

Multi-sport insurance

Policy booklet for the 2013-284 group insurance
policy deemed to be general terms and conditions



L'assurance n'est plus ce qu'elle était.

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POLICY No. 2013-284

- STANDARD MULTI-SPORT INSURANCE
- MOTOR SPORTS MULTI-SPORT INSURANCE
- AIR SPORTS MULTI-SPORT INSURANCE

In case of legal problems with this contract, only the French version will be taken into consideration.

THE ADMINISTRATIVE MANAGEMENT OF THIS POLICY IS THE RESPONSIBILITY OF APRIL INTERNATIONAL ASSISTANCE, A PUBLIC LIMITED LIABILITY COMPANY WITH A CAPITAL OF €57,000, LISTED ON THE LYON TRADES AND COMPANIES REGISTER UNDER NUMBER B 429 133 580.

THE HEAD OFFICE OF APRIL INTERNATIONAL ASSISTANCE IS LOCATED AT 114 BOULEVARD VIVIER MERLE, F-69439 LYON, FRANCE.

APRIL INTERNATIONAL ASSISTANCE IS GOVERNED BY THE FRENCH PRUDENTIAL SUPERVISORY AUTHORITY (ACPR), LOCATED AT 61, RUE TAITBOUT, 75436 PARIS CEDEX 09, FRANCE.

WITH THE EXCEPTION OF ASSISTANCE COVER, ALL OTHER COVER IN THIS POLICY IS GOVERNED BY THE FRENCH INSURANCE CODE.

YOUR POLICY CONSISTS OF THE FOLLOWING GENERAL CONDITIONS, WHICH ARE COMPLETED BY YOUR INSURANCE CERTIFICATE. OF THE COVER OPTIONS DEFINED HEREFTER, THOSE THAT YOU HAVE CHOSEN APPEAR ON YOUR INSURANCE CERTIFICATE, DEPENDING ON THE INSURANCE PACKAGE YOU HAVE SELECTED AND THE CORRESPONDING PREMIUM THAT YOU HAVE PAID.

PLEASE READ YOUR GENERAL CONDITIONS CAREFULLY. THEY DETAIL OUR RESPECTIVE RIGHTS AND OBLIGATIONS AND SHOULD ANSWER ANY QUESTIONS YOU MAY HAVE.

IMPORTANT

Should an event occur that is likely to result in the cancellation of your trip, you must cancel your booking with the travel agent as soon as you become aware of the situation.

In order to be eligible for the "Travel Cancellation" cover or any other insurance cover in this policy, you must submit your claim form within five working days following the date of the event, to:

APRIL International Assistance

110, avenue de la République
75545 PARIS Cedex 11

To be eligible for the insurance cover detailed in this policy, before taking any action or personal initiative, you **MUST** first contact the emergency services and then contact APRIL International Assistance in order to obtain a claim number, without which no action can be taken.

Your policy: **2013-284**

APRIL International Assistance 24/7

assistance@april.com

Telephone no. from France: **01 53 05 30 56**

Fax no. from France: 01 44 51 16 93

Telephone no. from abroad: **+33 1 53 05 30 56**

Fax no. from abroad: +33 1 44 51 16 93

I. OBJECT

This document sets out the insurance and assistance cover guaranteed and provided by the Insurer for the Policy holders/Beneficiaries of the **Multi-sport insurance policy**.

Policy holders/Beneficiaries resident in France or in a European Union country are eligible for insurance and assistance cover.

II. DEFINITIONS

Insurer

The **Multi-sport insurance** policy is insured by ARISA ASSURANCES S.A, an insurance company based in Luxembourg, listed on the Luxembourg trades and companies register under no. B 52496 and whose head office is located at 5, rue Eugène Ruppert, B.P.3051 L-1030 LUXEMBOURG.

Underwriter

APRIL International Voyage, whose head office is located at 26 rue Bénard, F-75014 PARIS, a public limited company with a capital of €516,500 and listed on the Paris (France) trades and companies register under number B 384 706 941, Insurance Intermediary listed with Orias under number 07 028 567 (www.orias.fr).

Intermediary/Assistance company

Management of the **Multi-sport insurance** policy and the provision of assistance services for the Insurer are the responsibilities of APRIL INTERNATIONAL ASSISTANCE, whose head office is located at 114 Boulevard Vivier Merle, F-69439 LYON, a public limited company with a capital of €57,000, listed on the Lyon (France) trades and companies register under number B 429 133 580.

Policy holder

Any natural person aged over 18 or any legal person who has purchased a **Multi-sport insurance policy** and received an insurance certificate in return.

Policy holder(s) / Beneficiary(ies)

- For single person cover: the Policy holder/Beneficiary listed on the insurance certificate.
- For family cover: the Policy holder/Beneficiary, their spouse, partner or civil partnership partner and/or any legitimate, natural or adoptive children under the age of 18 for whom they have financial responsibility, who live at the same address and who are listed in the insurance certificate.

** The age of each Beneficiary is calculated on 1 January of every year by deducting the year of their birth from the current year.*

- For family cover: The Policy holder/Beneficiary, persons belonging to the same association, club or family, or employees of the same employer, undertaking the same sporting activity, on the same dates, in the same place and under the same conditions detailed in the insurance certificate.

Policy options

- Standard Multi-sport insurance
- Motor sports multi-sport insurance (standard + motor sports*)
- Air sports multi-sport insurance (standard + motor sports + air sports*)

** As set out in Appendix 1 of this policy booklet for the 2013-284 group insurance policy deemed to be general terms and conditions.*

Insurance certificate

Document issued to the Policy holder/Beneficiary once the insurance cover application has been received, the Premium has been paid and the Insurer has approved the application.

Residence

The Policy holder's main and usual place of residence, which must be located in France (including Corsica) or another country in the European Union (Germany, Austria, Belgium, Bulgaria, Cyprus, Denmark [excluding Greenland], Spain, Estonia, Finland, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, the Czech Republic, Romania, the UK, Slovakia, Slovenia, Sweden or any other country that becomes a member of the European Union). Unless otherwise stated, these countries are included solely by virtue of their territory being geographically and physically located on the European continent, as well as Iceland, Lichtenstein, Norway, Andorra, Monaco and Switzerland.

Geographical coverage

The **Multi-sport insurance** cover applies throughout the world, **excluding countries engaged in a civil or foreign war, in a state of significant political instability, affected by civil unrest, riots, terrorist acts, retaliations, limitations undermining the free movement of persons and goods (regardless of the reason, including health, safety, weather, etc.), or atomic disintegration.**

Duration of cover

The Multi-sport **insurance policy** takes effect on the effective date specified in the insurance certificate, in the "Cover" section, at 00.00 hours, or on the date and at the time set out in the insurance certificate, in the "Cover date" section, if the latter is identical to the effective date of cover in the "Cover" section, subject to the Premium payment being received.

It terminates on the date specified in the insurance certificate and no more than 12 months after it came into effect. Under no circumstances must it come into force before the date on which the policy is purchased and the Premium payment received.

It is the responsibility of the Policy holder/Beneficiary to ensure that their Premium payment has been received by the Insurer via the Underwriter.

Premium payment

The Premium must be paid before the policy comes into effect for the full term of the insurance cover selected. The Premium includes all applicable taxes.

Scope of application

The insurance cover is valid only for sporting activities carried out in a personal capacity for the duration of the policy validity period stated in the insurance certificate.

Sports covered

All sports as defined in Appendix 1 of this policy booklet for the 2013-284 group insurance policy deemed to be general terms and conditions, **except for the exclusion in point IV and in Appendix 1 of this policy booklet.**

Personal accident

Any unintentional personal injury sustained by the Policy holder/Beneficiary and arising from a sudden, unforeseeable event beyond the control of the Policy holder/Beneficiary.

Accidental death

Death not related to an illness but to an accident suffered whilst undertaking a sporting activity in a personal capacity and arising from a sudden incident caused by an external, precipitous and unforeseeable factor.

Excess

Portion of the claim to be paid by the Policy holder/Beneficiary

Incident

A random event that could warrant a claim on the Multi-sport insurance policy cover.

III. DESCRIPTION OF COVER

A – INSURANCE COVER

1. CIVIL LIABILITY

The policy covers all financial consequences of the Policy holder/Beneficiary's civil liability, arising from accidents caused to third parties by any person covered by the **Multi-sport insurance** policy for the duration of the cover. The maximum claim per event is limited to €750,000 for personal injury and €75,000 for property damage. An Excess of €500 payable by each Policy holder/Beneficiary will be deducted from the claim amount paid out by the Insurer.

EXCLUDED FROM THE POLICY ARE:

- civil liability for damage and accidents occurring during a sporting activity requiring compulsory insurance, a permit or a licence. Also excluded is civil liability for damage and accidents occurring during any sporting event involving the use of any type of motor vehicle;
- civil liability cover with regard to an employer and family members, and civil liability with regard to group members or team members for group or team sporting activities, as well as civil liability for damage to property provided free of charge;
- professional indemnity insurance, as well as civil liability covering damage to property belonging to the leisure services provider or equipment hire company.

2. HOLIDAY CANCELLATION AND CURTAILMENT

2-1. Cancellation

The Insurer agrees to refund cancellation fees in respect of costs incurred, including: Hotel, holiday rental accommodation, sports training programmes and tuition, ski lift passes and hire of sports equipment. Cancellations must be reported PRIOR TO DEPARTURE and result from the occurrence, subsequent to the **Multi-sport insurance** policy being purchased, of one of the following events:

- a serious accident related to a sporting activity and requiring hospitalisation,
- a death following an accident that occurred during a sporting activity.

N.B.: If the **Multi-sport insurance** policy is purchased after the reason for cancelling the trip first occurred and the Policy holder/Beneficiary was aware of this, the Policy holder/Beneficiary is not entitled to make a claim.

Limitation of liability: The claim payable in respect of this policy must not exceed the actual total of charges invoiced following the cancellation of the trip, up to a maximum of €400. Administrative fees, taxes and any travel insurance premiums are not refundable. An Excess of €50 per person will be deducted from the claim amount paid out by the Insurer.

2-2. Holiday curtailment

In the event of an accident suffered by the Policy holder(s)/Beneficiary/(ies) during a sporting activity and leading to the curtailment of the holiday and repatriation organised by the Assistance company, or involving an obligation duly noted by the Assistance company to retain the room, the Insurer will refund the following, provided that the original receipts are provided: ski lift passes, lessons, sports equipment hire on a pro rata temporis basis, up to a maximum of €400 per claim.

3. Broken skis, snowboard, windsurf board, surf board

For breakage to equipment such as skis, snowboards, windsurf boards or surf boards belonging to the Policy holder/Beneficiary, the Insurer will provide hire equipment from a sports equipment hire company, to a specification equivalent to that of the damaged equipment, for a maximum period of 8 days. The damaged equipment must have a market value of €100 or more at the time of the Claim. To qualify for this cover, the Policy holder/Beneficiary must take their damaged pair of skis, snowboard, windsurf board or surf board to a hire company specified by the Assistance company.

4. Personal accident

Accidental Death Benefit

Should a Policy holder/Beneficiary die following an accident covered by the policy, the Insurer undertakes to pay the sum of €10,000 to the deceased's dependents. Should the Policy holder/Beneficiary become permanently disabled before dying as a result of the same accident, the death benefit due will be paid minus any amounts already paid out under the permanent disability cover.

Cover for total or partial permanent disability of a level greater than 30%

This cover provides for a maximum pay-out of up to €10,000 in respect of total or partial permanent disability resulting from an accident that occurred during the policy cover period. For disability levels of less than 100%, the amount paid is calculated in line with the official disability scale (a copy of which can be requested by Policy holders/Beneficiaries). No claims will be paid out for a disability level of 30% or less.

B – ASSISTANCE COVER

1. Medical transport

In the event of an accident, the Assistance company, on the advice of their medical team, will organise the initial transport (to be paid for by the Insurer) for the Policy holder/Beneficiary to a hospital or clinic near to where the accident occurred. Should the condition of the Policy holder/Beneficiary so indicate, the Assistance company will arrange transport for one other person at the scene (to be paid for by the Insurer), to enable them to accompany the Policy holder/Beneficiary. Should hospitalisation exceed 7 days and should there be no one able to stay with the Policy holder/Beneficiary, the Assistance company will provide one person chosen by the patient with a return ticket to enable them to travel to the place of hospitalisation.

2. Repatriation of patients

If the Policy holder/Beneficiary is discharged following treatment from the hospital or clinic, the Assistance company must, if the initial means of transport cannot be used, arrange return transport (to be paid for by the Insurer) for the patient to their home, should this be in mainland France. In the event of an accident involving a Policy holder/Beneficiary whose place of residence is outside mainland France, the Assistance company, on the advice of their medical team, will limit its assistance to providing a transfer to the hospital with the best facilities and closest to where the accident occurred or to their home in Europe (countries located geographically and physically on the European continent). In the event of an accident involving a Policy holder/Beneficiary travelling "outside Europe", the Assistance company, on the advice of their medical team, will limit its assistance to providing a transfer to the hospital with the best facilities and closest to where the accident occurred.

3. Repatriation of persons accompanying the Policy holder/Beneficiary

Should the persons accompanying the Policy holder/Beneficiary be covered by the same policy and are unable to return home by the means originally planned, the Assistance company will organise return transport (which will be paid for by the Insurer). Any travel tickets not used for the return journey then become the property of the Insurer.

4. Medical care costs

This cover pays up to €5,000 for medical, pharmaceutical and hospitalisation charges incurred as a result of an accident that occurred during a sporting activity, during the period of cover and as a consequence of a covered activity, after deductions by social welfare bodies and third party payers.

The Policy holder/Beneficiary may, upon providing the relevant documentary proof and up to the maximum charges due, after being refunded by social security and any additional insurance schemes, submit a claim to the Insurer to have their remaining expenses refunded.

Additional payments in respect of glasses and dental prostheses is limited to €100.

The cover refunds up to €350 for rehabilitation and physiotherapy charges, following fractures and/or surgical operations only.

An Excess of €250 will be applied should the Insurer be called upon to respond initially in the absence of any medical insurance of social security cover.

5. Search team and emergency service costs

The Insurer will pay up to €50,000 per incident, regardless of the number of people involved, for any search team, life-saving and rescue costs (including helicopters) incurred as part of emergency operations implemented as a result of the Policy holder/Beneficiary undertaking a sporting or leisure activity. A maximum of €1,200 may be claimed in respect of costs incurred by search teams and the emergency services, and for the recovery of surf boards, windsurf boards and jet skis.

6. Transport in the event of a death

The Assistance company will arrange for the body of the deceased Policy holder/Beneficiary to be transported (and to be paid for by the Insurer) to a burial ground close to their place of residence in France. Should the destination be located outside of France, the claim under this cover may not exceed €3,000. Funeral expenses (coffin and undertaker preparations) are covered up to €1,000 per Policy holder/Beneficiary. Expenses for funeral services, religious or otherwise, are excluded. The Assistance company will arrange (and the Insurer will pay) for any family members on the same trip and covered by this policy to return to the place of burial, if the transport method planned originally cannot be used.

7. Legal protection

Should a Policy holder/Beneficiary undertake a sporting activity in a personal capacity and suffer an accident resulting in physical injury, the Insurer shall have recourse (firstly to reach an amicable settlement, then, if necessary, to bring the matter before the courts) against the person responsible for the accident.

- The Policy holder/Beneficiary shall provide all official proof of their injury and, should the accident be the responsibility of a third party, the Insurer shall have recourse against said liable party.
- A maximum of €5,000 may be claimed per event.

8. Advance of bail bond

In the event of an infringement of the law in the country where the Policy holder/Beneficiary is staying, and said circumstances involve a sporting activity, with the exception of driving a motor vehicle, should the Policy holder/Beneficiary be required by the local authorities to pay a bail bond, the Assistance company will advance this amount up to a maximum of €7,500. This advance must be repaid within one month of receiving the Assistance company's reimbursement claim.

IV. EXCLUSIONS APPLICABLE TO THE POLICY

The Multi-sport insurance policy does not under any circumstances cover damage or accidents caused by one of the following events:

- **use of drugs, narcotics, medicate on not prescribed by a doctor;**
- **inebriation, intentional acts, deliberate breach of official prohibitions;**
- **suicide or suicide attempt, self-harming;**
- **handling or holding weapons and arms, including those used for hunting;**

- taking part in betting, crime and fighting (unless in legitimate self-defence):
- any force majeure event that prevents the policy from being performed, including prohibitions or restrictions enforced by local, national and international authorities;
- civil or foreign wars, riots, civil unrest, strikes, terrorist acts or sabotage.
- presence of radioactivity;
- accidents resulting from taking part, either as a professional or under a paid contract, in official competitions organised by a sporting federation, or in training in preparation for these competitions and the civil liability relating to these activities;
- air sports – unless the air sports option has been purchased (*as defined in Appendix 1 of this policy booklet for the 2013-284 group insurance policy deemed to be general terms and conditions), Motor sports – unless the motor sports option has been purchased (*as defined in Appendix 1 of this policy booklet for the 2013-284 group insurance policy deemed to be general terms and conditions), Extreme sports (*as defined in Appendix 1 of this policy booklet for the 2013-284 group insurance policy deemed to be general terms and conditions); however, mountaineering below 6,000m, canyoning, running, climbing, white water swimming and rafting are all permitted;
- mountaineering above 6,000m, bobsleigh, skeleton, caving, dangerous animal hunting, base jumping, off-piste skiing when the authorities have issued avalanche warnings of between 3 and 5.

V. OBLIGATIONS IN THE EVENT OF A CLAIM

To qualify for this policy cover, the Policy holder/Beneficiary **MUST**, except in the event of force majeure, and prior to taking any action, contact the Assistance company, who alone is solely authorised to organise any action.

The Assistance Centre, APRIL INTERNATIONAL ASSISTANCE, is available 24/7.

- By telephone: +33 1 53 05 30 56
- By fax: +33 1 44 51 16 93
- By email: assistance@april.com

To qualify for the cover in this policy, the Policy holder/Beneficiary **MUST**:

- notify the Assistance company team, within 5 working days of the incident occurring, by writing to the following address:
APRIL INTERNATIONAL ASSISTANCE – 110 avenue de la République 75011 Paris
Once this timeframe has expired, the Policy holder/Beneficiary will lose all rights to any claim if the Insurer has been adversely affected by this delay.
- attach to their claim any statements, evidence, invoices and certificates that could help to establish the existence and extent of the incident for which the **Multi-sport insurance** Policy holder is entitled to make a claim.

VI. SUBROGATION

The Insurer is subrogated, within the limits of the benefits provided by it and the services it has supplied regarding the rights and actions of the Policy holder/Beneficiary, against any person responsible for the circumstances that prompted them to act. If the services provided under the terms of this policy are covered either wholly or partially by an insurance policy purchased with another insurance company, the Insurer is subrogated to the rights and actions of the Policy holder/Beneficiary against this insurance company.

VII. MULTIPLE INSURANCE POLICIES

When making a claim, the Policy holder/Beneficiary is required to declare the existence of any other insurance policies covering the same risks as this particular policy. If several insurance policies are purchased under non-fraudulent circumstances, each of these policies shall have effect up to their individual policy limits.

VIII. ASSESSMENT OF CLAIMS

All claims concerning the **Multi-sport insurance** policy can be settled amicably. In the event of a dispute, the Policy holder/Beneficiary may seek the advice of a mediator appointed by the FFSA (French Federation of Insurance Companies), a person independent of the Insurer, without prejudice to the pursuit of any legal action.

IX. SUPERVISORY AUTHORITY

Commissariat aux Assurances - 7, boulevard Joseph II- L – 1840 Luxembourg.

X. LIMITATION PERIOD

In accordance with the provisions of articles L114-1, L114-2 and L114-3 of the Insurance Code, legal proceedings arising from a **Multi-sport insurance** policy may only be instigated within a 2 year period as of the event from which the claim originated.

However:

- in the event of non-disclosure, omission, false declaration or wilful misrepresentation concerning the risk involved, this timeframe only applies on the date on which the Insurer became aware of it;
- in the event that the risk materialises, this timeframe only applies on the date on which the Policy holders/Beneficiaries became aware of it, if they can prove that they were unaware of it up until then;

if the aim of the Policy holder/Beneficiary's legal action against the Insurer is to have recourse against a third party, the limitation period only begins from the day on which this third party brought legal action against the Policy holder/Beneficiary or was compensated by the latter.

The limitation period may be interrupted by one of the usual causes of limitation period interruption, by the appointment of an expert following the materialisation of a risk, or by the sending of a letter (by recorded delivery with acknowledgement of receipt) from the Policy holder/Beneficiary to the Insurer or the Assistance company regarding the settlement of claims payments, and by the Insurer or the Underwriter regarding payment of the Premium.

Under no circumstances must any modifications be made to the length of the limitation period, nor any additions to its grounds for suspension or interruption, not even if the Policy holder/Beneficiary and the Insurer are in agreement.

XI. GOVERNING LAW AND JURISDICTION

The **Multi-sport insurance** policy is governed by French law.

In case of legal problems with this contract, only the French version will be taken into consideration.

XII. DATA PROTECTION AND FREEDOM OF INFORMATION

Within the context of insurance relations, the Insurer, the Underwriter and the Assistance company are required to collect the Policy holder/Beneficiary's personal data protected by law 78-17 of January 1978, modified, relating to data protection and freedom of information. Details about which of the information required is compulsory and which is optional and the possible consequences for Policy holders/Beneficiaries should they fail to submit said information is specified in the data collection request. This data will be used for internal management purposes by the Insurer, their representatives and their reinsurers. Those responsible for processing this personal data are the Assistance company, the Underwriter and the Insurer.

The Policy holder/Beneficiary is informed that their personal data and data concerning other Policy holders/Beneficiaries may be passed on to:

- establishments and subcontractors contractually linked to the Insurer for the purposes of performing tasks directly related to the objectives previously described.
- the Insurer's commercial partners involved in producing a product or a service purchased by the Policy holder/Beneficiary with the sole purpose of performing their contractual obligations towards the Policy holder/Beneficiary or the Insurer.
- public bodies, in order to satisfy legal or legislative obligations for which the Insurer is responsible.
- countries who are not members of the European Union, should it prove necessary in order for contract performance purposes.

Those concerned have a right to access, amend and modify any of their personal data. These rights may be exercised at any time by contacting the Insurer ARISA ASSURANCES S.A., Goldbell Center, 5 rue Eugène Ruppert, L-2453 LUXEMBOURG in writing, referring to Multi-sport insurance and quoting the policy number, or by contacting the Underwriter APRIL International Voyage head office at 26 rue Bénard, F-75014 PARIS.

APPENDIX 1

Solely within the context of sporting activities in a personal capacity.

Excluded from the policy are:

- **civil liability for damage and accidents occurring during a sporting activity requiring compulsory insurance, a permit or a licence. Similarly excluded is civil liability for damage and accidents that occur during any sporting event involving the use of any type of motor vehicle.**
- **civil liability cover with regard to an employer and family members, and civil liability with regard to group members or team members for group or team sporting activities, as well as civil liability for damage to property provided free of charge.**
- **professional indemnity insurance, as well as civil liability covering damage to property belonging to the leisure services provider or equipment hire company.**

As well as:

- **Accidents resulting from taking part, either as a professional or under a paid contract, in official competitions organised by a sporting federation, or in training in preparation for these competitions and the civil liability relating to these activities.**
- **Air sports – unless the air sports option has been purchased**
- **Motor sports – unless the motor sports option has been purchased**
- **Extreme sports, although mountaineering below 6,000m, canyoning, running, climbing, white water swimming and rafting are all permitted.**
- **Mountaineering above 6,000m, bobsleigh, skeleton, caving, dangerous animal hunting, base jumping, off-piste skiing when the authorities have issued avalanche warnings of between 3 and 5.**

Any sport listed in the Motor sports and/or Air sports category is automatically considered to come under the Air sports category.

STANDARD SPORTS -> STANDARD MULTI-SPORT INSURANCE COVER

Athletics

Walking	Sprinting	Shot put	Decathlon
Marathon	Relay race	Long jump	Heptathlon
Long-distance running	Discus	High jump	
Middle distance running	Javelin	Pole vault	
Obstacle course	Hammer throw	Triple jump	

Team sports

Broomball	American football	Motorball	Shinty
Volleyball	Australian-rules football	Netball	Slamball
Bandy	Canadian football	Paintballing	Softball
Baseball	Indoor football	P'urhépecha pelota	Stoolball
Basketball	Gaelic football	Basque pelota	Street hockey
Beach volleyball	Jorkyball	Pesäpallo (Finnish baseball)	Tchoukball
Beach soccer	Handball	Polo	Touch rugby
Bouzkachi	Indoor hockey	Ringette	Town ball
Florentine football	Underwater hockey	Rink hockey	Ultimate
Camogie	Lawn hockey	Roller derby	Floor hockey (Floorball)
		Inline hockey and roller	
Cricket	Ice hockey	hockey	Vigoro
Lacrosse	Horseball	Rounders	Volleyball
Lacrosse	Hurling	7-a-side rugby	Volata
Curling	Kin-ball	Rugby union	Water polo
Floorball	Korfball	Rugby league	
Football (or soccer)	Longue paume	Sepak Takraw	

Gymnastics

Acrosport	Artistic gymnastics	Trampoline	Majorettes
Aerobics	Rhythmic gymnastics	Tumbling	

Combined events

Triathlon	Modern pentathlon	Unifight	
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Racket sports

Badminton	Peloc	Racketball	Squash
Jeu de paume	Basque pelota	Speed Badminton	Tennis
Padel	Racketlon	Speedball	Table tennis

Sports involving animals (NB. animals are not covered by Multi-sport Insurance under any circumstances)

Dog agility	Course camarguaise (bull running)	Chariot racing	Horse racing
Dog dancing	Camel racing	Dog sledding	

Equestrian sports

Sidesaddle riding	Dressage	Horseball	Pony games
Carriage driving	Endurance	Hunting	Show jumping
Traditional carriage driving	Camargue horse riding	Oulak	Ski joering
Eventing	Icelandic riding	Polo	TREC
Doma Vaquera	Western horse riding	Polo-cross	Galloping acrobatics

Ancient sports

Barres	Harpastum	Pankration	Camp
Florentine football	Pall mall	Ancient pentathlon	Town ball
Chariot racing	Longue paume	Fist-fighting	Volata

Cycling

BMX	Road cycling	Cyclo-cross	Chain-Bike
Artistic cycling	Cyclo-sport	Cycle tourism	
Track cycling	Cyclo-ball	Mountain biking	

Martial arts

Aikido	Brazilian Jiu-jitsu	Kobudo	Taekwondo
Bando and Banshay	Judo	Krabi Krabong	Unifight
Capoeira	Kalaripayatt	Muay-boran	Viet vo dao
Hapkido	Karate	Ninjutsu	Wushu (Kung Fu)
Ju-jitsu (jujutsu)	Kendo	Sumo wrestling	

Sports de combat

Stickfighting	Sambo	Chanbara	Unifight
Fencing			

Boxing

American boxing (full contact)	Burmese boxing (Lethwei)	Thai boxing	Japanese kick-boxing (K1)
English boxing	French boxing (Savate)	American kickboxing	

Wrestling

Brancaille	Greco-Roman wrestling	Senegalese wrestling	Ssirum
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Gouren (Breton wrestling) Freestyle wrestling Naban (Burmese wrestling)

Ice sports

Bandy	Short-track	Figure skating	Tobogganing (except
Curling	Ice motorbike racing	Speed skating	Olympic tobogganing)
Ice hockey	Ice dancing	Ringette	

Strength sports

Bodybuilding	Basque strength events	Highland Games	Tug of war
Fitness	Weightlifting	Powerlifting	

Open air and outdoor sports

Ultra-trail	Deepelling	Sport fishing	Mountaineering (below
Canyoning	Climbing	Outdoor expedition	altitudes of 6,000m)
Orienteering race	Tree climbing	Walking	

Target sports

Ball-trap	Curling	Shuffleboard	
Breton boules	Ice-stick shooting	French bowls	Boules (Lyon boules)
Boulingrin	Darts	Boule de fort	Shooting
Boomerang	Golf	Nine pins	Archery
Bowling	Jukskei	Sarbacane (shooting)	
Croquet	Paintballing	Sarbacana	

Billiards

Pool	English billiards	French billiards	Snooker
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Hybrid sports

Universal football

Water sports

Rowing	Underwater hockey	Sport fishing	Surfing
Lifeboating	Water jousting	Windsurfing	Sailing
Dragon boating	Canoe polo	Subaqua diving	Water polo
Canoeing and kayaking	Kitesurfing	Diving	Wakeboarding
Canyoning	Fin swimming	Rafting	
Land sailing	Swimming	Subaqua rugby	
Dragon boating	Synchronised swimming	Waterskiing	

Sliding and board sports

Skiing (off-piste NOT COVERED if the authorities have issued avalanche warnings of between 3 and 5)

Biathlon	Alpine skiing	Cross-country skiing	Telemark skiing
Nordic combined skiing	Freestyle skiing	Grass skiing	Freestyle skiing
Snowboarding			

New sliding and board sports

Bodyboarding	Kite-skiing	Rollerblading	Streetboarding
Freeboarding	Snow-kiting	Skateboarding	Surfing
Surf kayaking	Kitesurfing	Snowboarding	Ice sailing
Longboarding			

Other sports

Speedcubing	Sport dancing	Parkour	Nordic walking
Chess	Main à main acrobatics	Sport stacking	E-sports
Footbag			

MOTOR SPORTS -> MULTISPORT MOTOR SPORTS INSURANCE COVER (STANDARD + MOTOR SPORTS)

Motorball	Speedboating	Snowmobile	
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Motor sports competition

Formula 1	Le Mans 24 hours	WRC (Rally)	Rallycross
GP2 Series	Le Mans Series	WTCC	Dragster
Formula 3	Karting	A1 Grand prix	Tractor pulling
Champecar	NASCAR	Fo'Car	Truck racing
Indy Racing League	DTM	Autocross	Legends Cars

Motorcycle competitions

Motorcycle endurance competitions	Freestyle motocross	Supermotard racing	Trial
Endurance	Motocross	Ice motorbike racing	Speedway
Stunt biking	Motorcycle speed racing		

AIR SPORTS -> MULTISPORT AIR SPORTS INSURANCE COVER (STANDARD + MOTOR SPORTS + AIR SPORTS)

Air sports

Model aircraft	Hang gliding	Paragliding	Hang gliding
Hot air ballooning	Kitesurfing	Ultralight flying	Aerobatics
Kite flying	Parachuting	Free falling	Aircraft flying

EXTREME SPORTS NOT COVERED BY MULTI-SPORT INSURANCE

None of the following sports are covered by any of the MULTI-SPORT Insurance policy options, even if they are listed under the Basic, Motor Sports or Air Sports options.

Air sports

Aerial ballet	Bungee jumping	Ski jumping	Sky flying
Base jumping	Tightrope walking	Sky surfing	

Land sports

Speed skiing	Aggressive rollerblading	Extreme skiing	Sandboarding
Extreme motocross	Caving	Mountaineering at altitudes of over 6,000m	Speed biking
Street tobogganing	Mountainboarding		

Water sports

Barefoot waterskiing	Sea-dooing	Round the world race	
Speed sailing	White water swimming	Scuba diving	High diving or cliff diving
Snorkelling	Offshore power boat racing	Speedboating	

NOTES

APRIL: changing the face of insurance

When it was founded back in 1988, APRIL committed itself to changing the face of insurance by putting the customer firmly at the heart of its organisation.

Today, over 6 million policy holders have entrusted more than 3, 800 APRIL employees and 45 of the group's companies worldwide with the task of protecting their families and their possessions.

APRIL has successfully gained their trust by offering policies that strike a fair balance between price, protection level and service, thereby proving that insurance is no longer what it used to be.

APRIL International Voyage, an APRIL subsidiary, protects policy holders on their travels, whether for business or pleasure, with cover specifically suited to individual travellers wherever they may be going.

APRIL International Voyage

EXPERIENCE:

APRIL International Voyage has over 30 years' experience as a national independent insurance broker, distributing and managing insurance and assistance policies in the tourism sector. Its status as broker enables it to work together with some of the top insurance companies.

PERFORMANCE:

In 2012, APRIL International Voyage insured over 1.5 million people worldwide and managed more than 20, 000 claims for compensation.

OUR COMMITMENTS:

- To help you choose the right cover for you
- To provide the best possible protection for your needs
- To provide support both before and during your trip

5100 - MSP

YOUR TRAVEL AGENT

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L'assurance n'est plus ce qu'elle était.