
GENERAL PROVISIONS

Like any contract of insurance, this one comprises reciprocal rights and obligations. It is governed by the Code of the French Insurances. These rights and obligations are exposed in the pages which follow.

DEFINITIONS

Risk: event nonintentional, unforeseeable, irresistible and external.

Ensured

People duly ensured under this contract indicated hereafter by the term "you"

Insurer/Assisteur

Allianz IARD indicated hereafter by the term "us", whose seat is located at:

Allianz IARD
87, rue de Richelieu
75002 PARIS

Attack/Terrorist acts

One understands by attack, any act of violence, constituting a criminal or illegal attack, intervened against people and/or goods, in the country in which you remain, having for goal to disturb the law and order seriously.

This "attack" will have to be listed by the French Ministry for Foreign Affairs.

Natural disasters

Abnormal intensity of a natural agent not coming from a human intervention.

Code Insurances

Collection of the legislative texts and lawful which govern the contract of insurance.

Residence

One understands by residence your principal and usual place of residence; your residence must be in Europe.

DROM POM COM

One understands by DROM POM COM, new names of the DOM TOM since the Réforme Constitutionnelle of March 17th, 2003, coming to modify the denominations of the DOM TOM and their definitions.

Haulage company

One understands by haulage company, any company duly approved by the public authorities for the transport of passengers.

GRITCHEN AFFINITY

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Europe

By "Europe", one understands the countries of the European Union, Switzerland, Norway or the Principality of Monaco.

Frankness

Part of the allowance remaining with your load.

Metropolitan France

One understands by Metropolitan France: continental France and Corsica, including DROM POM COM (new names of the DOM TOM since La réforme Constitutionnelle of March 17th, 2003).

Manager disasters insurances

GRITCHEN AFFINITY

Rue Charles Durand

BP 66048

18024 BOURGES Cedex

Burden

Class action suit consisting of a concerted suspension of work by the employees of a company, an economic sector, a professional category aiming at supporting the claims

Civil war

One understands by civil war, the opposition armed with several parts belonging to the same country, like any armed uprising, revolution, sedition, insurrection, coup d'etat, application of the martial law or closing of the borders ordered by the local authorities.

Foreign war

One understands by foreign war, the declared armed opposition or not State in another State, like any invasion or state of siege.

Disease/Accident

A deterioration of the health noted by a medical authority, requiring medical care and the absolute suspension of any community activity or other.

Family member

By family member, one understands any person being able to justify of family ties (of right or fact) of the assure.

Pollution:

Environmental pollution by the introduction into the air, the water or the ground of matters not being present naturally in the medium.

Main home

One understands by main home of the member, his tax place of residence; your main home must be in Europe.

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Disaster

Event likely to involve the application of a guarantee to the contract.

Subscriber

The policy-holder, natural person or morals who subscribe the contract of insurance.

Subrogation

The legal situation by which a person sees herself transferring the rights of another person in particular (: substitution of the Insurer to the Subscriber for purposes to continuations against the opposing party).

Third

Any person other than the Policy-holder responsible for the damage.

Any Policy-holder victim of a injury physical, material or immaterial consecutive caused by another Policy-holder (the Policy-holders are regarded as third between them).

WHICH IS THE GEOGRAPHIC COVERAGE OF THE CONTRACT?

The guarantees and/or the services subscribed under this contract apply in the whole world.

WHICH IS THE DURATION OF THE CONTRACT?

The period of validity corresponds to the duration of the services sold by the organizer of the voyage.

To in no case the warranty period cannot exceed 3 months from the day of the departure on a journey.

The guarantee “CANCELLATION” takes fixe day bill of subscription for the present contract and expires the day of the departure on a journey (with the outward journey).

WHICH ARE GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF OUR GUARANTEES?

We cannot intervene when your requests for guarantees or services are the consequence of damage resulting from:

- . epidemics, natural disasters and pollution;
- . the civil war or foreign, of a riot or a popular movement or a strike;
- . the voluntary participation of a person assured in riots or strikes;
- . the disintegration of the atomic nucleus or any irradiation coming from ionizing ray;
- . alcoholism, intoxication, the use of drugs, narcotics, drugs not prescribed médicalement;
- . any intentional act being able to involve the guarantee of the contract and all made consequences of penal procedure of which you the object
- . duels, bets, crimes, brawls (except self-defense);
- . practice of the following sports: bobsleigh, skeleton, alpinism, toboggan of competition, sports air except for the upward parachute like those resulting from a participation or drive in official matches or competitions, organized by a sporting federation.
- . suicides and consequences of the suicide attempts

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- . the absence of risk.

HOW IS YOUR ALLOWANCE CALCULEE?

If the allowance cannot be private given, it is evaluated by the way of a friendly expertise, subject to our respective rights.

Each one of us chooses his expert. If these experts are not agreement between them, they call upon a third and all three operate jointly and in the majority of the voices.

Fault by one of of appointing us an expert or by the two experts to get along on the choice of a third, the nomination is made by the President of the Court of Bankruptcy, ruling in summary procedure. Each of contracting takes responsibility for its expenses and fees of its expert, and if necessary, half of those of the third.

WITHIN WHICH TIME WILL BE YOU COMPENSATES?

The payment is reached within a fifteen days deadline of starting from the agreement which intervenes between us or of the notification of the executory court order.

WHICH ARE THE SANCTIONS APPLICABLE IN THE EVENT OF INTENTIONAL FALSE CLAIM OF YOUR SHARE AT THE TIME OF THE DISASTER?

Any fraud, reserve or intentional false claim of your share on the circumstances or the consequences of a disaster will involve the loss of straight to service or allowance for this disaster.

WHICH ARE the METHODS Of EXAMINATION OF the COMPLAINTS?

In the event of difficulties, you must address your complaint to:

Allianz
Services of the relations with the consumers
Elysées building Defense
7 place du Dôme
TSA 21017
92099 Cedex Defense

So finally your dissension persisted after the answer given, you could require the opinion of the Mediator under the conditions which would be communicated to you on request with the address above.

AUTHORITY IN CHARGE OF the CONTROL OF the COMPANY OF INSURANCE

Prudential Controlling authority
61 rue Taitbout
75436 PARIS CEDEX 09

INFORMATION OF THE SUBSCRIBER ON THE PROVISIONS OF THE NATIONAL COMMISSION OF DATA PROCESSING AND THE LIBERTES-CNIL

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The personal data are treated in the respect of the data-processing law and freedoms of the modified January 6th, 1978. Their treatment is necessary to the management of the contract and its guarantees. They are intended to the broker, for the insurer, his agents and subcontractors, to the reinsurers as at the company doctors within the framework of the legal tendencies and regulatory.

The subscriber has of a right of access, correction and opposition while addressing himself by email to relation-consommateurs@allianz.fr or mail to Allianz - Service of the relations with the consumers - TSA 21017 - 92099 Cedex Defense.

SUBROGATION

After you to have regulated an allowance, except for that versed with the guarantee voucher Accidents of voyage, we are subrogated in the rights and actions which you can have against the thirds responsible for the disaster, as lays down it the L.121-12 article of the Code of the French Insurances.

Our subrogation is limited to the amount of the allowance that we poured you or of the services which we provided.

WHICH IS THE TERM OF LIMITATION?

Any action relating to this contract can be exerted only during one deadline two years as from the event which gave to it birth under the conditions determined by the L.114-1 articles and L.114-2 of the code of the insurances.

WHICH ARE THE APPLICABLE LIMITS IN THE EVENT OF MAJOR FORCE?

We cannot be held for persons in charge of the failures with the execution of the services of Assistance resulting from case from major force or of the following events: foreign civil wars or, notorious political instability, popular movements, riots, terrorist acts, reprisals, restriction on freedom of movement of the people and the goods, strikes, explosions, natural disasters, disintegration of the atomic nucleus, nor of the delays in the execution of the services resulting from the same causes.

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TABLE OF THE AMOUNTS OF GUARANTEE

GUARANTEES	AMOUNTS
EXPENSES OF CANCELLATION	According to conditions of the scale of the expenses of cancellation
	5 000 € per hiring or site with a maximum by event of 30 000 €
Frankness	15 € per hiring
GUARANTEES	AMOUNTS
EXPENSES OF INTERRUPTION OF STAY	Refunding of the terrestrial services not used with Prorata temporis, with a maximum of 4 000 € per hiring or site and full by event with 25 000 €
GUARANTEES	AMOUNTS
OPTION RENTAL CIVIL RESPONSIBILITY	
In the event of caused material accidental damage with the movable goods and the real goods belonging to the owner of the assured room	2.000 € - Frankness 30 € Including Broken windows 2.500 € (after extinction of the guarantee)
GUARANTEES	AMOUNTS
OPTION DAMAGE WITH THE GOODS	
Damage with the goods of the tenant and the occupants in consequence of fire, explosion or damage of water in the rented buildings	Up to 15.000 €

EFFECTIVE DATE	EXPIRY OF THE GUARANTEE
Cancellation: The day of the subscription for the present contract	Cancellation: The day of the departure - place of convocation of the group (with the outward journey)
Other guarantees: The day of the departure envisaged - place of convocation of the organizer	Other guarantees: The day of the return envisaged of voyage (place of dispersion of the group)

The other guarantees indicated above are applicable throughout voyage corresponding to the invoice delivered by the organizer with a 90 days maximum as from the starting date on a journey.

TIME OF SUBSCRIPTION

So that the Annulation guarantee is valid, this contract will have to be subscribed simultaneously to the reservation of the voyage or before the beginning of the scale of expenses of cancellation.

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**EXPENSES of DANGERS CANCELLATION
CALLED**

EFFECTIVE DATE	EXPIRY OF THE GUARANTEE
Cancellation: The day of the subscription for the present contract	Cancellation: The day of the departure - place of convocation of the group (with the outward journey)

WHAT DO WE GUARANTEE?

The guarantee envisages refunding **with the Assuré tenant**: sums actually paid by the Policy-holder and of the expenses of cancellation or modification due under this contract, to the amount of the amounts envisaged in the "Table of front guarantees" Ci under deduction of the Stay and carriage taxes (air taxes example), of the premiums of insurances and the expenses of file, if the Assuré tenant cannot leave for one the reasons listed hereafter.

IN WHICH CASES DO INTERVENE WE?

We intervene in the reasons and circumstances enumerated hereafter, other than very other.

GRAVE DISEASE, SERIOUS ACCIDENT OR OF THESE

(including the relapse, the aggravation of a chronic disease or preexistent, as well as the continuations, the after-effects of an accident which has occurred before with the subscription of the contract):

- of yourself, your spouse of right or fact;
- of your ascending or downward, with the 2nd degree, and/or those of your spouse of right or fact;
- of your brothers, sisters, beautiful brothers, beautiful sisters, sons-in-law, beautiful girls;
- in the event of death of your uncle, your aunt, your nephews and nieces;
- of your professional substitute, provided its name is mentioned at the time of the subscription of the contract;
- of the legal guardian;
- of a person usually living under your roof;
- of the person charged during your voyage:
 - guard of your minors, provided its name is mentioned with the subscription of the contract;
 - guard of a handicapped person, provided she lives under the same roof as you, than be to you the legal guardian and than its name is mentioned with the subscription of the contract.

We intervene only if the disease or the accident formally prohibits to leave the residence, requires medical care and prevents from carrying on any community activity or other.

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COMPLICATIONS DUE TO THE STATE OF PREGNANCY

- who involve the absolute suspension of any community activity or other and provided at the time of the departure, the person is not pregnant of more than 6 months.

Or

- If the nature even of the voyage is incompatible with your state of pregnancy provided you are not informed of your state at the time of your inscription to the voyage.

COUNTER-INDICATION AND CONTINUATION OF VACCINATION

LAY-OFF/CONVENTIONAL RUPTURE

- of yourself,
- of your spouse of right or fact,

provided this decision is not known at the time of the reservation of the voyage or the subscription of this contract.

CONVOCATION IN FRONT OF A COURT, ONLY IN THE FOLLOWING CASES:

- sworn or witness of Bases,
- designation in the capacity as expert,

that you are convened on a date coinciding with the period of voyage.

CONVOCATION FOR ADOPTION Of a CHILD

provided you are convened on a date coinciding with the period of voyage.

CONVOCATION HAS AN EXAMINATION OF CORRECTION

following an unknown failure at the time of the reservation or subscription of the contract (higher learning only), provided the aforementioned examination takes place during the voyage.

DESTRUCTION OF THE PROFESSIONAL BUILDINGS OR DEPRIVE

in consequence of fire, of explosion, water damage, provided the known as buildings are destroyed with more than 50%.

FLIGHT IN THE PROFESSIONAL BUILDINGS OR DEPRIVE

provided that the importance of this flight requires your presence and that the flight occurs in the 48 hours preceding the departure.

SERIOUS DAMAGE HAS YOUR VEHICLE

In the 48 hours preceding the departure and in measurement or this one cannot be used to return to you on the place of stay or to go fixed by the organizer.

GRANTING OF AN EMPLOYMENT OR A TRAINING COURSE PER POLE EMPLOYMENT

provided that the person is registered like applicant for work in Pôle Employment and that employment or the training course begins before or during the voyage.

The modification of the type of work contract is not guaranteed (ex transformation of a CDD into TDCI).

SUPPRESSION OR MODIFICATION OF THE DATES OF PAID VACATIONS BECAUSE OF EMPLOYER

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Granted in writing before the inscription to the voyage, **other than the heads of undertaking, liberal professions, craftsmen and contract workers.**

A frankness from 25% remainder to your load.

VOCATIONAL RESETTLEMENT

Imposed by your hierarchy and not having been the subject of a request for your share, **other than the heads of undertaking, liberal professions, craftsmen and contract workers.**

A frankness from 25% remainder to your load.

REFUSAL OF VISA BY THE AUTHORITIES OF THE COUNTRY

provided no request were refused before by these authorities for this same country. An emanating document in proof of the embassy will be required.

NATURAL DISASTERS (WITHIN THE MEANING OF THE LAW N° 86-600 OF JULY 13RD, 1986 AS MODIFIED)

occurring on the place of the Stay, involving the prohibition of Stay on the site (commune, district...) by the local authorities or prefectural during whole or part of the period appearing in the contract of reservation, and occurring after the subscription for the present contract.

PROHIBITION OF THE SITE

(commune, district...) in a radius of five kilometers to the turn of the place of Stay, by the prefectural local authority or, following epidemic or marine pollution.

SEPARATION (PACS OR MARRIAGE)

In the event of divorce or separation (PACS), in so far as the proceedings were opened in front of the courts after the reservation of the voyage and on presentation of an official document. Frankness from 25% of the amount of the disaster.

CANCELLATION OF ONE OF THE PEOPLE ACCOMPANYING YOU

(maximum 9 people) registered at the same time as and ensured you by this same contract, when cancellation originates in one of the causes enumerated above.

If the person wishes to accomplish the voyage alone, it is taken account of the additional expenses, without our refunding being able to exceed the amount due in the event of cancellation to the date of the event.

So for a guaranteed event, the Policy-holder prefers to be made replace by another person rather than to cancel his Stay, the Insurer will deal with the expenses of name change invoicees by the organizer of the stay.

In the event of subscription of last minute (J-15), we cover the consecutive expenses of cancellation to events Ci afterwards other than very other:

The guarantee envisages the refunding of the Expenses of cancellation or modification of Stay, to the amount of the amounts envisaged in the "Table of front guarantees" Ci, remained with the load of Assuré and invoicees by the Person receiving BENEFITS PURSUANT TO THE GENERAL TERMS OF SALE, DEDUCTION OF THE CARRIAGE TAXES (FOR EXAMPLE, AIR TAXES), OF THE PREMIUMS OF INSURANCES AND THE EXPENSES OF FILE, IF THE POLICY-HOLDER CANNOT LEAVE FOR ONE THE FOLLOWING REASONS:

DEATH, ACCIDENT OR GRAVE DISEASE, HOSPITALIZATION, including the relapses or aggravation of Accident or Disease Former to the inscription with the Stay or the present guarantee cancellation (given that which

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will be taken into account for the calculation of refunding, the date of first medical observation of aggravation, the evolution or the relapse):

- of the Policy-holder
- of Joint sound
- of a family member of Assured like any person usually living with the Policy-holder.
- Of the professional substitute of Assured or the person in charge of the guard with the children whose name is reproduced on

the Application to join.

- of the person who accompanies it during the Stay.

WHAT WE EXCLUDE

In addition to exclusions appearing in the heading “WHICH ARE GENERAL EXCLUSIONS APPLICABLE TO the WHOLE OF OUR GUARANTEES”, we cannot intervene if cancellation results:

- of disease requiring of the psychic or psychotherapeutic treatments including the nervous breakdowns not having required a 4 minimum days hospitalization at the time of the cancellation of the voyage;
- of lapse of memory of vaccination;
- nonpresentation, for some cause that it is identity card or passport;
- diseases or accidents having been the subject of a first observation, a relapse, an aggravation or a hospitalization enters the date of purchase of the voyage and the date of subscription of the contract of insurance,
- The failure of any nature, including financial, of the organizer of your voyage or the conveyer making impossible the execution of its obligations contractual.

Moreover we never intervene if the person who causes cancellation is hospitalized at the time of the reservation of the voyage or the subscription of the contract.

FOR WHICH AMOUNT DO INTERVENE WE?

We intervene for the amount of the expenses of cancellation **incurred at the day of the event** which can engage the guarantee, in accordance with the General terms of sale of the organizer of voyage, with a maximum and a frankness indicated to the table from the amounts from guarantees.

The premium of insurance is never refundable.

WITHIN WHICH TIME DO HAVE YOU TO DECLARE THE DISASTER?

1/Motif medical: you must declare your disaster **as soon as it is proven by a proper medical authority that the gravity of your health condition is likely to against indicating your voyage**

If your cancellation is posterior with this against indication to travel, our refunding will be limited at the expenses

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of cancellation in force at the date of against indication (calculated according to the scale of the organizer of the voyage of which you were informed at the time of the inscription)

For any other reason for cancellation: you must declare your disaster as soon as you are informed of the event which can involve the guarantee. If your cancellation of voyage is posterior on this date, our refunding will be limited at the expenses of cancellation in force at the date of the event (calculated according to the scale of the organizer of the voyage of which you were informed at the time of the inscription).

In addition, if the disaster were not declared to us directly by the travel agency or the organizer, you must warn us in the five working days following the event involving the guarantee. For that, you must address the accident claim united to us to the contract of insurance which was given to you.

WHICH ARE YOUR OBLIGATIONS IN THE EVENT OF DISASTER?

Your declaration must be accompanied:

- in the event of disease or of accident, of a doctor's certificate specifying the origin, nature, the gravity and the foreseeable consequences of the disease or the accident,
- in the event of death, of a certificate and card of civil statue,
- in the other cases, of any document in proof.

You must communicate to us the documents and medical information necessary to the instruction of your file by means of the envelope pre printed paper form in the name of the doctor council that we will address to you as of reception of the accident claim, as well as the medical questionnaire to make fill by your doctor.

If you do not hold these documents or information, you must make you communicate by your attending physician and them address them to us by means of the printed pre envelope concerned above.

You must also transmit to us, the communication of these complementary documents must be done by means of a printed pre envelope in the name of the doctor council, all information or documents which will be required of you in order to justify the reason for your cancellation, and in particular:

- all photocopies of the ordinances prescribing of the drugs, the analyzes or examinations like all documents justifying of their delivery or execution, and in particular the sheets of disease comprising, for the prescribed drugs, the copy of the corresponding labels.
- calculations of the Social security or any other similar organization, relating to the refunding of the expenses of treatment and the payment of the daily allowances,
- the original of the discharged invoice of the flow that you are held to pour with the organizer of the voyage or that this last preserves,
- the number of your contract of insurance,
- the bulletin of inscription delivered by the travel agency or the organizer,
- in the event of accident, you must specify the causes and circumstances and provide of them us the name and the address of the persons in charge, like, if necessary, of the witnesses.

Moreover, it is expressly agreed that you accept by advance the principle of a control on behalf of our doctor council. Consequently, if you oppose it without legitimate reason, you would lose your rights to guarantee.

You must address the accident claim to us to:

Gritchen Affinity
Rue Charles Durand
BP 66048

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EXPENSES OF INTERRUPTION OF STAY

EFFECTIVE DATE	EXPIRY OF THE GUARANTEE
Expenses of interruption of stay: The day of the departure envisaged - place of convocation of the organizer	Expenses of interruption of stay: The day of the return envisaged of voyage (place of dispersion of the group)

WHAT DO WE GUARANTEE?

Following your medical repatriation organized by us or any other company of assistance, we refund you like with the assure members of your family or a person assure under this contract accompanying you, the subsistence expenses already regulated and not used (transport not included/understood) with prorata temporis as from the night according to the event involving medical repatriation.

The same if a member of your family not taking part in the voyage is reached of a grave disease, of a personal injury engraves or of a death, and that so you must stop your stay and that we carried out your repatriation, we refund you like with the assure members of your family or a person accompanying you, with prorata temporis the subsistence expenses already regulated and not used (transport not included/understood) as from the night according to the date of the anticipated return.

We intervene also in case of theft, of damage serious of fire, explosion, damage of water, or caused by the forces of nature to your professional or deprived buildings and imperatively implying your presence to take the conservative measures necessary, we refund you like with the assured members of your family or a person accompanying you, with prorata temporis the subsistence expenses already regulated and not used (transport not included/understood) as from the night according to the date of the anticipated return.

LATE ARRIVAL:

We guarantee to assured refunding with the proportion temporis the period not used in consequence of late possession of lodging object of the hiring or hotel room, consequently of the one of the events enumerated in the Guarantee Cancellation.

WHAT WE EXCLUDE

In addition to the exclusions envisaged with the general terms, are not guaranteed the consecutive interruptions with:

- An esthetic treatment, a cure, an voluntary interruption of pregnancy, an in vitro fertilization and its consequences;
- A psychic or mental or depressive disease without hospitalization lower than three days;
- Epidemics.

WHICH ARE YOUR OBLIGATIONS IN THE EVENT OF DISASTER?

You must:

- To address to the insurer all the required documents with the constitution of the file and to thus prove the founded good and the amount of the complaint.

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In all the cases, the originals of the itemized bills of the tour operator revealing the terrestrial services and the transport services will be systematically required of you.

Without the communication with our doctor council of the medical information necessary to the instruction, the file could not be regulated.

You must address the accident claim to us to:

Gritchen Affinity
Rue Charles Durand
BP 66048
18024 BOURGES CEDEX

CIVIL RESPONSIBILITY

EFFECTIVE DATE	EXPIRY OF THE GUARANTEE
Civil responsibility: The day of the departure envisaged - place of convocation of the organizer	Civil responsibility: The day of the return envisaged of voyage (place of dispersion of the group)

WHAT DO WE GUARANTEE?

We guarantee the pecuniary consequences of the civil responsibility which you can incur with the title, on the one hand, of the physical and/or material injuries and, on the other hand, of the immaterial damage which theirs consecutive, are caused accidentally with any person other than a policy-holder or a member of your family, by your fact or that of people, things or animals of which you have the guard, this to the amount of the amount and deduction of a frankness indicated to the table from the amounts of guarantees.

WHAT WE EXCLUDE

In addition to exclusions appearing in the heading “WHICH ARE GENERAL EXCLUSIONS APPLICABLE TO the WHOLE OF the GUARANTEES”, our guarantee does not apply:

- with the damage which you caused or caused intentionally,
- with the damage resulting from the use of terrestrial engine vehicles, sailing boats and engine, and apparatus of the aerial navigation,
- with the damage resulting from any community activity,
- with the consequences of all material and/or body disasters personally reaching you as well as the members of your family or any other person having the quality of Ensured under this contract,
- with the immaterial damage except when they are the direct consequence of accidental damage, material and/or body guaranteed.
- with the damage resulting from the practice of air sports or hunting.

WHICH ARE THE LIMITS OF OUR GUARANTEE?

TRANSACTION - RECOGNITION OF RESPONSIBILITY

You should accept any recognition of responsibility, nor no transaction without our prior agreement and

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writing.

However, the simple recognition of the materiality of certain facts is not regarded as a recognition of responsibility, either that the only fact of having gotten for a victim an urgent help when it is about an act of assistance that any person has the moral duty to achieve.

You must warn us in the 5 working days except fortuitous occurrence or of major force of any event likely to engage your civil responsibility; if this time is not respected and that so we suffer an injury, you incur the forfeiture of your guarantee.

PROCEDURE

In the event of legal action directed against you, we ensure your defense and direct the lawsuit for the facts and damage returning within the framework of the guarantees of this contract.

However, you can join our action since you can justify of a clean interest not taken charges some under this contract.

The simple fact of providing on a purely conservatory basis with your defense cannot in no case to be interpreted in oneself like a recognition of guarantee and implies by no means that we agree to deal with the detrimental consequences of events which would not be expressly guaranteed by this contract.

Even if you fail to fulfil your obligations after disaster, we are held to compensate the people towards whom you are responsible. We preserve nevertheless, in this case,

right to exert against you an action in refunding for all the sums which we will have paid or put in provision at your place.

RECOURSE

With regard to the grounds for appeal:

- in front of the civil, commercial or administrative jurisdictions, we have of it the free exercise within the framework of the guarantees of this contract,
- in front of the penal jurisdictions, the grounds for appeal can be exerted only with your agreement,
- if the litigation during front a penal jurisdiction does not concern any more that civil interests, the refusal to give your agreement for the exercise of the ground for appeal considered involves the right for us to claim you an allowance equal to the damage which will have resulted from it for us.

EXPENSES OF LAWSUIT

We deal with the expenses of lawsuit, receipt and another expenses of payment. However, if you are condemned for an higher amount to that of the guarantee, each one among us supports these expenses in the proportion of its respective share in the judgment.

You must address the accident claim to us to:

Gritchen Affinity
Rue Charles Durand
BP 66048
18024 BOURGES CEDEX

GRITCHEN AFFINITY

Qu Za portsec Nord - 16 Rue Isaac Newton 18000 Bourges
Phone +33 (0)2 48 65 93 95 - Fax +33 (0)9 72 30 03 22
E-mail : contact@gritchen-affinity.com
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