (excluding para. 1.5 in Article 1), a beauty therapy, a psychic treatment or psychotherapy; a nervous depression treated in the community - the participation of the person who made the booking or the insured persons in any form of gambling, brawls (excluding cases of legitimate self-defence), crimes - an intentional misdemeanour on the part of the person who made the booking or the insured persons.

## ◆Article 4 - THE COST OF SEARCH AND RESCUE

Coverage of search and rescue costs (including helicopter), medical transport to the nearest hospital (limited to 7,622 €) to assist the person who made the booking, his/her spouse (or cohabitee) and any other accompanying person mentioned in the application form.

## ◆Article 5 - REQUIREMENTS IN THE EVENT OF LOSS OR DAMAGE

The person who made the booking must, as soon as he/she is aware, declare the loss/damage (unless prevented by a fortuitous event or act of God) to the insurer in writing (Article L 113 - 2 from the Insurance Code)

IN ALL CASES THE FILE WILL CONSIST OF:

- a declaration of the loss or damage
- the booking contract or booking form signed and dated, or the invoice for the stay

DEPENDING ON THE CAUSE, THE FILE WILL BE COMPLETED WITH ONE OF THE DOCUMENTS LISTED BELOW:

- ILLNESS OR ACCIDENT: a medical certificate (provided to the insurer)
- DEATH: an extract from the death certificate, a certificate justifying the relationship between the deceased, the person who made the booking and the other members of the trip
- REDUNDANCY: a photocopy of the redundancy notification
- TRANSFER: a note from the employer attesting to the date that the employee was informed of the transfer
- DAMAGE TO PROFESSIONAL OR PRIVATE PREMISES: certificate from an expert, the lodging of a formal complaint
- SEARCH AND RESCUE COSTS: invoice from the organisation responsible for the rescue

The insurer reserves the right to request any other information that he/she considers useful to the file.

« Your “camping” » has studied a cancellation insurance policy to which you can subscribe by sending back to us the attached slip. This contract is offered by ASSURIAL through ACE European Group limited, 8 av. de L’Arche, 92419 Courbevoie under the number FR 32 019 102

**TO APPLY:**

**Complete, sign, date and return this form with your booking fee to :  
« Camping Les Granges »**

*The application for this policy must be made at the same time as the booking.*

**NAME OF THE OWNER: « Camping Les Granges » 24 Grojelac 13014**

13014

**DATES OF THE STAY:** From ..... / ..... / 200.. To..... / ..... / 200..

**Only people whose names are mentioned below will benefit from this insurance**

**TENANT:** Name ..... Surname .....

**Address**.....

**Postal Code** ..... **Town** ..... **Phone.** .....

**People taking part in the holiday.**

**Name** ..... **Surname** ..... **Name** ..... **Surname** .....

**Name** ..... **Surname** ..... **Name** ..... **Surname** .....

**Name** ..... **Surname** ..... **Name** ..... **Surname** .....

**Name** ..... **Surname** ..... **Name** ..... **Surname** .....

**CALCULATION OF THE AMOUNT DUE**

*for each rental contract, covering a period less than or equal to 3 months.*

**Total for the rental** ..... **€ X 3 % =** ..... **€**

**in the name of: « Camping Les Granges »**

I, the undersigned, declare that I have applied for policy N° FR 32 019 102 and recognise that I have read the General and Particular Conditions, an extract of which appears in this application form. This document is not a contract. Only the General Conditions of the policy (French version) submitted to the Ace European Group Ltd Insurance Company under the reference FR32019102 will act as proof in the event of litigation. The cover will only be effective on receipt of this. Application will be refused for any incident that originates from an event that was known to the applicant when applying. The insurer reserves the right to request any information that he/she considers useful to the file.

**date of the application,** ...../...../..... **Signature, agreed and accepted:**