

**INFORMATION NOTICE CONSTITUTING GENERAL
TERMS AND CONDITIONS OF INSURANCE
OUEST ASSURANCES PLAISANCE**

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Policy administrator and distributor: OUEST ASSURANCES PLAISANCE, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

Insurer: Solucia Protection Juridique - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13, a French SA (public limited company) with an executive board and a supervisory board with share capital of €9,600,000 - Paris Trade and Companies Register no. 481 997 708 - Company governed by the French Insurance Code and subject to the supervision of the ACPR - 4 Place de Budapest - CS 92459 - 75436 PARIS CEDEX 09.

This document constitutes the general terms and conditions of the cover provided by OUEST ASSURANCES PLAISANCE, the risks of which are insured by SOLUCIA SERVICE ET PROTECTION JURIDIQUES.

Your policy is governed by the French Insurance Code. It comprises:

- These General Terms and Conditions, which describe all the heads of cover, their implementation procedures and limits, as well as their operation,
- Your sale agreement for the insured service and your trip registration form or membership certificate.

YOUR INSURANCE POLICY

WHO IS THIS POLICY FOR?

- This policy benefits any person who has booked a Trip with a rental company or on the website of the Authorised Organisation or Intermediary, subject to the terms and conditions set out below.

THE PARTIES INVOLVED IN YOUR POLICY:

"Policyholder": The signatory of the sale agreement for the insured service, which therefore undertakes to pay the corresponding insurance premium.

AND

- **"We" / "Insurer"**: Risk insurer

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- **SOLUCIA SERVICE ET PROTECTION JURIDIQUES** has entrusted the distribution and management of the policy to: **OUEST ASSURANCES PLAISANCE**, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

Companies governed by the French Insurance Code.

WHAT CONDITIONS NEED TO BE MET TO BENEFIT FROM THIS POLICY?

- The policy must be taken out on the same day on which the boat rental is booked and, in any event, within fifteen (15) working days of the booking being made.

WHERE DOES YOUR COVER APPLY?

- "Trip Cancellation or Change" cover applies to all Trips worldwide, other than in Excluded Countries.
- The "Missed Departure" cover applies to all Trips worldwide, other than in Excluded Countries.

WHAT IS THE EFFECTIVE DATE AND TERM OF YOUR POLICY?

The cover takes effect at midnight on the day following the day on which the premium is paid by the Insured.

The "Trip Cancellation or Change" cover ceases at the start of the Trip.

The "Missed Departure" cover ceases to apply at the start of the outward or return transport leg of the Trip.

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IMPORTANT

If the Insured definitively cancels their Trip, they will not benefit from the other heads of cover provided under the policy in relation to that Trip.

Subject to payment of the insurance premium, the policy is valid from the date on which it is taken out for any Private Trip lasting for a maximum of two (2) consecutive months and sold by the Authorised Organisation or Intermediary with which this policy is taken out.

You may or may not have a right of cancellation after taking out this insurance policy. The terms and conditions applicable to exercising this option are set out in detail in the "CANCELLATION" article of the general terms and conditions below.

Appendix to Article A. 112-1: Information document on the exercise of the right to cancel provided for in Article L. 112-10 of the French Insurance Code:

You have the right to cancel this policy within thirty (calendar) days of it being taken out, without any charge or penalty. However, if you benefit from one or more free insurance premiums, such that you do not have to pay a premium for one or more months at the beginning of the policy, this period shall only run from the payment of the first premium in whole or in part.

The exercise of the right of waiver is conditional on the following four conditions being met:

- 1° You have taken out this policy for non-business purposes;
- 2° This policy supplements the purchase of goods or services sold by a supplier;
- 3° The policy you wish to cancel has not been fully executed;
- 4° You have not declared any loss events covered by this policy.

In these circumstances, you may exercise your right to cancel this policy by letter or on any other durable medium sent to the insurer under the policy. The insurer is required to repay the premium paid within thirty days of cancellation.

In addition, to avoid multiple insurance policies being taken out, you are advised to check that you do not already benefit from a policy covering any of the risks covered by the policy you have taken out.

The provisions relating to the right to cancel do not apply if the policy is for a period of less than one month, pursuant to Article L112-2-1 of the French Insurance Code. The term of the policy corresponds to the period between the date on which it was taken out and the date on which all cover ceases.

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TABLES OF COVER

"TRIP CANCELLATION OR CHANGE" COVER

INSURED EVENTS	AMOUNTS OF AND LIMITS ON COVER	EXCESSES OR INTERVENTION THRESHOLDS
<p>Following the occurrence of any of the following Insured Events:</p> <ul style="list-style-type: none"> - Cancellation or alteration of paid leave - Job transfers - Change of date or cancellation of business meeting - Obtaining employment or a paid internship - Theft of identity documents in the five days preceding departure - Unforeseen event - Natural disasters outside France - Riots, terrorist attacks, acts of terrorism Abroad - Sudden strike without notice 	<p>Reimbursement of costs retained by the Authorised Organisation or Intermediary, calculated using the scale set out in its General Terms and Conditions of Sale subject to the following limits:</p> <p><u>Cancellation Fees</u></p> <p>For cruises: €5,000 per insured and per Insurance Period AND €20,000 per Insured Event for all persons insured under this policy, capped at the total amount of the Cancellation costs</p> <p>For boat rentals: €40,000 per Insured Event for all persons insured under this policy, capped at the total amount of the Cancellation costs</p> <p><u>Change Fees</u> €300 per insured (cruises) or per claim (boat rental)</p>	<p>25% excess of the amount of the Trip Cancellation costs subject to a minimum of €150 per insured (cruises) or per claim (boat rental)</p> <p>€50 per person (cruises) or per claim (boat rental) where the price of the Trip is less than €150 per person (cruises) or per claim (boat rental).</p> <p>The Excess does not apply in the event that the Trip is Modified</p>
<p>Following the occurrence of an Insured Event, other than those referred to above</p>	<p>€40,000 per Insured Event for all persons insured under this policy, capped at the total amount of the Cancellation costs</p> <p><u>Change Fees</u> €300 per insured (cruises) or per claim (boat rental)</p>	<p>€50 excess where the cancellation costs are less than €1,000 per insured (cruises) or per claim (boat rental)</p> <p>€100 excess where the cancellation costs exceed €1,000 per insured (cruises) or per claim (boat rental)</p> <p>The Excess does not apply in the event that the Trip is Modified</p>

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"MISSED DEPARTURE" COVER

INSURED EVENTS	AMOUNTS OF AND LIMITS ON COVER	EXCESSES OR INTERVENTION THRESHOLDS
Following the occurrence of an Insured Event	<p>Reimbursement of the cost of new tickets or the cost of Changing the initial transport arrangements capped at:</p> <ul style="list-style-type: none"> - The price of a one-way or return ticket, OR - 50% of the price of the Trip, OR - The amount of the costs of Changing the original transport arrangements <p>Capped at: €500 per insured AND €2,500 per Insured Event for all persons insured under this policy</p>	None

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DEFINITIONS

To help you better understand your legal protection cover, this glossary contains definitions of terms specific to the cover, unless otherwise provided. These terms are capitalised.

- **"Accident":**
Any sudden and unforeseeable event resulting from a cause beyond the Insured's control
- **"Bodily Injury":**
Any unintentional bodily injury resulting from the sudden action of an external cause, recognised by a Doctor.
- **"Cancellation":**
The Insured's firm and final withdrawal from the Trip and notified to the Authorised Organisation or Intermediary.
- **"Insured"/"You":**
Person(s) named in the policy
- **"Natural Disaster":**
Any naturally occurring event caused by the abnormal intensity of a natural agent and recognised as such by the authorities of the country in which the event occurred. In France, Natural Disasters are the subject of a compensation procedure referred to in Law No. 82-600 of 13 July 1982.
- **"Travel Companion":**
Insured person named on the same Trip registration form as the Insured

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- **“Common-law spouses”:**
A couple who are neither married nor in a civil partnership but who can provide evidence (cohabitation certificate or, failing that, housing tax notice, electricity bill, gas bill, water bill, insurance certificate, rent receipt, etc.) that they have been living together under the same roof since the date on which this policy was taken out and at the time of the Insured Event.
- **“Departure”:**
Scheduled date and time for the start of the Trip.
- **“Home”:**
Tax residence of the Insured
- **“Break-in”:**
Forced entry, damage or destruction of an anti-theft device.
- **“Children”:**
Unemancipated minor children or disabled adults of the Insured.
- **“Epidemic”:**
Contagious disease the spread of which constitutes an epidemic according to the World Health Organization (WHO) or the competent health authority of the Insured's Home Country in Europe.
- **“Abroad”:**
Any country excluding the country in which the Insured is resident and Excluded Countries.
- **“Unforeseen event”:**
Any unforeseeable circumstances outside the Insured's control.
- **“Insured Event”:**
Any event entitling the insured to make a claim and provided for each head of cover under this policy.
- **“France”:**
Mainland France (including Corsica), Guadeloupe, French Guiana, Martinique, Mayotte, Réunion, Saint-Barthélemy, Saint-Martin (French part) and Monaco.
- **“Excess”:**
Share of the loss payable by the Insured where compensation is paid in respect of their loss event. The Excesses applicable to each head of cover are specified in the Table of Cover.
- **“Civil War”:**
Armed struggle, within the same State, between different groups identifiable by their ethnic, religious, community or ideological affiliation, or between at least one of these groups and that State's regular armed forces.
- **“Foreign War”:**
Armed engagement, whether or not declared, by one State towards one or more other States or an irregular and external armed force, motivated by a geographical, political, economic, racial, religious or environmental dispute.
- **“Cap per Insured Event”:**
Maximum amount of cover for an event entitling the insured to make a claim, regardless of the number of Insureds under this policy.

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- **“Dispute”:**
Conflict between the Insured and a third party resulting in a party exercising a right, resisting a claim or defending itself before any court.
- **“Illness”:**
Any change in a person's state of health recognised by a Doctor.
- **“Doctor”:**
Any person who holds a doctorate in medicine legally recognised by the country in which they habitually carry out their professional duties.
- **“Change”:**
Postponement by the Insured of the date of the Trip, provided that such postponement takes place before their Departure and affects the date of the outward leg of the Trip.
- **“Authorised Organisation or Intermediary”:**
Tourism professional or any other distributor of cultural, sports or leisure services.
- **“Pandemic”:**
Epidemic declared to be a pandemic by the World Health Organization (WHO) or the competent health authority in the Insured's Home Country.
- **“Excluded Countries”:**
State containing a region to which travel is “not recommended except where strictly necessary” and “formally advised against” according to the diplomatie.gouv.fr website
- **“Insurance Period”:**
Period of validity of this policy.
- **“Named Person”:**
Any person not taking part in the Trip and included in the list below:
 - The spouse of the Insured, their Common-law Spouse or partner under a French civil partnership (PACS),
 - The relatives of the Insured in the direct ascending or descending lines, as well as those of their spouse, Common-law Spouse or partner under a French civil partnership (PACS),
 - The brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law and legal guardian of the Insured, as well any person under the guardianship of the Insured,
 - The person pre-identified as the Insured's professional replacement on the Trip,
 - The person responsible, in return for payment, during the Insured's Trip, for looking after or accompanying their Children or any disabled or dependent persons living under their roof.
 Evidence of such Named Person status must be provided when a claim is made under the insurance.
- **“Limitation Period”:**
Period after which no claim or action is possible.
- **“Quarantine”:**
Isolation, decided by a competent authority, of a person who has been exposed or may have been exposed to a contagious disease, the spread of which has been declared to be an Epidemic or Pandemic.
Lockdowns, which apply more broadly to a section or all of a population or geographical region, are excluded.

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- **“Intervention threshold”:**
Duration, amount or minimum percentage that triggers payment by the Insurer or the implementation of its cover.
- **“Policyholder”:**
The signatory of the sale agreement for the insured service, which therefore undertakes to pay the corresponding insurance premium.
- **“Subrogation”:**
Action by which the Insurer is substituted for the Insured in their rights and actions against any person liable for losses caused to them, in order to obtain reimbursement of the amounts that the Insurer has paid to the Insured as a result of an Insured Event.
- **“Third Party”:**
Any natural or legal person other than the Insured themselves.
- **“Trip”:**
Any boat rental or cruise, as well as any associated services booked with an Authorised Organisation or Intermediary, resulting in a trip lasting a maximum of two (2) consecutive months, and scheduled to take place during this policy's period of validity.

YOUR TRIP CANCELLATION OR CHANGE COVER

If the Insured cancels or changes their booking, the Authorised Organisation or Intermediary for their Trip may pay some or all of the price of the services, known as “Cancellation Costs” or “Change Costs”, which become higher as the Departure Date approaches. They are calculated using the scale set out in the General Terms and Conditions of Sale applicable to the Trip.

The Insurer shall reimburse the Insured for the amount of any Cancellation or Change Costs they are charged, less the Excess, the amount of which is set out in the Table of Cover below.

Please note: In the event that the boat rental is cancelled in full, the cover applies provided that the rental is not made available to any of the Insureds or to any of the Travelling Companions under this policy on the scheduled dates.

All the tourist-related services covered by this policy, whether complementary or successive, constitute a single Trip, for which only one Departure Date applies, i.e. the date indicated by the Authorised Organisation or Intermediary of the Trip as the start date of the services provided.

EVENTS INSURED IF THE TRIP IS CANCELLED OR CHANGED

The Cancellation or Change of the Trip must be the consequence, after the date on which the insurance policy is taken out, of any of the following Insured Events formally preventing the Insured from departing on the Trip.

MEDICAL EVENTS

1. **An Illness, including an illness linked to pregnancy or an Epidemic/Pandemic and Bodily Injury**, suffered by the Insured or the Named Person, necessarily involving:
 - Either hospitalisation between the day of the Cancellation/Change and the initially scheduled Departure Date.

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- Or the cessation of any professional activity or home care if the person does not work between the day of the Cancellation/Change the day of the initially scheduled Departure **AND** a medical consultation giving rise to medicated treatment or medical examinations prescribed by a Doctor.
- 2. **A medical contraindication to vaccination, following vaccination or the medical impossibility of following preventive treatment**, where such a vaccination or treatment is needed by the Insured due to the destination of their Trip.

FAMILY EVENTS

- 3. **The death** of the Insured or the Named Person.
- 4. **The Insured's invitation to a child adoption hearing** during their Trip, provided that the Insured was not aware of the invitation at the time they booked the Trip and the date cannot be postponed.
- 5. **Divorce or separation of the Insured** where they were supposed to be travelling with their spouse **AND** the divorce/separation proceedings were not commenced before the booking was made.

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BUSINESS, SCHOOL AND ADMINISTRATIVE EVENTS

- 6. **Dismissal of the Insured for serious or gross misconduct**, provided that the notice to attend the pre-dismissal meeting was not received before the date on which this policy was taken out and/or the Trip was booked.
- 7. **The Insured's military or civic service**, taking effect before or during the period of the Trip, where the Insured is called up:
 - Either to the operational military reserve or the civilian reserve,
 - Or the defence and citizenship day.
- 8. **One of the work-related reasons set out below**, taking effect before or during the period of the Trip, provided that the Insured was not aware of the reason at the time the Trip was booked:
 - **Cancellation or alteration of paid leave** by the Insured's employer that the employer had approved before the Trip was booked. The cover is available to employees, **excluding persons who do not require the approval of a line manager to request, alter and/or cancel their leave (executive officers, managers and legal representatives of the company);**
The cover does not apply when the Policyholder under this policy is the company that changes the period of leave.
 - **The Insured's professional relocation**, for non-disciplinary reasons, imposed by their employer, requiring them to relocate in the eight (8) days prior to the start of, or during, their Trip;
 - **Securing a job or a paid internship** if the Insured was registered as a job seeker.
The cover also applies if the Insured is already employed under a fixed-term contract at the time the Trip is booked, provided that this contract is reclassified as a permanent (open-ended) contract or renewed on the day after the contract termination date for a minimum period of three (3) consecutive months.
The compensation shall be paid less the specific Excess shown in the "Table of Cover". This Excess also applies to the Insured's Travel Companions.
- 9. **The invitation of the Insured to resit an examination as part of their studies**, on a date during the period of the Trip and provided that the Insured did not know that they had failed the examination at the time the booking was made.
The cover also applies where the Insured retakes a school year, provided that the Insured did not know that they would be retaking the year at the time the Trip was booked and that the new school year begins during the period of the Trip.

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10. **The unexpected administrative summons** of the Insured during their Trip, provided that they were not aware of the summons at the time of booking.

EVENTS INVOLVING PROPERTY DAMAGE

11. **Serious Property Damage** caused by a fire, water damage, a climatic, meteorological or natural event, **other than Natural Disasters, or a burglary involving a Break-In**, directly affecting the following real property of the Insured:
- Private property: primary or secondary residence,
 - Business property: farm or business premises where the Insured is a craftsman, trader, company director or self-employed
- AND** requiring their presence on site on a date during the period of their Trip to carry out the administrative procedures associated with the damage or repair work to the damaged property.
12. **Serious damage to the Insured's vehicle** occurring in the forty-eight (48) hours preceding the Departure and resulting in:
- The necessary intervention of a professional
 - The impossibility of using the vehicle to go to the Trip's destination
 - The mandatory presence of the Insured on site on the day of departure, for the purposes of appraisal or repair work and/or to carry out essential administrative procedures.
13. **Theft of the Insured's vehicle** that was to be used to travel to the place of Departure or destination of the Trip.
14. **Serious Property Damage directly impacting the private real property of the Travelling Companion(s)** and requiring their presence on site on a date during the period of their Trip to carry out the administrative procedures associated with the damage or repair work to the damaged property.
15. **Delay in the means of transport used by the Insured to travel to the place of Departure**, causing them to miss their Departure, provided that the Insured had made arrangements to arrive at the place of Departure at least:
- Thirty (30) minutes before the check-in cut-off time for air transport,
 - Twenty (20) minutes before the time of Departure shown on their rail or ferry ticket.

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OTHER EVENTS

16. **Theft, in the five (5) days preceding the Departure, of the Insured's identity documents** (passport, identity card) required to access the booked means of transport and/or to pass through customs during their Trip, provided that a complaint was filed no later than the day of Departure.
- The compensation shall be paid less the specific Excess shown in the Table of Cover.**
- This Excess also applies to the Insured's Travel Companion(s).**
17. **Rejection of the Insured's application for a tourist visa, notified by the authorities of the country of destination and/or transit**, provided that the steps were taken by the Insured in good time and allowed the authorities to take a position before their Departure, and provided that the Insured complies with the restrictions imposed by the administrative authorities in that country.

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18. **An Unforeseen Event**, which must:
- Constitute an immediate, real and serious obstacle preventing their Departure and/or preventing them from carrying out planned activities during the Trip, **AND**
 - Have a direct causal link on the inability to leave and/or carry out the Trip.
- The compensation shall be paid less the specific Excess shown in the Table of Cover.**
This Excess also applies to the Insured's Travel Companion(s).
19. **A Natural Disaster occurring in the city or cities to which the Insured is travelling or in which they are staying.** The cover applies in the event of a Natural Disaster, when all the following conditions are met:
- The event has resulted in Property Damage and Bodily Injury in the city or cities to which the Insured is travelling or in which they are staying,
 - The local authorities advise against travel to the city or cities to which the Insured is travelling or in which they are staying,
 - The date of Departure is scheduled less than thirty (30) days after the date of occurrence of the Natural Disaster,
 - No similar event occurred in the city or cities to which the Insured is travelling or in which they are staying in the thirty (30) days before the date on which the Trip was booked.
- The compensation shall be paid less the specific Excess shown in the Table of Cover.**
This Excess also applies to the Insured's Travel Companion(s).
20. **A riot, terrorist attack or act of terrorism occurring abroad, in the city or cities to which the Insured is travelling or in which they are staying.** The cover applies where the following conditions are met:
- The event has resulted in Property Damage and Bodily Injury in the city or cities to which the Insured is travelling or in which they are staying,
 - The local authorities advise against travel to the city or cities to which the Insured is travelling or in which they are staying,
 - The date of Departure is scheduled less than thirty (30) days after the date of the Insured Event,
 - No similar event occurred in the city or cities to which the Insured is travelling or in which they are staying in the thirty (30) days before the date on which the Trip was booked.
- The compensation shall be paid less the specific Excess shown in the Table of Cover.**
This Excess also applies to the Insured's Travel Companion(s).
21. **A sudden strike that was not the subject of prior notice** affecting the means of transport that would have been used by the Insured to travel to the place of their Trip.
- The compensation shall be paid less the specific Excess shown in the Table of Cover.**
This Excess also applies to the Insured's Travel Companion(s).
22. **Quarantine of the Insured or their Travel Companion(s)** provided that it begins before Departure and ends during the period of the Trip.
23. **Cancellation or Change by the Travel Companion(s) following an Insured Event, insofar as the Insured would be travelling alone or with just one other person.** This condition does not apply where the insureds are part of the same tax household or are able to demonstrate a direct family relationship with each other.

This provision is extended to a maximum of twelve (12) insureds provided that the rental is given up in full.

AMOUNTS OF COVER

The Insurer shall reimburse, up to the amounts stated in the **Table of Cover**, the amount of the Cancellation or Change costs invoiced by the Authorised Organisation or Intermediary for their Trip, in accordance with the contractual scale set out in the general terms and conditions of sale for the Trip.

However, the reimbursement by the Insurer may not exceed the limit set per insured (or per claim for boat rental) and the Limit per Insured Event.

The cover reimburses the amount of any deposits already paid to the Authorised Organisation or Intermediary or to the lessor at the time the Insured becomes aware of the Insured Event giving rise to Cancellation, subject to the limits defined in the Table of Cover and the Excesses and in accordance with the travel agent's fee scale.

In the event of a Partial Cancellation, the reimbursement base is calculated pro rata to the number of passengers multiplied by the amount insured.

The compensation paid by the Insurer may not, under any circumstances, exceed the price of the Trip, as stated on the sale agreement for the Trip and declared at the time this policy was taken out.

Any tips, administrative costs, visa costs and other costs other than service costs, as well as the premium paid in consideration for taking out this policy, are not refundable.

In the event of a Change made as a result of the occurrence of an Insured Event, the Insurer shall reimburse the Insured for their costs of changing the Trip up to the cap specified in the **Table of Cover**. If the Insured changes and then cancels the Trip, their Cancellation costs will be covered less any change costs already reimbursed by the Insurer.

If the Insured cancels or changes the dates of their Trip following an Insured Event, the Insurer shall cover the cost of the individual room supplement for the accompanying person continuing the Trip on their own and insured under the same policy, capped at the Cancellation costs that would have been invoiced to them if they had cancelled themselves.

In the event of Cancellation only, one Excess per insured (or per claim for boat rentals), of the amount shown in the Table of Cover, shall be deducted from the compensation payable.

Please note: this cover may not be combined with the "Trip Cancellation or Change" cover for the same Trip.

EXCLUSIONS FROM COVER

The GENERAL EXCLUSIONS, as well as any exclusions included in the definitions, shall apply in addition to these exclusions:

- **Illnesses or bodily injuries that have been the subject of an initial observation, treatment, relapse, aggravation or hospitalisation between the date on which you booked your trip and the date on which you took out this policy;**
- **Illnesses that resulted in an initial observation, a development, an additional examination or a change in treatment during the six (6) months preceding the date on which the Trip was booked;**
- **Bodily injuries that have occurred or have resulted in a surgical procedure, rehabilitation, additional examination or change of treatment during the thirty (30) days preceding the date on which the Trip was booked;**
- **Voluntary termination of pregnancy, in vitro fertilisation;**

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- Refusal of paid leave by the employer;
- Natural disasters occurring in the Insured's Home Country, climatic, weather-related or natural events, unless they result in serious Damage to property as referred to in Article 11 of this cover;
- Any Insured Event known to the Policyholder and/or the Insured occurring between the date on which you booked the Trip and the date on which you took out this policy;
- The Insured being prevented from boarding by the carrier due to behaviour deemed to be aggressive and/or dangerous by the employees responsible for passenger transport or failure by the Insured to meet the deadline for checking in baggage or arriving for boarding;
- Any costs that may be borne by the Authorised Travel Organisation or Intermediary in accordance with the European Directive of 25 November 2015 on package travel and linked travel arrangements;
- Any medically recorded acute psychological reaction affecting the Insured, occurring in the period of five (5) days prior to Departure, and following the occurrence or risk of occurrence of any of the following events: war, terrorist act, riots, air crash, Natural Disasters or health risk.
- Any termination costs that may be borne by the Travel Organisation or authorised Intermediary in accordance with the European Directive of 25 November 2015 on package travel and related travel services.

REPORTING THE CANCELLATION OR CHANGE

The Insured must notify the Authorised Travel Organisation or Intermediary of the Cancellation or Change on the occurrence of the Insured Event preventing the planned Departure.

The Insured must then report the loss event to the Insurer within five (5) business days of becoming aware thereof, except on the occurrence of unforeseen or force majeure events, by email to indemnification-plaisance@ouest-assurances.fr. **If You are late in declaring the claim and the delay causes Us to suffer loss, We may reject the claim.**

PENALTIES APPLICABLE IN THE EVENT THAT INTENTIONAL MISREPRESENTATIONS ARE MADE ON THE DATE OF THE LOSS EVENT
ANY INTENTIONAL FRAUD, FAILURE TO DISCLOSE INFORMATION OR MISREPRESENTATION BY THE INSURED RELATING TO THE CIRCUMSTANCES OR CONSEQUENCES OF A LOSS EVENT SHALL RESULT IN THEM LOSING ANY RIGHT TO BENEFITS OR COMPENSATION IN RESPECT OF THAT LOSS EVENT.

SUPPORTING DOCUMENTS TO BE PROVIDED

It is the Insured's responsibility to prove that all the conditions required for the "Trip Cancellation or Change" cover to be available are met, providing the supporting documents referred to below.

These documents and all information provided by the Insured will be used to justify their Cancellation or Change and to determine the amount of their compensation.

If the reason for their Cancellation or Change is medical, the Insured may, if they so wish, send the medical information, in a confidential envelope, to the Insurer's Medical Adviser.

If no supporting documents are provided or if the supporting documents provided do not demonstrate that the Insured Event was sufficiently material, the Insurer is entitled to reject the Insured's claim for compensation.

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INSURED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
IN ALL CASES	<ul style="list-style-type: none"> - Confirmation that the Trip has been booked - The invoice for the costs of Cancelling or Changing the Trip, or, where applicable, proof of Named Person status (proof of the link with the Insured) - Any other supporting documents requested by the Insurer
Illness, including an illness linked to pregnancy or an Epidemic/Pandemic and Bodily Injury	<ul style="list-style-type: none"> - Where applicable, prescriptions for medicated treatment - Where applicable, the summary medical examination report - Where applicable, a copy of the medical leave of absence report - Where applicable, the hospitalisation report - After reviewing the file and at the request of the Insurer: statements of reimbursements made by the health insurance organisation to which the Insured is affiliated
Medical contraindication to vaccination or to following preventive treatment	<ul style="list-style-type: none"> - The medical certificate confirming the contraindication to vaccination or to following preventive treatment - Any medical document proving that the Insured is incompatible with vaccination or preventive treatment
Death (including where linked to an Epidemic/Pandemic) of the Insured or the Named Person	<ul style="list-style-type: none"> - A copy of the death certificate - Where applicable, the contact details of the notary administering the estate of the deceased Insured
Invitation to a child adoption hearing	<ul style="list-style-type: none"> - A copy of the notice of invitation to as part of the adoption procedure
Divorce/Separation	<ul style="list-style-type: none"> - A copy of the petition for divorce or the acknowledgement of receipt of the petition sent to the Family Court Judge
Dismissal from employment of the Insured	<ul style="list-style-type: none"> - A copy of the invitation letter to the pre-dismissal meeting - A copy of the letter announcing the dismissal
Military service or civil duties	<ul style="list-style-type: none"> - A copy of the call-up notice
Work-related reasons (Cancellation/alteration of paid leave, job transfer, securing a job or a paid internship)	<ul style="list-style-type: none"> - Copies of the prior agreement for paid leave and changes to the leave dates - A copy of the payslip containing a summary of paid leave for the month of the trip or a certificate from the employer - A copy of the signed amendment to the Insured's employment contract, stating the date and place of the transfer - Recent proof of job seeker status or registration with France Travail - A copy of the letter of employment or employment contract, or a copy of the paid internship agreement
Resit examination/Retaking the school year	<ul style="list-style-type: none"> - A copy of the notice of invitation to the resit examination - A copy of the deferment notice or grade transcript showing the deferment of the examination or retake of the current school year
Administrative summons issued to the Insured	<ul style="list-style-type: none"> - The summons issued by the Administration
Serious material damage to the Insured's private or business real property	<ul style="list-style-type: none"> - Acknowledgement of receipt of the declaration of loss event made to the Comprehensive Home Insurer - In the event of a burglary, a copy of the complaint filed with the police authorities
Serious damage to the Insured's vehicle	<ul style="list-style-type: none"> - A copy of the vehicle repair and/or towing invoice - Where applicable, the acknowledgement of receipt of the loss event to the Motor insurer
Theft of vehicle	<ul style="list-style-type: none"> - A copy of the filed complaint

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Serious damage to the private real property of the Travelling Companion(s)	<ul style="list-style-type: none"> - Acknowledgement of receipt of the declaration of loss event made to the Comprehensive Home Insurer
Delay in the means of transport used by the Insured to travel to the place of Departure	<u>Public transport:</u> <ul style="list-style-type: none"> - Where applicable, the public transport ticket stating the Departure time - A copy of the certificate drawn up by the transport company stating the date, time of the incident and the duration of the delay or immobilisation <u>Private transport:</u> <ul style="list-style-type: none"> - A copy of the breakdown/towing invoice, and if applicable, the acknowledgement of receipt of the loss event to the Motor insurer OR - Any supporting document confirming the road traffic disruption, stating the time of the incident and the length of the subsequent delay
Theft of identity documents	<ul style="list-style-type: none"> - A copy of the detailed complaint drawn up by the police authorities
Refusal of tourist visa	<ul style="list-style-type: none"> - A copy of the invoice issued by the Embassy for the visa application - A copy of the letter in which the visa is refused by the competent authority
Unforeseen event	<ul style="list-style-type: none"> - Any supporting document that describes the situation that prevents the Insured from travelling
Natural disaster occurring Abroad	<ul style="list-style-type: none"> - The certificate drawn up by the Authorised Organisation or Intermediary stating that it is unable to offer the Insured a destination other than the initially planned destination
Riots, terrorist attacks or acts of terrorism occurring Abroad	<ul style="list-style-type: none"> - The document issued by the French Ministry of Foreign Affairs advising against travel to the city or cities to which the Insured is travelling as part of the Trip - The certificate drawn up by the Authorised Organisation or Intermediary stating that it is unable to offer the Insured a destination other than the initially planned destination
Sudden strike	<ul style="list-style-type: none"> - Any document evidencing a sudden strike by the carrier, preventing the Departure
Quarantine	<ul style="list-style-type: none"> - Supporting documents issued by the competent health authorities
Cancellation by Travel Companion(s)	<ul style="list-style-type: none"> - The invoice for costs of cancelling or changing the Trip OR - Confirmation that the Trip has been cancelled or modified by the Authorised Organisation or Intermediary

COMPENSATION AND REIMBURSEMENT

If the invoices provided are not denominated in euros, the amount of the compensation shall be calculated by applying the exchange rate in force on the date of calculation.

Once the Insured's claim file is complete, their compensation shall be paid within ten (10) days of the date on which agreement is reached by the Insurer and the Insured or of the date of the enforceable court decision.

MISSED DEPARTURE COVER

If the Insured misses the outbound or inbound leg of their journey as a result of an Insured Event and their tickets do not allow any changes to be made, the Insurer shall reimburse, provided that the Insured leaves for the same destination within 24 hours of the initial departure time and subject to the limits set out in the **Table of Cover**:

If the Insured misses the outbound leg of their journey:

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- Either the cost of a new return ticket, if the missed outbound leg of the journey automatically causes the original return ticket to be lost;
- Or the cost of a new one-way ticket, if only a one-way ticket has been purchased;

If the Insured misses the inbound leg of their journey:

- The price of the new return ticket.

If changes can be made to the Insured's outbound or inbound ticket, the Insurer shall reimburse the Change costs where the initial outbound or inbound ticket has been revalidated for another journey, rather than simply cancelled.

EVENTS COVERED IN THE EVENT OF A MISSING DEPARTURE

1. **Serious damage to the Insured's vehicle** occurring in the forty-eight (48) hours preceding the Departure and requiring intervention of a professional, and:
 - The impossibility of using the vehicle to go to the Trip's destination, and/or
 - The mandatory presence of the Insured on site on the day of departure, for the purposes of appraisal or repair work and/or to carry out essential administrative procedures.

This event is covered only when the Insured misses the outbound leg of their journey.

2. **A delay to or cancellation of the means of public transport** used by the Insured to travel to the place of departure of the trip, which caused them to miss the transport, and provided that the Insured had made arrangements to arrive at the place of Departure at least:
 - Thirty (30) minutes before the check-in cut-off time for air transport,
 - Twenty (20) minutes before the time of Departure shown on their rail or ferry ticket.
3. **A traffic accident** delaying the arrival of the Insured at the place of departure of the trip, causing him or her to miss the transport, and provided that the Insured had made arrangements to arrive at the place of Departure at least:
 - Thirty (30) minutes before the check-in cut-off time for air transport,
 - Twenty (20) minutes before the time of Departure shown on their rail or ferry ticket.
4. **An Unforeseen Event**, which must:
 - Constitute an immediate, real and serious obstacle preventing the initial departure, **AND**
 - Have a direct causal link with the missed departure.

AMOUNTS OF COVER

The Insurer shall reimburse the Insured for any travel costs incurred in order to reach their destination, including aviation taxes and Service Costs, capped at the amounts stated in the **Table of Cover**.

Any administrative costs and any other costs other than Service Costs, as well as the premium paid in consideration for taking out this policy, are not refundable.

Please note: this cover may not be combined with the "Trip Cancellation or Change" cover for the same Trip.

EXCLUSIONS FROM COVER

The GENERAL EXCLUSIONS, as well as any exclusions included in the definitions, shall apply in addition to these exclusions:

- **Missed departure following any change of schedule at the initiative of the carrier;**

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- Illnesses or bodily injuries that have been the subject of an initial observation, treatment, relapse, aggravation or hospitalisation between the date on which you booked your trip and the date on which you took out this policy;
- Illnesses that resulted in an initial observation, a development, an additional examination or a change in treatment during the six (6) months preceding the date on which the Trip was booked;
- Bodily injuries that have occurred or have resulted in a surgical procedure, rehabilitation, additional examination or change of treatment during the thirty (30) days preceding the date on which the Trip was booked;
- Natural Disasters occurring in the Insured's Home Country, climatic, weather-related or natural events;
- Any Insured Event occurring between the date on which you booked the Trip and the date on which you took out this policy;
- The Insured being prevented from boarding by the carrier due to behaviour deemed to be aggressive and/or dangerous by the employees responsible for passenger transport or failure by the Insured to meet the deadline for checking in baggage or arriving for boarding;
- Any damage caused by a strike.

REPORTING MISSED DEPARTURES

The Insured must inform the Insurer of the Insured Event that caused them to miss their departure, within five (5) business days of becoming aware thereof, except on the occurrence of unforeseen or force majeure events, by writing to indemnisation-plaisance@ouest-assurances.fr. **If You are late in declaring the claim and the delay causes Us to suffer loss, We may reject the claim.**

SUPPORTING DOCUMENTS TO BE PROVIDED

It is the Insured's responsibility to prove that all the conditions required for the "Missed Departure" cover to be available are met, providing the supporting documents referred to below.

These documents and all information provided by the Insured will be used to justify their Missed Departure and to determine the amount of their compensation.

If the reason for their Missed Departure is medical, the Insured may, if they so wish, send the medical information, in a confidential envelope, to the Insurer's Medical Adviser.

If no supporting documents are provided or if the supporting documents provided do not demonstrate that the Insured Event was sufficiently material, the Insurer is entitled to reject the Insured's claim for compensation.

INSURED EVENTS	SUPPORTING DOCUMENTS TO BE PROVIDED
IN ALL CASES	<ul style="list-style-type: none"> - The original missing ticket (paper ticket, e-ticket or airport arrival notice for air transport) - The original of the repurchased ticket (original boarding pass for air transport) accompanied by a copy of the purchase invoice - Any other supporting documents requested by the Insurer
Serious damage to the Insured's vehicle	<ul style="list-style-type: none"> - A copy of the repair/towing invoice - If applicable, the acknowledgement of receipt of the loss event to the motor insurer
Delay or cancellation of public transport	<ul style="list-style-type: none"> - The travel ticket stating the departure time - The certificate drawn up by the transport company stating the date, time of the incident and the duration of the delay or immobilisation

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Traffic accident	<ul style="list-style-type: none"> - Any supporting document confirming the road traffic disruption, stating the time of the incident and the length of the subsequent delay OR - If applicable, the acknowledgement of receipt of the loss event to the motor insurer
Unforeseen event	<ul style="list-style-type: none"> - Any supporting document that describes the situation that prevents the Insured from travelling

COMPENSATION AND REIMBURSEMENT

If the invoices provided are not denominated in euros, the amount of the compensation shall be calculated by applying the exchange rate in force on the date of calculation.

Once the Insured's claim file is complete, their compensation shall be paid within ten (10) days of the date on which agreement is reached by the Insurer and the Insured or of the date of the enforceable court decision.

GENERAL EXCLUSIONS

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We do not, in any circumstances, cover the following Events:

- **Damage of any kind, decided, caused or provoked by the Insured or in which they are complicit, or resulting from gross negligence or wilful or fraudulent misconduct by the insured (Article L113-1 paragraph 2 of the French Insurance Code) except where the Insured is acting in self-defence or assisting a person in danger;**
- **Criminal convictions of the Insured, as well as the confiscation of financial assets, detention or imprisonment;**
- **The suicide or attempted suicide of the Insured;**
- **Losses resulting from the consumption of alcohol by the Insured and/or the absorption by the Insured of medicines, drugs or narcotic substances referred to in the French Public Health Code, which are not medically prescribed;**
- **Unless otherwise stated in the cover, losses caused by a Civil War or a Foreign War, riots, looting, popular uprisings, coups d'état, hostage-taking or kidnapping;**
- **Civil or military application of a nuclear reaction, i.e. transformations of the nucleus of the atom, transport or treatment of radioactive waste, use of a radioactive source or body, exposure to ionising radiation, contamination of the environment by radioactive agents, accidents or malfunctions occurring at a site carrying out transformations of the nucleus of the atom;**
- **Failings of any kind, including financial failure, of the Authorised Organisation or Intermediary for the Trip or the carrier, rendering it unable to perform its contractual obligations, as well as any event where liability lies with either with the organiser of the trip or the carrier, unless otherwise provided for in the cover;**
- **Restrictions on the free movement of persons and goods, closures of airports or borders;**
- **Bodily injury, property damage and financial losses caused by air, water or soil pollution and/or pollution caused by human activity and by any other form of environmental damage;**
- **Losses resulting from economic sanctions or embargoes applicable to countries subject to prior review and preventing the performance of this insurance policy;**
- **Unless otherwise stated in the cover, the consequences of Epidemics or Pandemics;**
- **The consequences of exposure to infectious biological agents, chemical agents such as poison gases, incapacitating agents, radioactive agents, neurotoxic agents or agents with persistent neurotoxic effects, which are the subject of quarantine or preventive measures or specific monitoring or recommendations by international health authorities or local health authorities;**
- **Travel undertaken against the advice of the Insured's doctor;**

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- Failure to present or the presentation of non-compliant identity documents needed to access the booked transport and/or the administrative documents required to pass customs formalities;
- Travel to isolated regions (accessible only by emergency vehicles), expeditions, mountaineering without a qualified mountain guide or above 3,000m, any amateur or professional competition (including preparatory training) for any motorised sports, duels and fights (other than self-defence);
- Any costs or circumstances not justified by the associated documents;
- Any pre-existing damage caused prior to the effective date of this policy.

OPERATION OF YOUR POLICY

YOUR REPRESENTATIONS

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REPRESENTATIONS IN RESPECT OF MULTIPLE INSURANCE POLICIES

Pursuant to Article L 121-4 of the French Insurance Code, if more than one insurance policy has been taken out to cover the same risk in an unintentional and non-fraudulent manner, each insurance policy shall be effective but shall be limited to the amount covered by the policy. The Insured must inform all the insurers in question. The Insured may select the insurer of its choice.

Damages are payable in respect of fraud pursuant to the penalties provided for in Article L121-3 of the French Insurance Code.

SUBROGATION

In accordance with Article L127-8 of the French Insurance Code, We are subrogated to your rights and actions for the purpose of recovering any costs and expenses up to the amount paid by Us.

The compensation that may be awarded to You by a court pursuant to Articles 700 of the New French Code of Civil Procedure, Article 475-1 of the French Code of Criminal Procedure, Article L761-1 of the French Code of Administrative Justice or equivalent provisions abroad, together with any costs, shall automatically accrue to Us up to the amounts that We have paid. However, if fees remain payable by you, this compensation will be awarded to You as a priority.

THE TERM OF YOUR POLICY

The policy shall not take effect if the Policyholder is subject to restrictive or asset-freezing measures pursuant to Articles L. 562-1 et seq. of the French Monetary and Financial Code.

EFFECTIVE DATE AND TERM OF YOUR POLICY

The policy must be taken out on the day on which your boat rental is booked and, in any event, within fifteen (15) working days of the booking being made.

The policy is valid from the date on which it is taken out for any Private Trip lasting for a maximum of two (2) consecutive months and sold by the Authorised Organisation or Intermediary with which this policy is taken out.

The cover takes effect at midnight on the day following the day on which the premium is paid by the Insured.

The "Trip Cancellation or Change" cover ceases at the start of the Trip.

The "Missed Departure" cover ceases to apply at the start of the outward or return transport leg of the Trip.

Policy administrator and distributor: OUEST ASSURANCES PLAISANCE, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

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Please note: if the Insured definitively cancels their Trip, they will not benefit from the other heads of cover provided under the policy in relation to that Trip.

As it is a fixed-term contract, the policy shall automatically terminate on the expiry date stated in your policy or following the occurrence of any of the Insured Events.

POLICY IN ELECTRONIC FORM

This policy shall be in electronic form in the event that it is subscribed for electronically.

Acceptance of the policy: The Policyholder expresses their acceptance of the policy by signing it electronically.

Evidence of the policy: Evidence of this policy may be provided in accordance with Articles 1366 and 1368 of the French Civil Code.

The Policyholder acknowledges that the electronic signature used to sign their policy shall be accepted in the same way as a handwritten signature on a hard-copy policy and shall have the same evidential value.

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Access to the Policy: The original policy, understood as the fixed document agreed by the parties, shall be kept in electronic form by the delegatee in accordance with duly documented technical procedures aimed at preserving the integrity of the policy and evidencing its conclusion.

RIGHT TO CANCEL

- Right of cancellation in the event that an insurance policy is taken out to supplement the purchase of goods or services from a supplier.

In accordance with the provisions of Article L112-10 of the French Insurance Code, You have the right to cancel this policy within **thirty** (calendar) **days** of it being taken out, without any charge or penalty. However, if you benefit from one or more free insurance premiums, such that you do not have to pay a premium for one or more months at the beginning of the policy, this period shall only run from the payment of the first premium in whole or in part.

The exercise of the right of waiver is conditional on the following four conditions being met:

- 1° You have taken out this policy for non-business purposes;
- 2° This policy supplements the purchase of goods or services sold by a supplier;
- 3° The policy you wish to cancel has not been fully executed;
- 4° You have not declared any loss events covered by this policy.

In these circumstances, you may exercise your right to cancel this policy by letter or on any other durable medium sent to the insurer under the policy. The insurer is required to repay the premium paid within thirty days of cancellation.

In addition, to avoid multiple insurance policies being taken out, you are advised to check that you do not already benefit from a policy covering any of the risks covered by the policy you have taken out.

This right of cancellation does not apply to travel or baggage insurance policies or to similar short-term insurance policies with a term of less than one (1) month. The term of the insurance policy corresponds to the period between the date on which it was taken out and the date on which all cover ceases.

- Right of cancellation in the event of the distance sale of insurance

The distance sale of insurance is defined by Article L 112-2-1 of the French Insurance Code as the sale of insurance to a natural person Policyholder, not contracting as part of any commercial or professional activity, within the framework of an organised system of remote sales or services, without the simultaneous physical presence of the professional and the consumer, through the exclusive use of one or more distance communication techniques up until the point at which the

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policy is entered into.

Pursuant to Article L.112-2-1 of the French Insurance Code, the rules concerning the distance sale of insurance:

- Do not apply to travel or baggage insurance policies or to similar short-term insurance policies with a term of less than one month. The term of the insurance policy corresponds to the period between the date on which it was taken out and the date on which the cover ceases;

- Only apply to the initial policy, for fixed-term policies followed by other policies of the same type, spread over time, provided that no more than one year elapses between two policies (Article L. 222-3 of the French Consumer Code);

- Apply only in relation to and at the time of the entry into the initial policy, for policies that are tacitly renewable (Article L. 222-3 of the French Consumer Code).

In the event that the policy was entered into at your request using a remote communication technique that does not allow the transmission of pre-contractual and contractual information in hard-copy format or in another durable medium, We must comply with our communication obligations as soon as the policy has been entered into (Article L. 222-6 of the French Consumer Code).

You are informed that you have a **period of fourteen (14) calendar days** in which to cancel your policy, in hard-copy format or in on another durable medium, without any requirement to provide a reason and without any penalties.

This period starts to run:

- a) Either on the date on which the distance contract is entered into;
- b) Or on the date on which the policyholder receives the contractual terms and conditions and information, in accordance with Article L. 222-6 of the French Consumer Code, if the latter date is later than the date referred to in a).

You may use the template form below to exercise your right of cancellation under the above conditions:

TEMPLATE TO EXERCISE THE RIGHT TO CANCEL to be sent to OUEST ASSURANCES PLAISANCE by registered letter with acknowledgement of receipt

"I, the undersigned [your last name, first name], residing at [address of the policyholder], hereby cancel, pursuant to the provisions of the French Insurance Code, the insurance policy [policy number], taken out on [date of signature of the Special Terms and Conditions].

[Date [to be completed],

your signature".

In this regard, You are hereby informed that, if you exercise your right to cancel, You will be liable to make a proportional payment for the insurance cover provided, but no penalty, i.e. an amount calculated using the following rule: (amount of the annual premium stated in the Special Terms and Conditions of the policy x number of days covered)/365.

Notwithstanding the above, this right to cancel does not apply to policies executed in full at your express request before you exercise your right to cancel.

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LIMITATION PERIODS

Any action arising from your policy is inadmissible more than two (2) years after the date of the event giving rise thereto, under Articles L. 114-1, L. 114-2 and L. 114-3 of the French Insurance Code, which provide as follows:

Article L. 114-1 - "Any legal proceedings arising from an insurance policy shall be time-barred two years after the event giving rise thereto.

[...]

However, this period shall run:

1° In the event of any failure to declare, any omission, or any false or inaccurate declaration in relation to the risk, on the date on which the insurer becomes aware thereof;

2° In the event of a loss event, on the date on which the interested parties become aware thereof, if they prove that they were unaware thereof before that date.

Where the action by the insured against the insurer is based on a third-party action, the limitation period shall only start on the date that the third party brought the court action against the insured or the date on which it was compensated by the insured.

The limitation period is extended to ten years for life insurance policies if the beneficiary is a person other than the policyholder and, in the case of insurance policies that cover accidents suffered by persons, if the beneficiaries are the successors of a deceased insured."

Article L. 114-2 - "The limitation period shall be suspended by any of the ordinary causes of suspension of the limitation period and by the appointment of experts following a loss event. The limitation period may also be suspended as a result of the insurer sending the insured a letter by recorded delivery or by electronic registered mail concerning action for payment of the premium or the insured sending the insurer a registered letter with acknowledgement of receipt concerning the payment of the compensation".

Article L. 114-3 - "Notwithstanding Article 2254 of the French Civil Code, the parties to the insurance policy may not, even by mutual agreement, amend the length of the limitation period or add causes triggering its suspension or interruption".

The ordinary causes of interruption of limitation periods provided for by the French Civil Code are as follows:

- Recognition by the debtor of the right of the person against whom the debtor was seeking to enforce a limitation period (Article 2240 of the French Civil Code),
- Legal proceedings (Articles 2241 to 2243 of the French Civil Code),
- A protective measure taken pursuant to the French Code of Civil Enforcement Procedures or an act of enforcement (Article 2244 of the French Civil Code),
- A court summons or enforcement order served on one of the joint and several debtors or the recognition by the debtor of the right of the person against whom the debtor was seeking to enforce a limitation period (Article 2245 of the French Civil Code),
- A court summons served on the principal debtor or their acknowledgement of liability in relation to limitation periods applicable to guaranties (Article 2246 of the French Civil Code).

MISCELLANEOUS PROVISIONS

COMPLAINTS

We do all we can to provide the highest quality of service and advice and to listen to you as best we can. Despite our best efforts, however, dissatisfaction or misunderstandings may arise.

You have the right to express your dissatisfaction:

Policy administrator and distributor: QUEST ASSURANCES PLAISANCE, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

Insurer: Solucia Protection Juridique - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13, a French SA (public limited company) with an executive board and a supervisory board with share capital of €9,600,000 - Paris Trade and Companies Register no. 481 997 708 - Company governed by the French Insurance Code and subject to the supervision of the ACPR - 4 Place de Budapest - CS 92459 - 75436 PARIS CEDEX 09.

- **If You have a complaint regarding the subscription or management of your Policy (administrative management, payments, etc.),** You may send it:
 - by email to: contact@ouest-assurances.fr
 - by post to:

OUEST ASSURANCES PLAISANCE
16, Avenue Jean Jaurès – 35400 Saint Malo

- **If You have a complaint regarding the management of your Loss Event file,** You can send it to:
 - by email to: reclamation@soluciaspj.fr
 - by post to:

SOLUCIA SERVICE ET PROTECTION JURIDIQUES - SERVICE RÉCLAMATIONS
111, avenue de France - CS 51519 - 75634 Paris cedex 13

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In all cases, You must send your complaint in writing so that We can best respond to the issues you have raised. These departments will acknowledge receipt of your complaint within ten (10) business days of the date of submission and will review your request with a view to resolving your dissatisfaction.

We will make every effort to respond to You within ten (10) business days of the date on which your written complaint is sent and undertake to keep You informed of the progress made with dealing with your complaint if, for reasons beyond our control, this period needs to be extended.

Except in very special cases, you will receive a response within two (2) months of the date on which your complaint is sent.

MEDIATION

If You find the response to your complaint unsatisfactory, or if no response is provided to You by the end of this period of two (2) months, You may appeal to the Insurance Ombudsman:

- electronically: <http://www.mediation-assurance.org>
- by post to the following address:

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

A free dispute resolution mechanism will then be put in place between You and Us with a view to reaching an out-of-court solution.

The Ombudsman is an independent authority external to the insurance company, who reviews and issues an opinion on the settlement of disputes relating to the insurance policy.

The matter may be referred to the Ombudsman two (2) months after sending a first written complaint, regardless of who or which department the complaint was originally made to, and whether or not a response has been provided.

Pursuant to Article 2238 of the French Civil Code, referring the matter for mediation suspends the limitation period for proceedings.

The suspension has the effect of temporarily pausing the limitation period, but does not restart the period entirely (Article 2230 of the French Civil Code). The limitation period shall only start running once again, for a minimum period of six months, on the date on which the mediation procedure is reported to have finished.

If the mediation fails, You naturally remain fully entitled to bring legal proceedings. Any dispute relating to the application of this cover shall be submitted exclusively to the French courts.

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The Autorité de contrôle prudentiel et de résolution (ACPR)

4 place de Budapest

CS 92459

75436 Paris

ANTI-MONEY LAUNDERING AND COUNTER-TERRORIST FINANCING

Pursuant to Articles L. 561-1 et seq. of the French Monetary and Financial Code, **SOLUCIA SERVICE ET PROTECTION JURIDIQUES** is required, as part of its anti-money laundering and counter-terrorist financing obligations, to identify customers and any beneficial owners of transactions and to comply with an obligation of constant due diligence with regard to its customers throughout the term of the business relationship (value and nature of transactions, source and destination of funds, monitoring of the customer's professional, economic and financial situation, etc.).

Under the aforementioned provisions, **SOLUCIA SERVICE ET PROTECTION JURIDIQUES** is also required to report:

- The amounts recorded in its books and transactions involving amounts that may be derived from an offence punishable by a custodial sentence of one (1) year or that may contribute to the financing of terrorism;
- Transactions where the identity of the originator or the beneficial owner of the transaction remains doubtful despite the due diligence carried out pursuant to its obligation to verify identities.

SOLUCIA SERVICE ET PROTECTION JURIDIQUES is also required to obtain information from its insureds about transactions that it considers to be unusual due to their terms, their value or their exceptional nature, compared to those previously carried out.

In this respect, you provide the following undertakings to **SOLUCIA SERVICE ET PROTECTION JURIDIQUES** throughout the term of the agreement:

- . To inform it of any transaction that is exceptional in comparison with their usual transactions, and to provide it, on request, with any requested information or documents;
- . To promptly notify it of any change in their professional, financial or personal circumstances.
- . To provide it, on request, with any information, document or document relating to its professional, financial or personal situation or the conditions of any unusual transaction initiated for its benefit or for the benefit of a third party.

SOLUCIA SERVICE ET PROTECTION JURIDIQUES may be required to request authorisation from governmental authorities before carrying out a transaction, pursuant to applicable anti-money laundering and counter-terrorist financing laws and regulations.

SOLUCIA SERVICE ET PROTECTION JURIDIQUES, pursuant to the anti-money laundering and counter-terrorist financing obligations imposed on it by the public authorities, may take measures, including the freezing of assets, that may result in delays or in it refusing to execute transactions as a result of these obligations.

TACKLING FRAUD

SOLUCIA SERVICE ET PROTECTION JURIDIQUES has a system in place for detecting and combating insurance fraud.

Fraud is defined by ALFA, the French Insurance Fraud Prevention Agency, as a "deliberate act or omission aimed at deriving an illegitimate benefit from an insurance policy".

Policy administrator and distributor: OUEST ASSURANCES PLAISANCE, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

Insurer: Solucia Protection Juridique - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13, a French SA (public limited company) with an executive board and a supervisory board with share capital of €9,600,000 - Paris Trade and Companies Register no. 481 997 708 - Company governed by the French Insurance Code and subject to the supervision of the ACPR - 4 Place de Budapest - CS 92459 - 75436 PARIS CEDEX 09.

Accordingly, any attempted or proven fraud by an insured may result in the policy becoming invalid, pursuant to Article L113-8 of the French Insurance Code and give rise to legal proceedings, particularly with a view to recovering any unduly paid compensation.

PERSONAL DATA PROTECTION

The purpose of this paragraph is to inform You of how your personal information is collected and processed by **SOLUCIA SERVICE ET PROTECTION JURIDIQUES**, as data controller and by its delegatee, **OUEST ASSURANCES PLAISANCE**, acting as Data Processor on behalf of **SOLUCIA SERVICE ET PROTECTION JURIDIQUES**.

Purposes of processing

As part of the performance of your contract, the personal data that We collect is a necessary aspect of:

- The entry into, management and performance of your insurance policies,
- The performance of applicable legal, regulatory and administrative provisions,
- Anti-money laundering and counter-terrorist financing obligations,
- Operations relating to customer management and direct marketing,
- Statistical studies, surveys and polls,
- Improving customer service by offering products or services that reduce claims or offering a policy,
- Tackling fraud.

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Whether the requested personal data is mandatory or optional and the potential consequences for you of failing to respond are stated at the time it is collected.

- Legal basis

The types of processing listed below are carried out on at least one of the following bases:

- The performance of a policy to which You are a party or the performance of pre-contractual measures carried out at Your request;
- Compliance with legal, regulatory and administrative provisions, or;
- The legitimate interest pursued by the data controller or its partners or intermediaries in tackling fraud;

Where the processing is not based on any of the grounds set out above, You will be asked to specifically consent to the processing.

- Data Protection Officer

SOLUCIA SERVICE ET PROTECTION JURIDIQUES has appointed a personal data protection officer who can be contacted as follows:

by email: dpo.solucia@soluciaspi.fr, or

by post to: Délégué à la Protection des Données - **SOLUCIA SERVICE ET PROTECTION JURIDIQUES** - 111 avenue de France CS 51519 75634 Paris Cedex 13

Our agent **OUEST ASSURANCES PLAISANCE** has appointed a personal data protection officer who can be contacted as follows:

by email: gestion@ouest-assurances.fr, or

by post to: **Ouest Assurances Plaisance** - Délégué à la Protection des Données – 16 Avenue Jean Jaurès 35400 Saint Malo

Policy administrator and distributor: OUEST ASSURANCES PLAISANCE, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

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- Recipients of the data

Your personal data is sent, within the limits of their responsibilities, to our departments responsible for the commercial management or the management and performance of our policies, to our permanent control staff, auditors, insurance intermediaries, management agents, partners or subcontractors, or to our parent company so that they can carry out their duties.

It may also be sent, where necessary, to lawyers, experts, court officers, public officials, custodians, guardians, investigators and health professionals, authorised professional bodies and legally authorised authorities (Statutory Auditors, Ombudsmen, Tracfin, ACPR, DGCCRF, etc.).

As part of managing the policy and loss events, SOLUCIA SERVICE ET PROTECTION JURIDIQUES may process data classified as sensitive, relating in particular to the health of individuals. This processing is carried out in accordance with medical or professional confidentiality rules by implementing technical and organisational security measures appropriate to the sensitivity of this data. You will be asked to specifically and explicitly consent to the collection and processing of this personal data for these specific purposes

- Transfers of your personal data

Your data is processed by us and by our data processors in the European Union. It may, however, be transferred outside the European Union. These transfers are governed by data protection and security rules that may be sent to You on request by our Data Protection Officer.

- Storage period

Your data will be stored for the time required in order to carry out these various operations, or for the period specifically specified by the French Data Protection Authority (CNIL) (standards for the insurance sector) or by law (legal requirements).

- Rights of data subjects

You have the following rights:

- Access (right to ask if and what information we hold about You),
- Rectification (right to request the rectification of inaccurate information about You),
- Erasure (of inaccurate, incomplete, ambiguous or out-of-date data or data that cannot be lawfully processed),
- Restriction of processing (in the scenarios provided for by law),
- Data portability (in the scenarios provided for by law).

You may also:

- Provide instructions on the retention, erasure and communication of your personal data after your death,
- Withdraw your consent if the processing of your data is based solely on this consent, it being understood that such a withdrawal may render it impossible for **SOLUCIA SERVICE ET PROTECTION JURIDIQUES** to provide or perform the product or service that is requested or subscribed for.

You have the right to object:

- For reasons relating to your personal circumstances, to Your personal data being processed by us. In these circumstances, the particular nature of your situation must be clearly explained.
- Without needing to justify your request, to your data being used or sent to third parties for marketing purposes.

Policy administrator and distributor: OUEST ASSURANCES PLAISANCE, a French SAS (simplified company limited by shares) with share capital of €30,000, registered in Saint-Malo under number 921 759 445 and whose registered office is at 16 Avenue Jean Jaurès, 35400 Saint-Malo. Insurance brokerage company registered with ORIAS under no. 23 000 939.

Insurer: Solucia Protection Juridique - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13, a French SA (public limited company) with an executive board and a supervisory board with share capital of €9,600,000 - Paris Trade and Companies Register no. 481 997 708 - Company governed by the French Insurance Code and subject to the supervision of the ACPR - 4 Place de Budapest - CS 92459 - 75436 PARIS CEDEX 09.

Finally, you may object, at any time and at no cost, to direct marketing.

To exercise these rights, You should send us a letter or an email accompanied by copies of both sides of an identity document to:

- By email: gestion@ouest-assurances.fr or
- By post to: **Ouest Assurances Plaisance** - Délégué à la Protection des Données – 16 Avenue Jean Jaurès 35400 Saint Malo

In order to enable your request to be processed efficiently, please clearly state which right You wish to exercise as well as any information that makes it easier for us to identify you (insured number, policy number).

- Right to lodge a complaint with the CNIL

If You consider that the processing of your personal data constitutes a breach of the regulations on the protection of personal data, You have the right to lodge a complaint with the CNIL via its website: www.cnil.fr or by post to the following address:

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Commission Nationale Informatique et Libertés

TSA 80715
3 Place de Fontenoy
75334
PARIS CEDEX 07

GOVERNING LAW AND LANGUAGE

The pre-contractual and contractual relationships between You and Us are governed by French law. We will use the French language for all our contractual exchanges throughout the term of the policy.

JURISDICTION

The only courts with jurisdiction are the French courts.

Ref: 2025.10_N°ORD121051K7L1_OUEST ASSURANCES PLAISANCE_CG

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Travel Insurance

Insurance product information document

SOLUCIA
SERVICE & PROTECTION JURIDIQUES

Insurer: SOLUCIA PROTECTION JURIDIQUE, a French SA (public limited company) with a supervisory board and an executive board with share capital of €9,600,000 - Insurance company registered on the Paris Trade and Companies Register (France) under number 481 997 708 and whose registered office is at 111, avenue de France, CS51519, 75634 Paris Cedex 13, France – governed by the French Insurance Code – Approval number: 228526 - subject to the supervision of the ACPR, 4 place de Budapest, CS 92459, 75436 Paris Cedex 09

PRODUCT: OUEST ASSURANCES PLAISANCE

This information document provides a summary of the main cover and exclusions of the product. It does not take account of your specific needs and requests. You will find full information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

This insurance is a policy relating to the booking of cruises or boat rentals. It covers cancellation costs or costs of changing travel arrangements as well as costs of missed departures. This cover is available on the occurrence of an insured event as defined in the general terms and conditions.



What is insured?

COVER SYSTEMATICALLY PROVIDED FOR:

- ✓ Trip Cancellation Cover
 - Reimbursement of cancellation costs (Capped for cruises at €5,000 per insured and per insurance period and capped at €20,000 per insured event for all insureds).
 - Reimbursement of cancellation costs (Capped for boat rentals at €40,000 per insured event for all insureds).
- ✓ Change of travel arrangements cover
 - Reimbursement of change costs up to €300 per insured (for cruises).
 - Reimbursement of change costs up to €300 per claim (boat rental)
- ✓ Missed departure cover
 - Reimbursement of the cost of new tickets or the cost of changing the initial transport arrangements capped at:
 - The price of the one-way **or return transport tickets, OR 50% of the price of the trip, OR the amount of the costs of changing the initial transport arrangements,**
 - Not to exceed €500 per insured AND €2,500 per insured event for all insureds.

The heads of cover that are ticked ✓ are systematically provided under the policy.



What is not insured?

- ✗ Trips lasting more than 2 consecutive months.
- ✗ The insured being prevented from boarding by the carrier due to behaviour deemed to be aggressive and/or dangerous or due to a delay in checking in baggage or arriving for boarding.
- ✗ Illnesses or bodily injuries that have been the subject of an initial observation, treatment, relapse, aggravation or hospitalisation between the date on which you booked your trip and the date on which you took out this policy.
- ✗ Illnesses that resulted in an initial observation, a development, an additional examination or a change in treatment during the six (6) months preceding the date on which the Trip was booked.
- ✗ The suicide or attempted suicide of the insured.
- ✗ Bodily injuries that have occurred or have resulted in a surgical procedure, rehabilitation, additional examination or change of treatment during the thirty (30) days preceding the date on which the Trip was booked.
- ✗ Missed departure following any change of schedule at the initiative of the carrier.
- ✗ Any damage caused by a strike.



Is the cover subject to any exclusions?

- ! Any damage the cause of which was known to you before taking out the policy.
- ! Any costs or circumstances not justified by the associated documents
- ! Non-compliance or non-presentation of identity documents
- ! Disputes resulting from exceptional risks (civil or foreign wars, riots, popular uprisings, acts of terrorism, acts of vandalism) or resulting from a natural disaster.
- ! Disputes resulting from wilful misconduct by you.
- ! Losses resulting from the consumption of alcohol by the insured and/or the absorption by the insured of medicines, drugs or narcotic substances
- ! Restrictions on the free movement of persons and goods, closures of airports or borders
- ! Travel undertaken against a doctor's medical advice

MAIN RESTRICTIONS:

	<p>! Following the occurrence of the insured event listed in the table of cover, the insurer applies an excess equal to 25% of the amount of the cancellation costs subject to a minimum of €150 per insured (for cruises) or claim (boat rental) or €50 per insured or claim if the price of the trip is less than €150.</p> <p>! For other insured events not listed in the table of cover, the insurer will apply an excess of €50 where the cancellation costs are less than €1,000 per insured (cruises) or claim (boat rental) or €100 where the cancellation costs are greater than €1,000 per insured (cruises) or claim (boat rental).</p> <p>! The Missed Departure cover may not be combined with the Trip Cancellation or Change cover.</p>
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Where am I covered?

- ✓ We cover losses occurring worldwide, other than in Excluded Countries.



What are my obligations?

At the time the policy is taken out

Accurately and honestly answer all the questions you are asked at the time you take out the policy, **failing which the policy will be invalid;**

Pay the premium (or portion of the premium) stated in the policy **failing which the policy will be terminated;**

During the term of the policy

Declare any new circumstances that have the consequence of altering the risks covered or affecting the payment of your premium, **failing which the policy will be invalid;**

In the event of a claim

Declare any event that may result in a claim being made under any of the heads of cover subject to the stated conditions and the stated deadlines, and attach all documents required in order for the loss event to be assessed. **The claim will be rejected if the delay in the declaration causes the insurer to suffer loss;**

Disclose any cover taken out with other insurers that wholly or partially covers the same risks, as well as any reimbursement you may receive in respect of a claim.



When and how must payments be made?

The insurance premium must be paid as soon as the boat rental or trip is booked and, in any event, within fifteen (15) working days of the booking being made.

Payment can be made using any method to the authorised organisation or intermediary.



When does the cover start and end?

The cover takes effect at midnight on the day following the day on which the premium is paid by the insured.

The "Trip Cancellation or Change" cover ceases at the start of the Trip.

The "Missed Departure" cover ceases to apply at the start of the outward or return transport leg of the Trip.



How do I terminate the policy?

Your policy is entered into for a fixed term, and cannot be terminated.

Reference: 10.2025_N°ORD121051K7L1_OUEST ASSURANCES PLAISANCE_DIPA