

## WHAT DO WE COVER ?

**Death, Accident or Serious Illness, Hospitalization**, including relapses or aggravations of an Accident or Previous Illness contracted prior to registration of travel or this cancellation cover

- of the Insured
- of his/her spouse
- of one of the Insured's Family members or a person regularly living with the Insured.
- of the Insured's professional replacement or person in charge of watching the children, whose name is specified on the insurance application.
- of the person accompanying the Insured during travel.

**Hospitalization lasting more than 48 hours** or the death of an uncle, an aunt, nephews and nieces of the Insured, or of his/her spouse.

**Damaged material** (more than 50% destroyed) or heavy theft, occurring at the Insured's Domicile or business premises of which he/she is the property owner, renter, or occupant at no-charge, and any place which requires his/her presence to mitigate damages.

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**Pregnancy not known** at the time of travel registration and contradicting travel by its nature.

**Layoff of the Insured / Conventional rupture** or of his/her Spouse, as long as the layoff occurred before registering for this cover.

**Notification of having to resit a University exam** at a date that interrupts with travel, and not being aware of the resit date before registering for this cover.

**Contraindication and following vaccination.**

**Depressed state, physical/mental illness, or nervous disorder requiring Hospitalization for more than 4 consecutive days.**

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**Obtaining a salaried employment** or a paid internship before departure while the Insured was enrolled in the ANPE (French National Employment Agency), excluding extension, renewal, or modification of work or internship contracts. (Example: A temporary contract becoming a rolling contract).

**Cancellation or modification of the Insured's paid holidays** designated by his/her employer, while they were granted by the employer before travel registration and before entering into this contract (in this instance, a deductible of 25% applies), excluding those who are self-employed, legal representatives and directors of a business, independent workers, and artisans.

**Transfer of office requiring the Insured to move** as long as the transfer was unknown before the time of purchasing travel (in this instance, a deductible of 25% applies), excluding those who are self-employed, legal representatives and directors of a business, independent workers, and artisans.

**Tourist visa** refused by the authorities of the chosen country for travel once a valid request was made within the requested deadline, provided that no other request was made previous and had already been refused by the proper authorities for an earlier trip.

**A summons** for a date falling within the planned travel dates and unknown at the time of registering for this cover, not being deferrable and requiring his/her presence for one of the following administrative reasons :

- a- Summons in preparation for child adoption,
- b- Summons as a witness for a jury trial,
- c- Summons for an organ transplant.

**Natural disaster** (according to the law N° 86-600 of July 13, 1986 as amended) happening at the place of travel, resulting in a travel ban for the site (district, area...) by the local authorities or prefecture during all or part of the travel period appearing on the reservation, and happening after entering into this contract.

**Ban from the site** (district, area...) within a 5 km radius around the travel destination, by the local authorities or prefecture, following marine pollution or an epidemic.

**Cancellation of one of the persons accompanying the Insured** (maximum of 9 persons) registered at the same time as the Insured and insured by the same contract, the reason for cancellation being one of the aforementioned reasons. Notwithstanding, if the Insured wishes to leave without this person, the Insurer will reimburse the additional accommodation fees resulting from the cancellation, or single cabin fees only if the cancellation file merits a reimbursement.

**The separation** (PACS or marriage): In the event of divorce or separation, in so far as the proceeding was opened in front of the courts after the reservation of the voyage on presentation of an official document. Frankness from 25% of the amount of the disaster.

### WHAT WE EXCLUDE :

Are always excluded from any contractual guarantees losses resulting from the occurrence of the following events :

- Accidents cause or provoked intentionally by the Insured or the Beneficiary of the contract.
- Consequences of suicide or attempted suicide by the Insured.
- Consequences resulting from the consumption of drugs, narcotics, similar substances and medicines not prescribed by an authorized medical authority.
- Consequences of the Insured's alcoholic state which surpasses the limit blood alcohol level set by French law regulating traffic safety.
- Nervous and mental disorders, except for contrary provision mentioned in this contract.

The following are also excluded, Accidents occurring in the following situations :

- When the Insured plays a sport professionally, practices or participates in an amateur motor-driven vehicle race on land, in the air, or on water.
- When the Insured uses, acting as pilot or passenger, a microlight plane, hang-glider, flying wing, parachute or paraglider.
- When the Insured participates in brawls (except in cases of genuine defence), crimes, betting of any nature.
- The consequences and/or incidences resulting from Civil War or Foreign war, riots, grass-root movements, strikes, acts of piracy, acts of terrorism, effects of radioactivity, epidemics, pollution, climatic events, natural disasters except the indemnification of victims who have suffered from Natural Disaster within the scope of law 86-600 of 07/13/1986.
- Travel to and/or through the following countries will always result in an exception to contractual cover benefits: Afghanistan, Cuba, Liberia, or Sudan.

The following are always exceptions to contractual cover benefits, Every Insured or Beneficiary appearing on any official, government, or police database listing known or presumed terrorists, any Insured or Beneficiary who is a member of a terrorist organization, trafficking narcotics, recognized as a supplier in the trade of illegal nuclear arms, chemical or biological.



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La garantie de vos vacances réussies

GRITCHEN AFFINITY

Qu Za Portsec Nord - 16 Rue Isaac Newton - 18000 Bourges  
www.gritchen-affinity.com

ORIAS 11061317 - SIRET 529150542 00023 - RC FINA02569

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**INSURANCE CANCELLATION  
AND INTERRUPTION TO STAY  
CAMPING**



[www.campez-couvert.com](http://www.campez-couvert.com)

# DECLARATION OF CANCELLATION

File a claim within 5 working days or as soon as you are aware of it :

## GRITCHEN AFFINITY

Service Sinistre  
BP66048 - 18024 BOURGES Cedex

Last Name : .....

First Name : .....

Date of birth : ...../...../.....

Adress : .....

.....

Zip Code : .....

City : .....

Country : .....

Phone : .....

E-mail : .....

Name of the camp-site : .....

Go back to reservation : ...../...../ 20.....

Assembling stay : .....

Amount versed : .....

Date from the disaster : ...../...../ 20.....

Circumstances of the disaster : .....

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Fact with : ..... Date : ...../...../ 20.....

Signature : .....

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Do you have questions ? Additional information to be brought :

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## CAMPGROUND VACATION CANCELLATION AND INTERRUPTION

### HOW IT GOES ?

**1** At the time of the reservation of my stay, I confirm my subscription for the camp site.

**2** I receive then my certificate.

**3** In the event of disaster, I prevent the camp site.

File a claim :

- **By Internet** : [www.campez-couvert.com/sinistres](http://www.campez-couvert.com/sinistres)
- **By e-mail** : [sinistres@campez-couvert.com](mailto:sinistres@campez-couvert.com)
- **By letter** : Gritchen Affinity  
Service Sinistre  
BP66048  
18024 BOURGES Cedex

**4** **Supporting documents :**

- In the event of disease or of accident, a medical 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 status.
- In the other cases, of any document in proof.

**5** As of reception of the comprehensive directory, I am refunded under 48h.

## CAMPGROUND VACATION CANCELLATION AND INTERRUPTION



Your camp site proposes an insurance enabling you to be **refunded installments or susms paid** with the one of our establishments if you must cancel or stop your stay for all the reasons wich are not your fact.

### BOARD OF THE AMOUNTS OF GUARANTEES

COVER	AMOUNTS AND LIMITES
Cancellation of Travel Excess	€ 5 000 per claim € 15 (Except certain cases, cf That guarantee
Reimbursement Pursuant to the conditions of the cancellation expenses scale	
Travel Interruption Reimbursement time apportioned basis	€ 4 000 per claim and € 25 000 per event
Rental civil responsibility Excess	€ 2000 € 30
Taking of effect : <a href="#">The day of subscription to the present contract</a>	