

BEticketing One

The first ticket cancellation insurance
100% digital



This document supplements the Certificate of Insurance and Special Conditions.
This and the General Terms and Conditions (information leaflet contained in this document) form the
Subscription to the Insurance Contract.

BEticketing One the insurance of your tickets 100% digital

Precontractual information

Insurer: ALTIMA Assurances, 275 rue du stade – 79180 Chauray. SA with capital of 49 987 960€ Governed by the Insurance Code. Submitted to the control of the Autorité de Contrôle Prudentiel de Résolution - 4 Place de Budapest CS 92459, 75436 Paris Cedex 09 - 383 974 086

Product: BEticketing One optional ticket cancellation insurance policy n° BTASCO001

The purpose of this document is to give you an overview of the main coverages and exclusions relating to this insurance. This document is not tailored to your specific needs, and the information contained herein is not exhaustive. For further information about the insurance, you have chosen and your obligations, please refer to the information and advice sheet and the policyholder information leaflet.



What is this type of insurance?

This product is dedicated to ticketing professionals for the refund of a ticket for a concert, a theater play, an entrance to a museum, an exhibition, a short trip, a city trip or an access to a sporting event.



What is insured?

- ✓ Bodily injury, illness or death of the Insured himself/herself, as well as the consequences, after-effects, complications or aggravation of an illness or bodily injury, recorded after the reservation of the Insured Access Ticket, involving the payment of medical expenses (hospitalization, medical consultation, medical treatment) by one of the health insurance organizations with which the Insured is affiliated;
- ✓ Bodily injury, illness or death of the Insured's de jure or de facto spouse, PACS partner, direct ascendants or descendants, or those of the Insured's spouse, cohabiting partner or PACS partner, involving the payment of medical expenses (hospitalization, medical consultation, medical treatment) by one of the health insurance organizations with which the Insured is affiliated;
- ✓ Bodily injury, illness or death of the person who was to look after the Insured's minor children during the Insured Event, involving the payment of medical expenses (hospitalization, medical consultation, medical treatment) by one of the health insurance organizations with which the Insured is affiliated;
- ✓ Pregnancy of the Insured;
- ✓ Birth on D-day of the Event and until D+7, of a child or grandchild of the Insured.;
- ✓ Public transport strike in the period preceding the Insured Event with which the Insured had initially planned to travel to the place mentioned on the Insured Access Ticket, as a result of a strike, insofar as there is no other means of public transport available to get there;
- ✓ Substantial material damage to the Insured's Home or business premises occurring within 48 hours of the Insured Event and requiring the Insured's presence on site at the time and date of the Insured Event to carry out administrative procedures related to the material damage;
- ✓ Summoning of the Insured as a juror or witness of which he/she was unaware at the time of booking;
- ✓ Invitation of the Insured to a make-up exam as part of his/her studies on the date and at the time

of the Insured Access Ticket, provided that the failure of the exam was not known at the time of purchase of the Insured Access Ticket;

- ✓ Professional constraint preventing the Insured from attending the Insured Event at the date and time of the Insured Event;
- ✓ Theft of the Insured's identity papers as a result of a break-in or assault, essential for travel to the site of the Insured Event;
- ✓ Theft of the insured Ticket(s) by break-in or assault;
- ✓ Immobilization of the Insured's vehicle to travel to the Insured Event, requiring the intervention of a professional before and up to the day after the Insured Event;
- ✓ Notwithstanding the exclusion "the direct and indirect consequences of all epidemics, pandemics", will be covered any serious illnesses including serious illness as a result of an epidemic or pandemic declared within 30 days prior to the date of the event;



What is not insured?

- X The cancellation of all or part of the Event;



Are there any exclusions to coverage?

Claims arising from the following events are excluded:

- ! The reimbursement of tickets for which the insurance premium has not been paid;
- ! Error in entering the choice of ticket and/or error in entering the order, i.e.: error in date, error in place, error in choice of insured Event, duplicate purchase of tickets by the Insured or by a third party on behalf of the Insured at the time of booking;
- ! Inability to attend the event booked by another member of your group for any reason whatsoever;
- ! Refund request made on the platform more than 72 hours after the date of the Insured Event;
- ! Cancellation of the insured Event itself;
- ! Accidents or illnesses first diagnosed, treated, relapsed or hospitalized prior to the date of Contract membership;
- ! Illnesses requiring mental medication and/or psychotherapeutic treatment (including nervous breakdowns), except where they have resulted in hospitalization for more than 4 consecutive days;
- ! Suicide, attempted suicide;
- ! The impossibility of access to the site of the insured Event due to the non-presentation of a medical certificate of no contraindication to the practice of sport, a valid visa or a valid health or vaccination pass for each holder of a Ticket for the insured Event;
- ! Non-compliance with government health regulations in force for access to the insured Event or to any type of venue open to the public;
- ! Malfunction of the ticketing platform;

- ! Loss of insured Tickets;
- ! Loss of identity papers;
- ! Theft of insured Tickets without breaking and entering or without assault;
- ! Cosmetic treatments, cures;
- ! In vitro fertilization;
- ! Periodic medical check-ups or observations;
- ! Intentional or malicious misconduct on the part of the Insured;
- ! Negligence on the part of the Insured;
- ! Events of which the Insured is aware at the time of taking out the Policy as likely to trigger the Guarantee;
- ! Criminal proceedings against the Insured;
- ! Non-presentation, for any reason whatsoever, of any of the documents required to collect the insured Ticket(s), except in the case of Theft of identity papers as described above;
- ! All Insureds listed in any official, governmental or police database of persons known or suspected to be terrorists, members of terrorist organizations, drug traffickers or suppliers involved in the illegal trade of nuclear, chemical or biological weapons are always excluded from the Guarantee
- ! The direct and indirect consequences of any Epidemics, pandemics, and in particular the postponement of an Event following a pandemic or epidemic.
Covid-19 or its variants **GUARANTEE**: notwithstanding the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or the WHO", cover is provided if the member is unable to attend the event due to contamination with Covid-19 (SARSCoV-2 or coronavirus 2019 or its variants) in the 30 days prior to the insured Event, resulting in either medical treatment or isolation in the absence of symptoms. Coverage is extended to "case-contact" persons living in the same household (case-contacts strictly limited to the following persons: the legal or de facto spouse of one of the Insureds, his or her partner under a PACS, or one of his or her ascendants or descendants up to the second degree). The direct and indirect consequences of all Epidemics, pandemics including event postponements resulting from the same causes;
- ! Any impossibility or restriction of movement imposed by international and/or local authorities;
- ! All health protection measures such as the containment of the population;
- ! War, whether declared or not, it being specified that it is up to the Insured to prove that the loss results from an act other than war;
- ! Any ionizing radiation or radioactive contamination from any nuclear fuel and/or nuclear waste and/or from the burning of nuclear fuel as well as the dirty bomb;
- ! Use or threat of use of pathogenic or toxic biological or chemical substances, regardless of any other cause or event occurring at the same time;
- ! The bankruptcy, financial failure, insolvency or default of any person, firm, corporation, or entity;
- ! Cybercrime;



The main restrictions

- ! Where the ticket is purchased as part of a pack or team sporting Event, the cancellation of one ticket where it is eligible for reimbursement may result in the cancellation of the tickets of the pack or other members of the team.
- ! If the Insured subsequently cancels or transfers his/her entry to another sporting event in the same Event, the right to reimbursement disappears on transfer.



Where am I covered?

Worldwide excluding the countries listed in the General Conditions.



What are my obligations?

All requests for reimbursement must be made via the dedicated interface no later than 72 hours after the date of the Event.

You will always be asked for the reason for the refund.

Proof may be requested to assess the validity of the claim.

Claims must be reported to the managing broker as follows:

Via the online form, the access link to which is indicated in the membership confirmation e-mail.

If the Insured fails to comply with the deadline for reporting a claim, and if the Insurer proves that this delay has caused him/her prejudice, the Insured will not benefit from the Guarantee (Article L 113-2 of the French Insurance Code).



When and how to make payments?

The amount of the insurance premium depends on the total amount (including tax) of the number of Tickets purchased by the Member. The amount is indicated to the Member before he/she agrees to enroll, and then, once enrolment has been completed, on the Insurance Certificate.

You are required to pay the premium on the due date indicated in the Particular terms and conditions of the contract.



Refund procedure

You must follow the reimbursement procedure outlined in your Certificate of Insurance and submit your claim for reimbursement within 5 days of becoming aware of the circumstances that could lead you to claim reimbursement, and no later than 72 hours after the Insured Event.

You will be asked to provide, at your own expense and within 45 days of registering your claim, the following proof:

- ✓ In the event of serious illness or accident, including pregnancy, a medical certificate, prescriptions for medical treatment, test reports, a copy of the work stoppage, hospitalization report, and, after examination of the file and at the Insurer's request, reimbursement statements from the health insurance organization with which the Insured is affiliated;
- ✓ Copy of death certificate if your claim is related to a death;
- ✓ In the event of the birth of a child to the Insured: a copy of the birth certificate, and acknowledgement of receipt of the declaration of pregnancy from the primary health insurance fund ;
- ✓ If the Insured is called for a make-up exam: a copy of the call for the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;

- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ If the Insured is called to a make-up exam: a copy of the call to the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;
- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ Official summons to appear as a witness or juror;
- ✓ In the event of serious property damage: acknowledgement of receipt of the claim from the Multirisques habitation insurer, and in the event of burglary, a copy of the police report;
- ✓ In the event of loss of identity papers: a copy of the declaration of loss made to the police station;
- ✓ Any other reasonable proof we may request.



When does coverage begin and when it ends?

At the earliest on the date of sale of the ticket to be insured on an electronic ticketing platform.

The Subscription is concluded for the duration provided for in the Insurance Certificate and comes into force on the date mentioned, provided that the premium has been paid in advance.

In any case, the cover ends after the end of the cancellation period of the Event mentioned in the Insurance Certificate, which is limited to a maximum of one year.



How do I cancel the Subscription?

When the Insured Event occurs within 30 days following the date of subscription to the contract, the Insured may not renounce his contract (article L221-28 of the Consumer Code and article L112-2-1 of the Insurance Code).

When the Insured Event takes place beyond the 30 days following the date of subscription, then the Insured may renounce his Contract within 30 (thirty) calendar days following the date of receipt of the Certificate, by sending a renunciation e-mail with acknowledgement of receipt to reclamation@assur-connect.com.

Insurance contract information sheet

Beticketing One N°BTASCO001

BEticketing One

Pursuant to Articles L 521-2, R 521-1, and R 521-2 of the French Insurance Code

The following information that we invite you to consult relates to the **BEticketing One** insurance policy. It informs you of the identity of the distributor and the Insurer as well as certain essential elements of the insurance policy to which we would particularly like to draw your attention.

BEticketing One insurance is a collective contract n°BTASCO001 with optional membership underwritten by:

- Assur Connect, (hereinafter referred to as the "Broker" or "Subscriber"), a simplified joint stock company with a capital of 2,231 euros registered with the Nanterre Trade and Companies Register under number 524117488, broker registered to ORIAS under number 10057229 (www.orias.fr), whose head office is located at La Grande Arche 1 Parvis de la Défense 92800 Puteaux;
- And Altima Assurances, (hereinafter referred to as "the Insurer"), a French limited company with share capital of €49,987,960, fully paid up, registered in the Niort Trade and Companies Register under number 431 942 838. Its head office is located at 275 rue du Stade, 79180 Chauray.

Assur Connect and Altima Assurances are governed by the French Insurance Code (Code des assurances) and are subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest - CS 92459 - 75436 Paris Cedex 09.

Subscription to this group contract is made through Assur Connect' s partner distributor.

Distributor Information

The subscription is offered to you by Assur Connect' s partner (whose legal information is set out in the Insurance Certificate) in its capacity as an insurance intermediary on an ancillary basis, hereinafter referred to as "the Distributor".

For the distribution of the contract that is the subject of this sheet, the Distributor is remunerated on the basis of a brokerage commission, i.e., remuneration included in the insurance premium. The Distributor does not offer a personalized recommendation service.

Insurance product needs and advice

You are a customer of the Distributor and the holder of one or more tickets purchased on its website, and you wish to take out insurance in the event of cancellation of your participation in the sporting or recreational event.



An insurance policy known as BEticketing One is therefore offered to you, the purpose, conditions, limits and exclusions of which are specified in the Information Notice, which you should read before subscribing to the proposed insurance offer.

Complaint procedure

In the event of a disagreement with the Broker regarding the distribution or management of your Membership or a claim for compensation, you may submit your complaint to:

Assur Connect

BP 60004 - 92999 La Défense Cedex

- or by email: reclamations@assur-connect.com

The Broker undertakes:

- Acknowledge receipt of the claim within 10 working days from the date of receipt, unless the claim is itself answered,
- To respect a maximum period of two months between the date of receipt of the complaint and the date of dispatch of the reply.

If your dissatisfaction persists, or if the Broker fails to respond, you may refer the matter to the Médiation de l'assurance (insurance mediation) within two months of the date of your first complaint:

By post : LA MÉDIATION DE L'ASSURANCE, TSA 50110,75441 PARIS CEDEX 09

From the mediator's website: www.mediation-assurance.org

Referral to the Mediation does not deprive you of your right to take legal action.

Advice on the insurance product

Ticket refunds are covered in the event of a covered event, except where excluded.

- The price of the Insured Ticket included tax, after deduction of any amounts reimbursed by the organizer of the Event and any excess applied, will be fully reimbursed (after deduction of transfer costs outside the Sepa zone).
- The refund is done within the limit of €500 and one claim only.
- Any request for reimbursement must be made through Beticketing dedicated interface. A link and a QR code to this dedicated interface will be transmitted to the Insured when the insurance is taken out.
- The Insured must make his claim within the closing date communicated by the organizer to the Insurer and by communicating the reason o trigger the claim for reimbursement.

The closing date of the automatic cancellation period is understood to be the final deadline after which the organizer can no longer modify the definitive list of persons authorized to participate in the Insured Event:

- Withdrawal of bibs (sporting event) ;
- Opening of access gates (concert, stadium) ;
- Definitive data transfer to access control terminals.

The closing date of the automatic cancellation period is at the discretion of the organizer of the Event and must be communicated to the Insured.



- When the request for reimbursement has been made before the closing date of the automatic cancellation period and unless excluded or stipulated otherwise in the Insurance Certificate, the Insured will be reimbursed the insured amount within a maximum period of 72 hours from the date of the request for reimbursement.
- When the request for reimbursement has been made after the closing date of the automatic cancellation period and except in the case of exclusions or stipulation contrary to the Insurance Certificate, the Insured will be reimbursed the amount insured within a maximum period of 15 days from the end of the Insured Event, after verification by the Insurer with the organizer that the Insured did not actually participate in the Event. The request for reimbursement must be made no later than 72 hours after the end of the Event.
- The application fee, as well as the premium paid in consideration of the Subscription of this contract are not refundable.

Information requested from the Insured in the event of a claim for reimbursement

The reason for your cancellation will be systematically requested to trigger the refund request.

You must follow the reimbursement procedure outlined in your Certificate of Insurance and submit your claim for reimbursement within 5 days of becoming aware of the circumstances that could lead you to claim reimbursement, and no later than 72 hours after the Insured Event.

You will be asked to provide, at your own expense and within 45 days of registering your claim, the following proof:

- ✓ In the event of serious illness or accident, including pregnancy, a medical certificate, prescriptions for medical treatment, test reports, a copy of the work stoppage, hospitalization report, and, after examination of the file and at the Insurer's request, reimbursement statements from the health insurance organization with which the Insured is affiliated;
- ✓ Copy of death certificate if your claim is related to a death;
- ✓ In the event of the birth of a child to the Insured: a copy of the birth certificate, and acknowledgement of receipt of the declaration of pregnancy from the primary health insurance fund ;
- ✓ If the Insured is called for a make-up exam: a copy of the call for the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;
- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ If the Insured is called to a make-up exam: a copy of the call to the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;
- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ Official summons to appear as a witness or juror;
- ✓ In the event of serious property damage: acknowledgement of receipt of the claim from the Multirisques habitation insurer, and in the event of burglary, a copy of the police report;
- ✓ In the event of loss of identity papers: a copy of the declaration of loss made to the police station;
- ✓ Any other reasonable proof we may request.

Exclusions

Claims arising from the following events are excluded:

- ✓ **Error in entering the choice of ticket and/or error in entering the order, i.e.: error in date, error in place, error in choice of insured Event, duplicate purchase of tickets by the Insured or by a third party on behalf of the Insured at the time of booking;**
- ✓ **Inability to attend the event booked by another member of your group for any reason whatsoever;**
- ✓ **Refund request made on the platform more than 72 hours after the date of the Insured Event;**
- ✓ **Accidents or illnesses first diagnosed, treated, relapsed or hospitalized prior to the date of Contract membership;**
- ✓ **Illnesses requiring mental medication and/or psychotherapeutic treatment (including nervous breakdowns), except where they have resulted in hospitalization for more than 4 consecutive days;**
- ✓ **Suicide, attempted suicide;**
- ✓ **The impossibility of access to the site of the insured Event due to the non-presentation of a medical certificate of no contraindication to the practice of sport, a valid visa or a valid health or vaccination pass for each holder of a Ticket for the insured Event;**
- ✓ **Non-compliance with government health regulations in force for access to the insured Event or to any type of venue open to the public;**
- ✓ **Malfunction of the ticketing platform;**
- ✓ **Loss of insured Tickets;**
- ✓ **Loss of identity papers;**
- ✓ **Theft of insured Tickets without breaking and entering or without assault;**
- ✓ **Cosmetic treatments, cures;**
- ✓ **In vitro fertilization;**
- ✓ **Periodic medical check-ups or observations;**
- ✓ **Intentional or malicious misconduct on the part of the Insured;**
- ✓ **Negligence on the part of the Insured;**
- ✓ **Events of which the Insured is aware at the time of taking out the Policy as likely to trigger the Guarantee;**
- ✓ **Criminal proceedings against the Insured;**
- ✓ **Non-presentation, for any reason whatsoever, of any of the documents required to collect the insured Ticket(s), except in the case of Theft of identity papers as described above;**

- ✓ All Insureds listed in any official, governmental or police database of persons known or suspected to be terrorists, members of terrorist organizations, drug traffickers or suppliers involved in the illegal trade of nuclear, chemical or biological weapons are always excluded from the Guarantee
- ✓ The direct and indirect consequences of any Epidemics, pandemics, and in particular the postponement of an Event following a pandemic or epidemic.
- ✓ Covid-19 or its variants **GUARANTEE**: notwithstanding the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or the WHO", cover is provided if the member is unable to attend the event due to contamination with Covid-19 (SARSCoV-2 or coronavirus 2019 or its variants) in the 30 days prior to the insured Event, resulting in either medical treatment or isolation in the absence of symptoms. Coverage is extended to "case-contact" persons living in the same household (case-contacts strictly limited to the following persons: the legal or de facto spouse of one of the Insureds, his or her partner under a PACS, or one of his or her ascendants or descendants up to the second degree). The direct and indirect consequences of all Epidemics, pandemics including event postponements resulting from the same causes;
- ✓ Any impossibility or restriction of movement imposed by international and/or local authorities;
- ✓ All health protection measures such as the containment of the population;
- ✓ War, whether declared or not, it being specified that it is up to the Insured to prove that the loss results from an act other than war;
- ✓ Any ionizing radiation or radioactive contamination from any nuclear fuel and/or nuclear waste and/or from the burning of nuclear fuel as well as the dirty bomb;
- ✓ Use or threat of use of pathogenic or toxic biological or chemical substances, regardless of any other cause or event occurring at the same time;
- ✓ The bankruptcy, financial failure, insolvency or default of any person, firm, corporation, or entity;
- ✓ Cybercrime;

Amount of insurance

The amount of the insurance premium is indicated in the Insurance Certificate.

The insurance premium is paid by the Insured in full at the same time as the reservation of the Insured Ticket with the Distributor.

In case the event organizer has chosen this option, the insurance premium can be calculated on the amount of the insured ticket and the paid options.

Terms and conditions for terminating the contract

Right of withdrawal

When the Insured Event occurs within 30 days following the date of subscription to the contract, the Insured may not renounce his Subscription (article L221-28 of the Consumer Code and article L112-2-1 of the Insurance Code).

When the Insured Event takes place beyond the 30 days following the date of subscription, then the Insured may renounce his Contract within 30 (thirty) calendar days following the date of receipt of the Insurance Certificate, without charge or penalty by sending a cancellation e-mail with acknowledgement of receipt to reclamations@assur-connect.com. (Article L112-10 of the French Insurance Code).



The exercise of the right of renunciation is subject to the following four conditions:

- this Membership has been taken out for non-professional purposes
- this Membership complements the purchase of a good or service sold by a supplier,
- the Membership he/she wishes to renounce has not been fully executed,
- the Insured has not reported any claim covered by this Membership.

Sample cancellation letter

"I, the undersigned, [Surname, First name and Address], hereby renounce my membership to "Product name", Membership n°XXX.

Date at Place, Signature".

The full amount of the premium paid will be reimbursed to the Insured within a maximum of thirty (30) days from the date of cancellation.

In addition, to avoid duplication of insurance, the Insured is asked to check that he/she is not already covered by a policy covering one of the risks covered by this insurance.

Term of Contract - Termination

The Subscription is concluded for the duration provided for in the Insurance Certificate and comes into force on the date mentioned, provided that the premium has been paid in advance.

In any event, the cover ceases after the end of the Event's cancellation period, which is limited to a maximum of one year.

Applicable law

Pre-contractual relations and the Notice are governed by French law. Any dispute arising from the execution or interpretation of the Notice shall be subject to the jurisdiction of the French courts.

Information Notice valid as General Conditions

BEticketing One

Ticket cancellation insurance notice N°BTASCO001

Information notice, valid as general terms and conditions, for the optional group property and casualty insurance contract "Beticketing One Ticket Cancellation Insurance" (hereinafter referred to as the "Contract") underwritten:

- by **Assur Connect**, SAS with a capital of €2,231, whose registered office is located at La Grande Arche 1 Parvis de la Défense 92800 Puteaux, registered with the Nanterre Trade and Companies Register under no. 524117488 and with the ORIAS under no. **10057229** (hereinafter "the Subscriber").
- with **ALTIMA Assurances**, 275 rue du stade – 79180 Chauray. SA with capital of €49,987,960 fully paid up - Company governed by the Insurance Code. (hereinafter "the Insurer").
- managed by **Assur Connect** (hereinafter the "Broker")
- and distributed by the **Partner** (whose legal notices are indicated in the Membership Certificate) as an insurance intermediary on an ancillary basis (hereinafter the "Distributor").

The Insurer and the Broker are subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, 4 place de Budapest 75436 Paris Cedex 09.

The Broker, who acts under the trademark " BEticketing One", is mandated by the Insurer to manage the Contract with respect to both membership and claims.

The ways to contact the Broker are as follows:

- By email: beticketing@assur-connect.com
- by phone: +33 1 85 73 31 15

Telephone line accessible from Monday to Friday (excluding legally non-working days and/or public holidays and unless prohibited by law or regulation) from 9:00 am to 6:00 pm. Number not surcharged.

1/ Glossary

Accident	Fortuitous event, which happens by chance and suddenly. Sudden deterioration in health resulting from the sudden action of an unintentional external cause on the part of the victim, as established by a competent medical authority, leading to the issue of a prescription for the patient to take medication and involving the cessation of all professional or other activities.
Ancillary costs	Meal expenses for sports events.
Attack	Action organized underground for ideological, political, or social reasons, carried out individually or in a group that seeks to harm people or destroys property in order to distress the public and create a climate of insecurity (terrorism).
Cyber-crime	Any unauthorized use of or access to a computer network or computer code, any use of a virus or similar mechanism, or a denial of service.
Damages	The word damage as used in this contract means any additional expense incurred by the Insured for the completion of the Insured Event and/or expenses needed to cover the repair or replacement of Insured Property due to an insured circumstance.
Deductible	Amount or fraction of the loss that remains payable by the Insured. Only one deductible applies per loss. If more than one coverage is involved in the same loss, only the lowest deductible will apply.
Disease	Impairment of organs or organic functions, attributed to internal or external causes, resulting in symptoms and signs, and manifesting itself as a disruption of function or injury. In any event, depression and similar conditions are not considered by this contract as an illness. Cardiovascular accident is considered an illness, not an accident.
Epidemic	Abnormally high incidence of a disease during a given period and in a given region.
Europe	By Europe we mean the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Hungary, Greece, Ireland, Italy, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, Principality of Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, San Marino, Spain, Sweden, Switzerland, United Kingdom.
Event	Refers to the sporting or recreational event for which the Insured has purchased an Insured Ticket.
Fraud	Deception, action made in bad faith, any action tending to hide reality.
Insurer	ALTIMA Assurances, 275 rue du stade – 79180 Chauray. SA with capital of €49,987,960 fully paid up - Company governed by the Insurance Code. Submitted to the control of the Autorité de Contrôle Prudentiel de Résolution - 4 Place de Budapest CS 92459, 75436 Paris Cedex 09
Insured	The person(s) whose name is mentioned under the heading "Insured Persons" in the Insurance Certificate, who reside(s) worldwide and who purchased the Insured Ticket.
Illness	Sudden and unforeseeable deterioration in health certified by a competent medical authority, not caused by a physical accident, which prevents the normal continuation of the Event.
Serious Illness	Sudden and unforeseeable deterioration in health certified by a competent medical authority, resulting in the issue of a medical certificate or prescription for medication for the benefit of the patient, and implying the cessation of all professional or other activities. Serious illness includes disabling stroke, heart attack or disabling cardiac pathology, haemopathy, severe liver failure, unstable insulin diabetes, myopathy, unstable



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respiratory failure, unbalanced Parkinson's disease, cystic fibrosis, decompensated dialyzed renal failure, organ transplantation, non-traumatic paraplegia, progressive rheumatoid arthritis, multiple sclerosis, amyotrophic lateral sclerosis, disabling complications of surgical procedures.

- Insured ticket** Title or entry fee attached to the event or sporting event designated in the Insurance Certificate, up to a maximum amount of 500 euros per unit for an Event taking place worldwide within the limit of the Guarantee Limit.
- Reimbursement** Reimbursement means reimbursement of the price of the Insured Ticket, including reservation fees, credit card charges, delivery charges or applicable taxes, and Ancillary Charges, provided such charges and costs have been Insured.
- Sinister** Any damage to the Insured's property or persons due to the same cause, as well as those indemnifiable under the Third-Party Recourse Coverage, caused by the same damaging event.
- Third parties** Any natural or legal person other than the Insured himself.
- Territoriality** Worldwide
- War** Actual or threatened war, invasion, act of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military takeover, or usurpation of power.

2/ Object of the cover Refunds in the event of ticket cancellation

If you are unable to attend the Event, which is the subject of the insured Ticket, during the period of validity of the guarantee, the insured Ticket will be reimbursed under the conditions defined in Article 5 of the present Notice for one of the following causes:

- ✓ In the event of serious illness or accident, including pregnancy, a medical certificate, prescriptions for medical treatment, test reports, a copy of the work stoppage, hospitalization report, and, after examination of the file and at the Insurer's request, reimbursement statements from the health insurance organization with which the Insured is affiliated;
- ✓ Copy of death certificate if your claim is related to a death;
- ✓ In the event of the birth of a child to the Insured: a copy of the birth certificate, and acknowledgement of receipt of the declaration of pregnancy from the primary health insurance fund;
- ✓ If the Insured is called for a make-up exam: a copy of the call for the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;
- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ If the Insured is called to a make-up exam: a copy of the call to the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;



- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ Official summons to appear as a witness or juror;
- ✓ In the event of serious property damage: acknowledgement of receipt of the claim from the Multirisques habitation insurer, and in the event of burglary, a copy of the police report;
- ✓ In the event of loss of identity papers: a copy of the declaration of loss made to the police station;
- ✓ Any other reasonable proof we may request.
- ✓ Covid-19 or its variants: Notwithstanding the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or the WHO", coverage is provided if the Insured is unable to attend the Event due to contamination with Covid-19 (SARSCoV-2 or coronavirus 2019 or its variants) in the 30 days prior to the Insured Event, resulting in either medical treatment or isolation in the absence of symptoms. Coverage is extended in cases where the Insured is exposed to "contact case" persons living in the same household (contact cases strictly limited to the following persons: de jure or de facto spouse of one of the Insureds, his or her PACS partner, one of his or her ascendants or descendants up to the second degree).

3/ Cover Limitations

1 (one) Single Claim per Event during the period of validity of the cover up to a limit of 500€ per Event.

4/ Exclusions

Claims arising from the following events are excluded:

- ✓ **Error in entering the choice of ticket and/or error in entering the order, i.e.: error in date, error in place, error in choice of insured Event, duplicate purchase of tickets by the Insured or by a third party on behalf of the Insured at the time of booking;**
- ✓ **Inability to attend the event booked by another member of your group for any reason whatsoever;**
- ✓ **Refund request made on the platform more than 72 hours after the date of the Insured Event;**
- ✓ **Accidents or illnesses first diagnosed, treated, relapsed or hospitalized prior to the date of Contract membership;**
- ✓ **Illnesses requiring mental medication and/or psychotherapeutic treatment (including nervous breakdowns), except where they have resulted in hospitalization for more than 4 consecutive days;**
- ✓ **Suicide, attempted suicide;**
- ✓ **The impossibility of access to the site of the insured Event due to the non-presentation of a medical certificate of no contraindication to the practice of sport, a valid visa or a valid health or vaccination pass for each holder of a Ticket for the insured Event;**
- ✓ **Non-compliance with government health regulations in force for access to the insured Event or to any type of venue open to the public;**



- ✓ **Malfunction of the ticketing platform;**
- ✓ **Loss of insured Tickets;**
- ✓ **Loss of identity papers;**
- ✓ **Theft of insured Tickets without breaking and entering or without assault;**
- ✓ **Cosmetic treatments, cures;**
- ✓ **In vitro fertilization;**
- ✓ **Periodic medical check-ups or observations;**
- ✓ **Intentional or malicious misconduct on the part of the Insured;**
- ✓ **Negligence on the part of the Insured;**
- ✓ **Events of which the Insured is aware at the time of taking out the Policy as likely to trigger the Guarantee;**
- ✓ **Criminal proceedings against the Insured;**
- ✓ **Non-presentation, for any reason whatsoever, of any of the documents required to collect the insured Ticket(s), except in the case of Theft of identity papers as described above;**
- ✓ **All Insureds listed in any official, governmental or police database of persons known or suspected to be terrorists, members of terrorist organizations, drug traffickers or suppliers involved in the illegal trade of nuclear, chemical or biological weapons are always excluded from the Guarantee**
- ✓ **The direct and indirect consequences of any Epidemics, pandemics, and in particular the postponement of an Event following a pandemic or epidemic.**
- ✓ **Covid-19 or its variants GUARANTEE: notwithstanding the exclusion "Epidemics, pandemics, as defined by the French Ministry of Health or the WHO", cover is provided if the member is unable to attend the event due to contamination with Covid-19 (SARSCoV-2 or coronavirus 2019 or its variants) in the 30 days prior to the insured Event, resulting in either medical treatment or isolation in the absence of symptoms. Coverage is extended to "case-contact" persons living in the same household (case-contacts strictly limited to the following persons: the legal or de facto spouse of one of the Insureds, his or her partner under a PACS, or one of his or her ascendants or descendants up to the second degree). The direct and indirect consequences of all Epidemics, pandemics including event postponements resulting from the same causes;**
- ✓ **Any impossibility or restriction of movement imposed by international and/or local authorities;**
- ✓ **All health protection measures such as the containment of the population;**
- ✓ **War, whether declared or not, it being specified that it is up to the Insured to prove that the loss results from an act other than war;**
- ✓ **Any ionizing radiation or radioactive contamination from any nuclear fuel and/or nuclear waste and/or from the burning of nuclear fuel as well as the dirty bomb;**
- ✓ **Use or threat of use of pathogenic or toxic biological or chemical substances, regardless of**

any other cause or event occurring at the same time;

- ✓ **The bankruptcy, financial failure, insolvency or default of any person, firm, corporation, or entity;**
- ✓ **Cybercrime;**

5/ Ticket refund conditions

5.1) Amount of reimbursement

The price of the Insured Ticket tax included, after deduction of any amounts refunded by the organizer of the Event and any deductible applied, will be fully refunded to the Insured in accordance with the terms and conditions defined below.

Reimbursement is made up to a maximum of €500 for a single claim.

In case the event organizer has chosen this option, the insurance premium can be calculated on the amount of the insured ticket and the paid options.

5.2) Refund procedure

You must follow the reimbursement procedure outlined in your Certificate of Insurance and submit your claim for reimbursement within 5 days of becoming aware of the circumstances that could lead you to claim reimbursement, and no later than 72 hours after the Insured Event.

5.3) Closing date of the automatic cancellation period: Definition

The closing date of the automatic cancellation period is understood to be the ultimate limit after which the organizer can no longer modify the final list of persons authorized to participate in the Insured Event:

- a) Withdrawal of race numbers (sporting event);
- b) Opening of access gates (concert, stadium);
- c) Definitive data transfer to access control terminals.

The closing date of the automatic cancellation period is at the discretion of the organizer of the event and must be communicated to the Insured.

5.4) Request for reimbursement before the closing date of the automatic cancellation period

Except in the case of an exclusion mentioned in point 4/ or a stipulation contrary to the Insurance Certificate, the Insured will be reimbursed for the amount Insured within a maximum period of 72 hours starting from the date of the refund demand.

5.5) Request for reimbursement after the closing date of the automatic cancellation period

Except in the case of an exclusion mentioned in point 4/ or a stipulation contrary to the Declarations, the Insured will be reimbursed for the amount Insured within a maximum period of 15 days from the end of the Insured event, after control by the insurer with the organizer that the Insured did not participate to the event. The refund demand must be made within the 72 hours after the end of the event.

5.6) Information requested from the Insured in the event of a claim for reimbursement

The reason for your cancellation will be systematically requested to trigger the refund demand.

You will be asked to provide, at your own expense and within 45 days of registering your claim, the following proof:

- ✓ In the event of serious illness or accident, including pregnancy, a medical certificate, prescriptions for medical treatment, test reports, a copy of the work stoppage, hospitalization report, and, after

examination of the file and at the Insurer's request, reimbursement statements from the health insurance organization with which the Insured is affiliated;

- ✓ Copy of death certificate if your claim is related to a death;
- ✓ In the event of the birth of a child to the Insured: a copy of the birth certificate, and acknowledgement of receipt of the declaration of pregnancy from the primary health insurance fund ;
- ✓ If the Insured is called for a make-up exam: a copy of the call for the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;
- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ If the Insured is called to a make-up exam: a copy of the call to the make-up exam;
- ✓ In the event of a strike on the public transport used by the Insured: a certificate issued by the transport company concerned;
- ✓ In the event of immobilization of a private vehicle, a breakdown mechanic's report, a copy of the garage repair invoice or a receipt for spare parts;
- ✓ Official summons to appear as a witness or juror;
- ✓ In the event of serious property damage: acknowledgement of receipt of the claim from the Multirisques habitation insurer, and in the event of burglary, a copy of the police report;
- ✓ In the event of loss of identity papers: a copy of the declaration of loss made to the police station;
- ✓ Any other reasonable proof we may request.

6/ Transfer of ownership of the Insured Notes

It is possible that the company owning the rights of sale of tickets offers an ownership transfer of the tickets sold.

If this functionality is offered, the Insured Tickets transferred and not cancelled via the company that holds the rights to sell the Insured Tickets to a person or group of persons other than those defined in the Insurance Certificate, automatically leads to the transfer of the same rights and obligations to the new Insured that the transferor held when taking out the policy.

This transfer of ownership cannot take place without notifying the insurer.

The Insurer undertakes, as soon as he is aware of the transfer of ownership, to transfer electronically to the new Insured an amendment to the insurance policy that continues the same rights and obligations in the name of the new Insured.

7/ Territoriality

The cover is acquired worldwide excluding:

- a) **Countries at war;**
- b) **Countries subject to a travel warning published and issued by the legitimate political authorities before the cover was taken out;**
- c) **From the countries listed below:**
Afghanistan, Albania, Algeria, Angola, Azerbaijan, Bangladesh, Benin, Burundi, Cameroon, Congo Brazzaville, Côte d'Ivoire, Cuba, Djibouti, El Salvador, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guam, Guinea Bissau, Haiti, Honduras, Iraq, Iran, Israel, Jordan, Kazakhstan, Kyrgyzstan, Kuwait, Lebanon, Liberia, Libya, North Korea, Malawi, Mali, Mauritania, Myanmar, Nauru, Nepal, Nicaragua, Niger, Nigeria, Pakistan, Palestine, Papua New Guinea, Paraguay, Peru, Central African Republic, Chad, Democratic Republic of Congo, Rwanda, Sierra Leone, Somalia, Sudan, Swaziland, Syria, Tajikistan, Togo, Tonga, Turkmenistan, Uganda, Ukraine, Uruguay, Venezuela, Yemen, Zimbabwe.

8/ Penalties

No (re)insurer shall be deemed to provide cover, pay any claim, or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose such (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or trade, economic, legislative or regulatory sanctions of the European Union, the United Kingdom or the United States of America.

9/ Protection of privacy and rights of registered persons

9.1 - Opposition to telephone solicitation

Consumers who do not wish to be the object of commercial canvassing by telephone by a professional with whom they have no pre-existing contractual relationship, can register free of charge on the list of opposition to telephone canvassing on the website www.bloctel.gouv.fr or by mail to OPPOSETEL - Service Bloctel - 6 rue Nicolas Siret - 10000 Troyes.

9.2 Information on the protection of personal data

Identification of the data controller

The purpose of these General Conditions is to inform the Insured in more detail about the processing of personal data concerning the Insured carried out by the data controllers mentioned below.

For all the operations described below, the Insurer is responsible for processing with the exception of the operations listed below for which the purpose is defined; the Broker, in its capacity as delegate of underwriting and management of your contract, is "responsible for processing" with regard to all the technical and essential means of processing necessary for the management of the contracts:

- ✓ Subscription of contracts ;
- ✓ Management of the life of the contracts;
- ✓ Collection of premiums and payment to the Insurer;
- ✓ Recovery of premiums (amicable and contentious);
- ✓ Claims management within the limits of the powers granted;
- ✓ Claims Management ;
- ✓ Archiving of documents and accounting records related to your insurance contract.

The purposes of the processing and the legal basis of the processing

The purpose of the data is to satisfy the Insured's request and to allow the carrying out of pre-contractual measures, subscription acts, management, and subsequent execution. In this respect, they may be used by the Insurer, the Broker or the Broker's sub-contractors for the purposes of recovery, statistical and actuarial studies, the exercise of recourse and the management of claims and disputes, the examination, assessment, control and monitoring of risk, and compliance with legal, regulatory, and administrative obligations. This information may also be used as explained below and to help combat insurance fraud.

The legal bases corresponding to the purposes of processing are the conclusion and execution of the insurance contract.

Additional information within the framework of personal data concerning the Insured and not collected from the Insured.

Particular fraud clause

The Insured is also informed that the Insurer and the Broker, by delegation, are implementing a system aimed at fighting insurance fraud, which may lead to the inclusion on a list of persons presenting a risk of fraud, which may result in a longer study of your file, or even the reduction or refusal of the benefit of a right, benefit, contract, or service offered by Assur Connect. In this context, personal data concerning the Insured (or concerning the parties or interested parties to the contract) may be processed by any authorized person working within the Insurer's services and the Broker. This data may also be intended for the authorized personnel of the organizations directly concerned by a fraud (other insurance organizations or intermediaries; social or professional organizations; judicial authorities, mediators, arbitrators, court officials, judicial officers; third party organizations authorized by a legal provision and, where applicable, the victims of fraud or their representatives).

Particular clause relating to regulatory obligations.

As part of the application of the provisions of the Monetary and Financial Code, the collection of a certain amount of personal information is mandatory for the purposes of combating money laundering and the financing of terrorism.

In this context, the Insured may exercise your right of access to the Commission Nationale de l'Informatique et des Libertés, 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

Within the framework of the application of the provisions of article 1649 ter of the General Tax Code, the collection and communication of information of a personal nature and related to your contract are transmitted by the Insurer to the General Directorate of Public Finance (DGFIP) to feed the life insurance contract file (FICOVIE). This data is also accessible on request from the Tax Centre on which the Insured's domicile depends. The Insured has the right to rectify this information with the Insurer.

Recipients or categories of recipients

The data concerning the Insured Party may be communicated, as necessary and with regard to the purposes mentioned above, to the Insurer, as well as to partners, intermediaries, reinsurers, and professional bodies, social bodies of the persons involved, subcontractors and service providers, within the necessary limits of the tasks incumbent upon them or entrusted to them. In addition, to comply with legal and regulatory obligations, the data controllers may communicate personal data to legally authorized administrative and judicial authorities.

Location of processing of the Insured's personal data

The Broker has adopted internal data protection and computer security standards to ensure the protection and security of the Insured's data. The Broker's Personal Data Protection Charter is available on its website www.assur-connect.com.

The Broker's data centers on which the data is hosted are all located in the European Union. For more information on the internal measures taken by the Broker to protect the integrity and access to this data, the Insured is invited to consult the Broker's data protection charter, which is freely accessible on the website www.assur-connect.com.

Shelf-life

The Insured's personal data may be kept for the entire duration necessary for the execution of the contract to which are added the prescription periods and subject to the legal and regulatory obligations of conservation.

The exercise of rights

Within the framework of data processing, the Insured has the following at his disposal under the conditions provided for by the regulations:

- ✓ a right of access: The Insured has the right to take cognizance of the personal data concerning him/her and to request that it be communicated in full.
- ✓ A right of rectification: The Insured may ask to correct his/her personal data, in particular in the event of a change of situation.
- ✓ A right of deletion: The Insured may request the deletion of his/her personal data, in particular when the latter are no longer necessary or when the Insured withdraws his/her consent to the processing of certain data unless there is another legal basis for such processing;
- ✓ The right to define guidelines regarding the fate of his personal data in case of death.
- ✓ A right to limit processing: The Insured may request to limit the processing of his/her personal data.
- ✓ A right to portability of data: The Insured may retrieve in a structured format the data provided when the data is required for the contract or when the Insured has consented to the use of such data.
- ✓ This data may be transmitted directly to the data controller at the choice of the Insured Party where this is technically possible.



- ✓ Right of Withdrawal: The Insured has the right to withdraw the consent given for treatment on this basis. This withdrawal is valid for the future and does not call into question the lawfulness of the processing already carried out. It is likely to render the execution of the contract impossible without being a cause for termination recognized by insurance law. However, the withdrawal of data necessary for the execution of the contract and for the control of the relevance of the reciprocal commitments, is likely to make the execution of the contract impossible, as long as these data participate in the consent of the parties to the contractualization. In such a case, this impossibility of performance may be a contractually defined cause of forfeiture of warranty.
- ✓ Right of opposition: The Insured may oppose the processing of his/her personal data, in particular concerning commercial prospecting at the address below.

The Insured may exercise these rights upon simple request to the Broker by sending an e-mail to dpo@assurconnect.com or by mail to the following address: Assur Connect - Protection des Données personnelles BP 60004 92999 La Défense Cedex.

Right to file a complaint

In addition, the Insured may file a claim with the Commission Nationale Informatique et Liberté, 3 Place de Fontenoy- TSA 80715-75334 PARIS CEDEX 07

Contact details of the Personal Data Protection Delegate

For any request, the Insured may contact the Data Protection Officer at the Subscription and Management Broker: by e-mail at the following address: dpo@assurconnect.com or by post at the following address: Assur Connect - Protection des Données personnelles BP 60004 92999 La Défense Cedex

10/ Ability to retract

When the Insured Event occurs within 30 days following the date of subscription to the contract, the Insured may not renounce his policy (article L221-28 of the Consumer Code and article L112-2-1 of the Insurance Code).

When the Insured Event takes place beyond the 30 days following the date of subscription to the policy, then the Insured may renounce his policy within 30 (thirty) calendar days following the date of his application for cover made on this platform, by sending an e-mail waiver with acknowledgement of receipt to reclamations@assur-connect.com.

The exercise of the right of renunciation is subject to the following four conditions:

- this Membership has been taken out for non-professional purposes
- this Membership complements the purchase of a good or service sold by a supplier,
- this Membership, which he/she wishes to renounce, has not been fully executed,
- the Insured has not declared any claim covered by this Contract.

Sample cancellation letter

"I, the undersigned, [Name, First Name and Address], hereby renounce my membership in "Product Name", Membership n°XXX.

Date at Place, Signature".

The full amount of the premium paid will be reimbursed to the Insured within a maximum of thirty (30) days from the date of cancellation.

In addition, to avoid duplication of insurance, the Insured is asked to check that he/she is not already covered by a policy covering one of the risks covered by this insurance.

11/ Subrogation

As authorized by Article L 121-12 of the Insurance Code, the Insurer may claim against the person responsible for the Loss to obtain reimbursement of the compensation from which the Insured has benefited.

If subrogation is no longer possible due to your fault, our guarantee ceases to apply to the extent that subrogation could have been exercised.

12/ Subscription period

- a) No later than the closing date for registration, and in any case no later than 72 hours before the event;
- b) At the earliest on the date that the insured Ticket to be insured goes on sale on an Electronic Ticketing platform.

13/ Duration of the Subscription

The subscription is concluded for the duration provided for in the Insurance Certificate and is effective from the date mentioned, provided that the premium has been paid in advance.

In any case, the cover ends after one year or closing date of the automatic cancellation period whichever the lesser.

14/ Other insurance

If you are insured with several insurers covering the same risks, you must inform each insurer of the other insurers. You can then turn to the insurer of your choice for compensation.

9/ Subsidiarity

Generally, when the same interest is insured with different insurers for the same risk, the rules defined by local legislation (country of domicile of the Insured), will apply. If no rules are defined by the local legislation, the present conditions will only apply in a subsidiary way.

If the same interest is insured with different insurers for the same risk, the Insured is obliged to notify the insurer and to communicate the identity of the other insurer(s) and the policy number(s).

15/ Limitation period

All actions deriving from the present Contract or the Memberships are time-barred two years after the event giving rise to them (Article L.114-1 of the French Insurance Code).

However, this period does not run:

- in the case of concealment, omission, false or inaccurate declaration concerning the risk, only from the day the Insurer became aware of it;
- in the event of a claim, only from the day when the interested parties became aware of it, if they can prove that they were unaware of it until then;
- when the Insured's action against the Insurer is based on recourse by a third party, from the date on which the third party took legal action against the Insured or received compensation from the Insured.

Prescription may be interrupted (Article L.114-2 of the French Insurance Code) by :

- the appointment of an expert,
- sending a registered letter with acknowledgement of receipt,
- a bailiff's writ,
- referral to a court, even in summary proceedings,
- all ordinary causes.



16/ Misrepresentation

Any concealment, omission or misrepresentation on the part of the Insured in taking out the policy, or in answering questions, is subject, depending on the case, to the penalties set out in articles L.113-8 and L.113-9 of the French Insurance Code.

Any fraud or intentional misrepresentation as to the nature, causes, circumstances or consequences of the Claim, or any use of fraudulent means, will result in the loss of all rights to cover for this Claim.

In such circumstances, criminal prosecution is also possible.

17/ Disputes – Applicable Law

Any dispute relating to the validity, interpretation, performance, non-performance, interruption, or termination of the insurance policy, which consists of the Insurance Certificate and these Certificate and general terms and conditions are governed by French law. Any dispute arising from the execution or interpretation of the Notice shall be subject to the jurisdiction of the French courts.

18/ Complaints

In the event of a disagreement with the Broker regarding the distribution or management of your Membership or a claim for compensation, you may submit your complaint to:

Assur Connect

BP 60004 - 92999 La Défense Cedex - France
- or by e-mail: reclamations@assur-connect.com

The Broker undertakes:

- Acknowledge receipt of the claim within 10 working days from the date of receipt, except in the case of a reply,
- To respect a maximum period of two months between the date of receipt of the claim and the date of dispatch of the reply.

If your dissatisfaction persists, or if the Broker fails to respond, you may refer the matter to the Médiation de l'assurance (insurance mediation) within two months of the date of your first complaint:

By post : LA MÉDIATION DE L'ASSURANCE, TSA 50110,75441 PARIS CEDEX 09

From the mediator's website: www.mediation-assurance.org

Referral to the Mediation does not deprive you of your right to take legal action.
