



## COMPREHENSIVE TRAVEL COVER PACKAGE

### Insurance Schedule

**Policy N° 07905634**

**PRESENCE**

Assistance Tourisme

Insurance Company: L'Européenne d'Assurances Voyages  
Public Limited Company (S.A.) with executive board and supervisory council - capital: 4,237,884 euros

# GENERAL TERMS & CONDITIONS CANCELLATION COVER

Notwithstanding any provisions to the contrary in the General Terms and Conditions to which they are appended, these Agreements relate to insurance for the items defined below, the cover for which is stipulated in the Special Conditions. The cover under this policy is governed by the French Insurance Code.

**Insured person:** Any individual defined as such in the Special Conditions, who has taken out cover when booking a service (flight, hotel or car) alone or as a dynamic package, irrespective of the place of residence.

**L'Européenne d'Assurances Voyages:** insurance company providing cover.

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## SCHEDULE INDICATING COVER AND EXCESS AMOUNTS

COVER	INSURANCE AMOUNTS AND LIMITS	EXCESS
<b>CANCELLATION AND MODIFICATION – ANY CAUSE</b>		
Cancellation resulting from a fortuitous event except for exclusions	Up to £8,000 per insured person and £40,000 per event	Absolute excess per person: 10% of the ex-VAT amount of the trip
Cancellation charges according to the special terms and conditions of sale of the trip organiser or airline		Insurance premium and airport taxes not reimbursable
<b>MISSED DEPARTURE OF PLANE / NO SHOW</b>		
No show by the insured person for boarding due to a fortuitous event	Up to £4,000 per person and £20,000 per event	The compensation may not exceed half the price of the initial ticket (round trip or one way)
Reimbursement of the journey not made if the Insured person's departure takes place within 48 hours of the one initially scheduled.		Insurance premium and airport taxes not reimbursable
<b>CASH-BACK</b>		
If the flight does not take place for the following reasons: <ul style="list-style-type: none"> <li>• Airline failure</li> <li>• Strike by airline personnel</li> <li>• Plane delayed</li> </ul>	Up to £4,000 per person and £20,000 per event	Absolute excess per person: £25
		Insurance premium and airport taxes not reimbursable

<b>PLANE DELAYED</b>		
If the flight does take place:  Flight delayed (scheduled flight, low cost or charter) by over 4 hours	Additional compensation after 4 hours: £25 per person  Additional compensation of £25 for every further 2 hours late	The compensation due may not exceed £120 per person.  Not applicable if the insured person is transferred to another airline within the initially scheduled timeframe.

**CANCELLATION AND MODIFICATION – ANY CAUSE**  
Ref. FA Govoy 07/09

**ARTICLE 1 – TYPE OF COVER**

L'Européenne d'Assurances Voyages reimburses deposits and any ex-VAT sums retained by the travel organiser less the excess indicated below, billed according to the Company's general terms and conditions of sale, when the insured person is obliged to cancel or modify his or her trip before departure (outgoing journey).

L'Européenne d'Assurances Voyages reimburses the insured person for the cancellation charges payable by the latter, if departure is prevented by a fortuitous event, backed by documentary proof.

A fortuitous event is understood to be any unintentional circumstance affecting the insured person or a member of his or her family, that cannot be foreseen on the date the policy is taken out, resulting from sudden action of an external nature.

**ARTICLE 2 – COVER EFFECTIVE DATE**

Provided the insured person has paid the corresponding premium and taken out this policy on the day of signing up for the trip or, at the latest, the day before the first day of application of the penalties set out in the penalties schedule in the event of cancellation; cover will take effect as soon as this policy is taken out and expires as of departure or the time when the keys are handed over for a property or vehicle rental.

**ARTICLE 3 – COVER LIMITATION**

The compensation due by virtue of this cover may not exceed the actual amount of the penalties billed up to the maximum limit of the schedule set out in the special conditions of GO VOYAGES/GOVOLO following cancellation of the trip.

In all cases, compensation may not exceed **£8,000** per person with a maximum of **£40,000** per event.

The insurance premium and airport taxes are not reimbursable.

**ARTICLE 4 – EXCESS**

The compensation due by the Company in respect of a claim will be made after the deduction of a 10% excess applied to the ex-VAT amount of the trip.

## ARTICLE 5 - EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, cancellations resulting from the following are not covered:

- any circumstance simply detracting from the pleasure of the insured person's trip,
- the simple fact that the French Foreign Office advises against the destination of the Insured person's trip.
- any event, the liability of which might be incumbent upon the travel company in application of Articles L.211-8 *et seq* of the Tourism Code.
- Late application for a visa from the appropriate authorities, non-conformity of a passport, forgotten vaccination or the theft or loss of identity documents more than 48 hours before departure.
- A psychological, mental or depression-related illness without hospitalisation.

*For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".*

# MISSED DEPARTURE OF PLANE / NO SHOW

Ref. NS Govoy 07/09

## ARTICLE 1 – TYPE OF COVER

If the Insured person does not show for boarding due to a fortuitous event, L'Européenne d'Assurances Voyages reimburses the trip not made, if the Insured person makes a departure within 48 hours of the one initially scheduled.

A fortuitous event is understood to be any unintentional circumstance affecting the insured person or a member of his or her family, that cannot be foreseen on the date the policy is taken out, resulting from sudden action of an external nature.

## ARTICLE 2 – COVER EFFECTIVE DATE

Cover takes effect when this policy is taken out and expires at the time of departure for the outgoing journey.

## ARTICLE 3 – COVER LIMITATION

The compensation due by virtue of this cover may not exceed half the price of the initial round trip ticket or single outgoing ticket.

In all cases, payment of a claim may not exceed **£4,000** per person with a maximum of **£20,000** per event.

The insurance premium and airport taxes are not reimbursable.

## ARTICLE 4 - EXCLUSIONS

In addition to the exclusions set out in the General Terms and Conditions, cancellations resulting from the following are not covered:

- any circumstance simply detracting from the pleasure of the insured person's trip,
- any event, the liability of which might be incumbent upon the travel company in application of Articles L.211-8 *et seq* of the Tourism Code.
- Late application for a visa from the appropriate authorities, non-conformity of a passport, forgotten vaccination or the theft or loss of identity documents more than 48 hours before departure.
- A psychological, mental or depression-related illness without hospitalisation.

## ARTICLE 5 - OBLIGATIONS IN THE EVENT OF A CLAIM

The insured person or his or her beneficiaries must:

- ➡ Immediately advise **L'Européenne d'Assurances Voyages**, by e-mail or post on occurrence of the incident giving rise to a claim and, within 5 working days at the latest. Once this period has elapsed, the entitlement of the insured person to compensation will cease if the delay has caused prejudice to **L'Européenne d'Assurances Voyages**.

- Specify in this e-mail or letter, the policy number, exact reason why the flight was missed and full details concerning the insured person.

Forward the following documents:

- Documentary proof of the event causing the flight to be missed
- Sign-up invoice
- Documentary proof of the purchase of the new ticket

*For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".*

## **CASH BACK**

**Ref. CB Govoy 07/09**

### **ARTICLE 1 – TYPE OF COVER**

If the insured person's trip is cancelled due to:

#### **Airline failure**

If a regular, low-cost or charter airline goes bankrupt, L'Européenne d'Assurances Voyages will reimburse the Insured person for the amount of the ticket booked on the airline, cancelled solely due to the said bankruptcy.

#### **Strike by airline personnel**

If a regular, low-cost or charter airline goes on strike, L'Européenne d'Assurances Voyages will reimburse the Insured person for the amount of the ticket booked on the airline, cancelled solely due to the said strike, provided that advance notice of the strike had not been given when signing up for the trip.

#### **Plane late**

L'Européenne d'Assurances Voyages will reimburse the Insured person for the amount of his or her airline ticket if the latter decides to cancel the trip due to **the outgoing flight being over 7 hours late** due to:

- inclement weather conditions;
- a technical fault with the plane;
- another problem linked to the airport, for whatever reason, and in particular: a strike, attack or various catastrophes.

### **ARTICLE 2 – COVER EFFECTIVE DATE**

Provided the insured person has paid the corresponding premium and taken out this policy on the day of signing up for the trip or, at the latest, the day before the first day of application of the penalties set out in the penalties schedule in the event of cancellation; cover will take effect as soon as this policy is taken out and expires as of departure.

### **ARTICLE 3 – COVER LIMITATION**

The insured person acknowledges that he or she has no knowledge of any material or factual information or circumstances liable to result in a claim at the time of purchase of the ticket.

The insurance premium, airport taxes and visa costs are not reimbursable.

#### ARTICLE 4 – EXCESS

**L'Européenne d'Assurances Voyages** will pay the insured person's claim less an excess of **£25 per person**.

#### ARTICLE 5 - EXCLUSIONS

**In addition to the exclusions set out in the General Terms and Conditions, cancellations resulting from the following are not covered:**

**Events occurring between the date the insured person's trip is booked and the date of signature of this policy.**

#### ARTICLE 6 - OBLIGATIONS IN THE EVENT OF A CLAIM

The insured person or his or her beneficiaries must:

- Advise the company from which the insured person purchased the trip as soon as the incident giving rise to the claim occurs. In the event of late cancellation by the insured person, L'Européenne d'Assurances Voyages can only pay the cancellation fees due as of the date of occurrence of the event.
- Immediately advise **L'Européenne d'Assurances Voyages**, by e-mail or post on occurrence of the incident giving rise to a claim and, within 5 working days at the latest. Once this period has elapsed, the entitlement of the insured person to compensation will cease if the delay has caused prejudice to **L'Européenne d'Assurances Voyages**.

Specify in this e-mail the policy number, exact reason for cancellation and full details concerning the insured person.

Complete claim files forwarded by the insured person will give rise to payment within 72 working hours after acceptance of the file by the company, provided that the Insured person has supplied all the documents required for examination of the claim file.

If the company does not comply with this lead time, it will forward a cheque for **£80**.

The Insured person must also forward all original documents to enable the claim for a late flight or strike by airline personnel to be substantiated and implemented.

**L'Européenne d'Assurances Voyages** reserves the right to claim back the unused ticket for the trip initially scheduled or a copy of the reimbursement made by the airline, with the exception of e-tickets.

*For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".*

# PLANE DELAYED

Ref. RA Govoy 07/09

## ARTICLE 1 – TYPE OF COVER

This cover is valid on the outgoing and/or return flight on:

- Regular or low-cost flights of airlines with published time schedules.
- Outgoing flights on charters, the time schedules of which are indicated on the Outgoing flight fact sheet.

Following a delay in the arrival of the insured person's flight of over **four hours** in relation to the time initially scheduled, L'Européenne d'Assurances Voyages will pay the Insured person's claim up to the amount of: **£25** per person, with an additional compensation of **£25** for every further 2 hours late. Compensation for the claim may not under any circumstances exceed **£120** per person.

This cover is not applicable if the insured person is transferred to another airline within the initially scheduled timeframe.

## ARTICLE 2 – COVER EFFECTIVE DATE

Cover takes effect on the date and at the time indicated on the air ticket and expires on arrival at the destination airport.

## ARTICLE 3 - EXCLUSIONS

- . Civil or foreign war, riots, public disorder, strikes, acts of terrorism, hostage taking or sabotage, any manifestation of radioactivity, any effect of a nuclear origin or caused by an ionising source in the country of departure, transfer and destination.
- . Any event endangering the safety of the insured person's trip if the French Foreign Office advises against the destination.
- . A decision by the airport authorities, civil aviation authorities or any other authority, announced 24 hours before the insured person's departure for the trip.
- . Events occurring between the date the insured person's trip is booked and the date of signature of this policy.

*For the conditions of activation of the insurance and documents to be produced, please refer to the chapter entitled "Administrative Provisions".*

# **GENERAL EXCLUSIONS AND ADMINISTRATIVE PROVISIONS**

## **ARTICLE 1 – EXCLUSIONS FROM COVER – GENERAL EXCLUSIONS APPLICABLE TO ALL COVER**

Apart from specific exclusions set out in special agreements, this policy does not under any circumstances cover damage and accidents caused by any of the following events:

- Epidemics, pandemics, pollution or natural catastrophes,
- Use of drugs, narcotics or medicines not prescribed by a medical practitioner,
- State of drunkenness, intentional action, malicious intent and the consequences thereof, conscious failure to comply with official bans,
- Suicide, attempted suicide or self-mutilation,
- Manipulation or possession of explosive devices and weapons, including those used for hunting,
- Participation in bets, crimes, brawls (except in the case of self-defence),
- Damage intentionally caused by the insured person, on his or her orders or with his or her knowledge or assistance.
- Any case of *force majeure* making execution of the policy impossible, notably bans established by local, national or international authorities.
- Civil or foreign war, riots, public disorder, strikes, acts of terrorism or sabotage, the appearance of radioactivity,
- Accidents resulting from the insured person taking part in sports in the context of an official competition organised by a sport federation for which a licence is issued and training for this type of competition,
- High altitude mountaineering, bobsleigh, hunting dangerous animals, aviation sports, skeleton, pot-holing, quad riding, go-karting and off-piste skiing.

## **ARTICLE 2 - OBLIGATIONS IN THE EVENT OF A CLAIM**

### **🔍 "Cancellation" claims**

The insured person or his or her beneficiaries must:

- Advise the company from which the insured person purchased the trip as soon as the incident giving rise to the claim occurs. In the event of late cancellation by the insured person, L'Européenne d'Assurances Voyages can only pay the cancellation fees due as of the date of occurrence of the event.
- Advise L'Européenne d'Assurances Voyages in writing of the occurrence of the incident giving rise to a claim within 5 working days at the latest. Once this period has elapsed, the entitlement of the insured person to claim compensation will cease if the delay has caused prejudice to L'Européenne d'Assurances Voyages.
- Send L'Européenne d'Assurances Voyages all the documents required to set up a file to prove the legitimacy and amount of the compensation claimed, in particular the insured person's salary slip for the month of departure.

In all cases, the originals of the cancellation and registration invoices will be systematically requested from the insured person.

If the necessary medical information is not provided to our consultant medical practitioner, the claim file cannot be settled.

L'Européenne d'Assurances Voyages reserves the right to claim back the unused ticket for the trip initially scheduled or a copy of the reimbursement made by the airline, with the exception of e-tickets.

### **◉ To request Emergency Assistance:**

When an incident occurs, to take advantage of the above-mentioned cover, the **L'Européenne d'Assistance Emergency Assistance Centre** must be contacted before any action is taken. A file number will be issued which alone will justify acceptance to take action.

**The L'Européenne d'Assistance Emergency Assistance Centre is operative 24/7:**

- **From abroad, call: +33 1 46 43 50 21 - Fax: +33 1 46 43 50 26**
- **From France, call: 01 46 43 50 21 - Fax: 01 46 43 50 26**

The insured person must specify his or her policy number, the type of assistance required and the address and phone number where the insured person can be contacted. The insured person must also allow the medical practitioners authorised by **L'Européenne d'Assistance** to have access to all the medical information concerning the person in question.

To request a reimbursement, the insured person must:

- Advise **L'Européenne d'Assistance** within **five working days**. **Once this period has elapsed, the entitlement of the insured person to claim compensation will cease if the delay has caused prejudice to L'Européenne d'Assurances Voyages.**
- Enclose the following with the declaration:
  - ☞ The person's insurance certificate and file number assigned by the Emergency Assistance Centre.
  - ☞ The medical certificate giving details of the exact nature of the illness or injury and the date of occurrence. If the necessary medical information is not provided to **L'Européenne d'Assistance's** consultant medical practitioner, the claim file cannot be settled.
  - ☞ The death certificate,
  - ☞ The statements of payment from the national health or other provident company together with photocopies of medical expense receipts.
  - ☞ Any documents required for examination of the file at the request of **L'Européenne d'Assistance** to be provided forthwith.

**When L'Européenne d'Assistance pays for transportation of the insured person, the latter must return the unused air ticket for the return trip initially scheduled.**

### **◉ "Luggage" claims**

The insured person must comply with the following obligations; failure to do so will result in disentitlement except in the event of an unforeseen occurrence or case of *force majeure*.

- In the event of loss or deterioration of luggage entrusted to a transport company or theft committed in a hotel, have a damages report drawn up by a qualified representative of the transport company or hotel (**the travel organisation representative excluded**). Non-production of this report will result in a reduction in the compensation corresponding to the sum due by **L'Européenne d'Assurances voyages** in respect of the claim that **L'Européenne d'Assurances voyages** ought to have made against the transport company or hotel,
- Moreover, in the event of theft, a statement must be made as soon as possible to the police authorities closest to the site of the offence in the country of origin,
- Advise **L'Européenne d'Assurances voyages** of the claim in writing within **five working days (period reduced to two working days in the event of a theft)** of occurrence of the incident. Once this period has elapsed, the entitlement of the insured person to claim compensation will cease if the delay has caused prejudice to **L'Européenne d'Assurances Voyages**.
- Send **L'Européenne d'Assurances voyages** all original documents proving your claim:

#### **a) Damage to or loss of luggage**

- ☞ Claim deposit receipt, sea, air, road transport company form,
- ☞ Damage report,
- ☞ Detailed inventory with cost figures,

- ✦ statement of damage, irregularity, transport and registration ticket in the event of lost or damaged luggage,
- ✦ Quotation for repair or paid invoices, purchase or original invoice.

**b) Late delivery**

- ✦ Original invoice specifying the total price for the trip (= registration form)
- ✦ Statement of irregularity established by the airline (original copy)
- ✦ Luggage delivery slip
- ✦ Compensation letter from the airline
- ✦ Original invoices for objects purchased on the spot
- ✦ Inventory of the effects purchased on the spot
- ✦ Original luggage registration ticket

- ◉ If the insured person recovers all or part of the objects stolen or which have disappeared at any moment in time, he or she must advise **L'Européenne d'Assurances Voyages** immediately:
  - If recovery occurs before the payment of compensation, he or she must take back the objects and **L'Européenne d'Assurances Voyages** will pay compensation for any damage to them that might have occurred.
  - If recovery occurs after the payment of compensation, he or she may decide to take them back in exchange for reimbursement of the compensation received, less any deterioration or missing items. The insured person has 15 days to choose. Once this period has expired, **L'Européenne d'Assurances Voyages** will consider that he or she has opted for renunciation.
- ◉ The property for which **L'Européenne d'Assurances Voyages** pays compensation to the insured person becomes the property of the insurance company.

**◉ Claim regarding a late plane**

The insured person must:

- **Complete a late plane declaration form and have it stamped by an authorised person of the airline handling the flight or an authorised member of airport personnel.**
- **Forward the duly completed late plane declaration form to L'Européenne d'Assurances Voyages on his or her return or, within 15 days of return at the latest, together with a copy of the air ticket, the invoice for the purchase of the ticket insured and the boarding card stub.**

If the necessary documents indicated above are not provided, the file cannot be settled.

<b>ARTICLE 3 – GUARANTEED FAST PAYMENT</b>
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Claim files forwarded by the insured person will be paid within 72 working hours of acceptance of the file by the company. This guarantee of fast payment is conditional solely upon the Insured person providing all the documents required for examination of the claim file. If they are not provided accordingly, this guarantee cannot be legitimately implemented.

Subject to provision of all the documents required to examine the file and, if this lead time is not met, the company will forward a cheque for £80.

<b>ARTICLE 4 - MEDIACOM</b>
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**L'Européenne d'Assurances Voyages** adheres to the mediation procedure established by professional insurance organisations, available to anyone free of charge, the purpose of which is to ensure amicable settlement of disputes that may arise between insured persons and insurance companies.

An organisation has been set up to centralise complaints from insured persons;

**ARTICLE 5 – POSTAL ADDRESS**

**Fogg Travel Insurance Services Ltd, Crow Hill Drive**

**Mansfield, Nottinghamshire NG197AE, UK**

**ARTICLE 6 – HOW TO SUBMIT A CLAIM**

To submit a claim to **L'Européenne d'Assurances Voyages:**

**Fogg Travel Insurance Services Ltd, Crow Hill Drive**

**Mansfield, Nottinghamshire NG197AE, UK**

**Indicate the Policy N° 07905634**

**ARTICLE 7 – HOW TO REQUEST EMERGENCY ASSISTANCE**

To take advantage of EMERGENCY ASSISTANCE/REPATRIATION cover, prior to any decision or action being taken, you must first contact the L'Européenne d'Assurances Voyages Emergency Assistance Centre open 24/7.

- **By telephone:**           **(+33) 1 46.43.50.21**
- **By fax:**                   **(+33) 1 46.43.50.26**

Specifying your policy number: **7 905 634**

A file number will then be issued which alone will justify acceptance to take action.

Medical practitioners authorised by L'Européenne d'Assurances Voyages must have access to all medical information concerning the person who is ill or the victim of an accident.



**For Emergency Assistance/Repatriation**

☒ **Contact us 24/7 on:**

**Tel. (+33) 1 46.43.50.21**

**Fax. (+33) 1 46.43.50.26**

☒ **To facilitate handling of your file, please indicate**

**your policy number: 7 905 634**

**INFO SERVICE Number**

**For any tourist information on your destination,**

☒ **contact us 24/7 on:**

**Tel. (+33) 1 46.43.50.28**

**To submit a claim**

**Fogg Travel Insurance Services Ltd, Crow Hill Drive  
Mansfield, Nottinghamshire NG197AE, UK**

**Tel. No. + 44 (0)16.23.63.13.31**

**Fax No. + 44 (0)16.23.42.04.50**

**To facilitate handling of your file, please indicate**

- your policy number
- the policy beneficiary etc.