

(*) Extracts from the General Conditions of your legal assistance hotline "Assistance Juridique Téléphonique n°68FORCE9AJT3", thereafter the "Contract", available on request in French version.

The Contract is governed by the French Insurance Code

This translation has been made to help you understand the general conditions of your Contract. It has no contractual value and the French version of the Contract is the only binding one.

1 – OBJECT / PURPOSE OF THE CONTRACT

The Contract provides policyholders of a RACHAT DE FRANCHISE FORCE 9 (INSURANCE EXCESS REPURCHASE) contract, clients of OUEST ASSURANCE, with legal assistance via the telephone when they are faced with a dispute or a difference concerning a yacht charter or rental.

THE INSURER: CFPD ASSURANCES * :-Immeuble l'Europe – 62 Rue de Bonnel – 69003 LYON.

YOU*: The policyholder or the person designated by the policy holder as beneficiary of the cover.

THE THIRD PARTY OR OTHERS*: Any party not connected with this policy.

THE DISPUTE OR DIFFERENCE*: a conflictual situation caused by a prejudicial event or a reprehensible act which leads you to assert a disputed right, to resist a claim or defend yourself in a court.

The cover applies for any Dispute or Difference which occurs and is declared between the date on which the cover takes effect and the termination of the policy.

** To help identify the contractual terms with specific meaning, the latter will be written with a capital letter in the Information sheet.*

2 – SUBSCRIPTION

The legal assistance policy automatically benefits to any policyholder who takes out a RACHAT DE FRANCHISE FORCE 9 policy. The legal assistance policy takes effect and ends with the RACHAT DE FRANCHISE FORCE 9 policy.

3 – THE COVER

The Insurer undertakes to listen and provide You with legal advice by telephone on any Dispute or Difference You may encounter concerning a yacht charter/rental.

Qualified legal experts are available to: answer your questions, inform You about your rights, help You draft a formal letter, advise You about the conduct to adopt to protect your interests, suggest practical solutions and discuss with You the best way to move forwards.

4 – MODALITIES

The expert legal information thus provided shall by no means be a substitute to legal advice sought from legal professionals such as lawyers, notaries or other consultants and will not be confirmed in writing.

No document will be sent to You and advice will solely be given by telephone and in accordance with French Law.

When a request necessitate further research, a time will be arranged for a return call in order to provide You with a more comprehensive answer.

You can call our legal experts anytime Monday to Friday, from 9:00 a.m. to 12:30 p.m. and from 14:00 p.m. to 18:00 p.m.

WHEN FACED WITH DIFFICULTIES,

CALL :

+33(0)2.31.39.70.79

We are here to help.

5– APPLICATION OF THE COVER

5.1 PERIOD

The cover commences from the start date of the RACHAT DE FRANCHISE FORCE 9 policy.

The policy is cancelled :

- ◊ When the RACHAT DE FRANCHISE FORCE 9 policy is cancelled whatever the reason,
- ◊ When the present Contract is cancelled, in which case OUEST ASSURANCES commits to inform the beneficiaries of the end of the policy.

5.2 PRESCRIPTION (TIME LIMITATION)

Prescription is the termination of a right resulting from the holder's inaction during a period defined by law.

All actions deriving from an insurance policy are time-barred after two years with effect from the event giving rise to it (Clause L114-1 of the French Insurance Code).

The prescription is interrupted by any of the usual causes for interruption of the prescription (legal action, an enforcement procedure, and the recognition of right by the debtor). Moreover, interruption of the prescription may result if a registered letter with acknowledgement of receipt is sent (clause L114-2 of the French Insurance Code).

6– PROTECTION OF YOUR INTERESTS

6.1 RIGHT OF RENUNCIATION IN CASES OF DISTANCE SELLING Clause L112-2-1 of the French Insurance Code

If this policy was taken out remotely you may renounce it within 14 days with effect from the date on which it was concluded or on which you received the contractual terms and conditions. This option may be exercised by sending a registered letter with acknowledgement of receipt, using the following example: I, the undersigned (full name and address) hereby declare that I renounce my subscription to the policy proposed by the insurer that I signed on (date) through (name of insurance broker) and request the reimbursement of any premium already paid. (Date and signature) If the cover took effect at your specific request before the expiry of the cancellation period, we will retain a portion of the premium paid, calculated pro rata temporis.

6.2 RIGHT OF RENUNCIATION IN CASES OF HOME SELLING Clause L112-9 of the French Insurance Code

If this policy was signed within the context of door-to-door selling, at your residence or at your place of work, you may renounce it within 14 days with effect from the date on which it was signed. This option may be exercised by sending a registered letter with acknowledgement of receipt, using the following example: I, the undersigned (full name and address) hereby declare that I renounce my subscription to the policy proposed by the insurer that I signed on ----- (Date) through (name of insurance broker) and request the reimbursement of any premium already paid. (Date and signature) If you are aware of any claim that will implicate the policy cover, you can no longer exercise the right to renunciation. In the event of renunciation, you are required to pay the portion of the premium corresponding to the period during which the risk was covered.

6.3 PROFESSIONAL SECRECY

Clause L127-7 of the French Insurance Code

Persons who need to know the information that you provide for the requirements of your case within the framework of the legal protection insurance policy are bound by professional secrecy.

6.4 THE OBLIGATION TO WITHDRAW

Any person who is responsible for legal services and has a direct or indirect interest in their purpose must withdraw.

6.5 THE TREATMENT OF YOUR CLAIMS – CONSUMER MEDIATION (MEDIATION DE LA CONSOMMATION):

A claim is a statement which expresses the dissatisfaction of a customer towards a professional person. A request for services, information, clarification or an opinion is not a claim.

Any claim concerning the policy, its distribution or the handling of a claim may be submitted:

- 1/ as a priority to your usual interlocutor
- 2/ if his/her reply does not satisfy you, to the Customer Relations Department within CFPD Assurances :

- by post: CFPD Service Relation Client – L'Europe, 62 rue de Bonnel, 69003 LYON
- or by e-mail to relationclient@cfdp.fr

CFPD Assurances undertakes to acknowledge receipt of the claim within 10 working days of receiving it, and in any event to process it within a maximum of 2 months.

If the claim cannot be settled or no agreement is reached by this claim process, You can turn to the Mediator specialized in consumer disputes in the Insurance sector, free of charge. The Mediation service can be contacted at:

La Médiation de l'Assurance - TSA 50110 - 75441 Paris Cedex 09

<http://www.mediation-assurance.org/Saisir+le+mediateur>

CFPD Assurances undertakes to follow the findings of the Insurance sector mediator (Médiateur de l'Assurance).

6.6 FRENCH LAW ON DATA PROTECTION AND CIVIL LIBERTIES

In application of French law n°78-17 dated 6th January 1978 as modified, regarding information technology, files and civil liberties, it is hereby pointed out that the personal information received are mandatory to conclude this policy, and in this respect they will be subject to processing for which the insurer is responsible, which is implicitly accepted by the persons to whom this data refers. This information could be used by the insurer for the requirements of the services underwritten in performance of this policy. They could also be used for the insurer's commercial activities. This information could also be provided to third parties to meet legal and regulatory obligations. The beneficiaries of this policy have the right to obtain the details of their data from the insurer and to require, if necessary, their rectification, as well as to oppose their use for prospection, especially sales prospection.

6.7 THE REGULATORY AUTHORITY

The authority responsible for the regulation of CFPD Assurances is the ACPR (French insurance industry regulatory authority), 61 rue Taitbout, 75436 Paris Cedex 09.