

GENERAL & SPECIAL
CONDITIONS



INSURANCE MULTISPORT ASSUR

SOMMAIRE

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

POLICY No.

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

THE ADMINISTRATIVE MANAGEMENT OF THIS POLICY IS THE RESPONSIBILITY OF ASSUREVER, A LIMITED LIABILITY COMPANY WITH A CAPITAL OF €516,500, INSURANCE INTERMEDIARY, LISTED :

- ON THE PARIS (FRANCE) TRADES AND COMPANIES REGISTER UNDER NUMBER B 384 706 941
- WITH ORIAS UNDER THE NUMBER 07 028 567 (WWW.ORIAS.FR).

THE HEAD OFFICE OF ASSUREVER IS LOCATED AT 26 RUE BENARD, F-75014 PARIS, FRANCE.
ASSUREVER IS SUBJECT TO THE AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION (ACPR - FRENCH PRUDENTIAL SUPERVISORY AUTHORITY), SITUATED AT 4 PLACE DE BUDAPEST - CS 92459 - 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 HEREAFTER, 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:

ASSUREVER
Service Gestion Clients
TSA 52216
18039 BOURGES CEDEX
gestion@assurever.com

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 MUTUAIDE Services in order to obtain a claim number, without which no action can be taken.

Your policy: **5110**

MUTUAIDE Services 24h/24 et 7j/7

Telephone number from France: **01 55 98 51 51**

Telephone number from abroad: **+33 1 55 98 51 51**

TABLE OF LIMITS OF COVER (SPECIAL CONDITIONS)

MULTIRISK

BENEFITS	AMOUNTS INCL. TAX maximum per person
Cancellation of trip	
	<ul style="list-style-type: none">• €400 per person
<ul style="list-style-type: none">• Illness, including illness in case of epidemic or pandemic<ul style="list-style-type: none">↳ Excess	<ul style="list-style-type: none">• €50 per person
<ul style="list-style-type: none">• Cancellation for refusal on boarding following a temperature check<ul style="list-style-type: none">↳ Excess	<ul style="list-style-type: none">• 10% of the amount of cover with a minimum of €50 per person
Assistance sanitary protection	
<ul style="list-style-type: none">• Pre-departure teleconsulting• Repatriation or sanity transport (including epidemic or pandemic)• Impossible return	<ul style="list-style-type: none">• 1 call• Actual costs• €1,000 maximum per person and €50,000 maximum per group
<ul style="list-style-type: none">• Hotel expenses due to impossible return	<ul style="list-style-type: none">• Hotel costs €150 per night (maximum 14 nights)
<ul style="list-style-type: none">• Hotel expenses following quarantine	<ul style="list-style-type: none">• Hotel costs €150 per night (maximum 14 nights)
<ul style="list-style-type: none">• Medical expenses abroad including epidemic or pandemic<ul style="list-style-type: none">↳ Excess	<ul style="list-style-type: none">• €150,000 per person• €30 per person
<ul style="list-style-type: none">• Taking charge of a local telephone package• Psychological support	<ul style="list-style-type: none">• Up to €80• 6 interviews per event

- | | |
|---|---|
| <ul style="list-style-type: none"> • Substitute suitcase • Home help • Delivery of household goods • Psychological support when return home | <ul style="list-style-type: none"> • €100 maximum per person and €350 maximum per family • 15 hours spread over 4 weeks • 15 day maximum and 1 delivery per week • 6 interviews per event |
|---|---|

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**.

II. DEFINITIONS

Insurer

COWEN Insurance Company Limited, 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Registered in Malta No. C 55905

Underwriter

ASSUREVER 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

COWEN Insurance Company Limited Company, Risk Insurer under the insurance and assistance contract n ° 5110 subscribed through the intermediary ASSUREVER, entrusts the execution of the assistance services, as provided for in the general provisions of this contract, to MUTUAIDE Services, whose head office is located at 126 rue de la piazza, CS 20010 - 93160 Noisy Le Grand CEDEX. Social capital €100,000. A company registered with the Trade and Companies Register of Bobigny under the number 480 118 587.

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.

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.

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, MUTUAIDE Services, is available 24/7.

- By telephone: +33 1 55 98 51 51

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: ASSUREVER – Service Gestions Clients – TSA 52216 – 18039 BOURGES CEDEX
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

In the event of a complaint concerning this policy, the Insured Person may contact ASSUREVER:
TSA 72218 - 18039 BOURGES CEDEX
Tel.: + 33 1 73 03 41 01
E-mail: reclamation@assurever.com

A reply will be sent to the Insured Person within two working days. If the time to handle the complaint must exceed two working days, a holding reply will be sent to the Insured Person within the same time limit. In this case, a substantive reply to the complaint will be provided to the Insured Person within a maximum of eight weeks from the original date of receipt of the complaint.

If the reply is disputed, the Insured Person may contact the Head of Complaints of ASSUREVER or the Insurer's Head of Complaints, whose contact details are set out below.

The time limits for handling the complaint are the same as those set out above.

If there is no agreement following a reply by the Head of Complaints, the Insured Person may seek the advice of the Mediator of the Maltese Federation of Insurance Companies, whose contact details will be provided by ASSUREVER on request, without prejudice to other rights to legal action

IX. SUPERVISORY AUTHORITY

In the event of a dispute concerning this policy or if the Insured Person is not satisfied with the Insurer's handling of his or her complaint, the Insured Person may apply to the Maltese Supervisory Authority, entitled the Malta Financial Services Authority (MFSA):

Malta Financial Services Authority

Notabile Road
Attard BKR3000
Malta

Telephone: (+356) 25485313

E-mail : consumerinfo@mfsa.com.mt

www.mfsa.com.mt/Consumer

A document outlining the tasks of the MSFA is available to the Insurer on request.

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.

XII. 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

For the purpose of applying the policy, ASSUREVER is required to obtain from insured persons personal data protected under Law No. 78-17 of 6 January 1978, as amended, on information technology, files and civil liberties.

In this regard, insured persons are informed and accept that personal data concerning them may be sent:

- to establishments and sub-contractors contractually linked to ASSUREVER for the performance of tasks relating directly to the processing of applications;
- to public authorities in order to comply with statutory or regulatory requirements incumbent upon ASSUREVER.

In accordance with the amended Law No. 78-17 of 6 January 1978, the Insured Person has a right of access to and amendment and rectification of any personal data concerning him or her contained in any file used by ASSUREVER, its agents and the bodies referred to above. These rights may be exercised by contacting ASSUREVER, TSA 72218 - 18039 BOURGES Cedex.

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)
Cricket	Ice hockey	Inline hockey and roller 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	Trampolining	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

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

Wrestling

Brancaille	Greco-Roman wrestling	Senegalese wrestling	Ssirum
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	Fin swimming	Diving	Wakeboarding
Canyoning	Swimming	Rafting	
Land sailing	Synchronised swimming	Subaqua rugby	
Dragon boating		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
Longboarding

Snowboarding

Ice sailing

Other sports

Speedcubing
Chess
Footbag

Sport dancing
Main à main acrobatics

Parkour
Sport stacking

Nordic walking
E-sports

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

Motorball

Speedboating

Snowmobile

Motor sports competition

Formula 1
GP2 Series
Formula 3
Champcar
Indy Racing League

Le Mans 24 hours
Le Mans Series
Karting
NASCAR
DTM

WRC (Rally)
WTCC
A1 Grand prix
Fol'Car
Autocross

Rallycross
Dragster
Tractor pulling
Truck racing
Legends Cars

Motorcycle competitions

Motorcycle endurance competitions
Endurance
Stunt biking

Freestyle motocross
Motocross
Motorcycle speed racing

Supermotard racing
Ice motorbike racing

Trial
Speedway

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

Air sports

Model aircraft
Hot air ballooning
Kite flying

Hang gliding
Kitesurfing
Parachuting

Paragliding
Ultralight flying
Free falling

Hang gliding
Aerobatics
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
Base jumping

Bungee jumping
Tightrope walking

Ski jumping
Sky surfing

Sky flying

Land sports

Speed skiing
Extreme motocross
Street tobogganing

Aggressive rollerblading
Caving
Mountainboarding

Extreme skiing
Mountaineering at altitudes of over 6,000m

Sandboarding
Speed biking

Water sports

Barefoot waterskiing
Speed sailing
Snorkelling

Sea-dooing
White water swimming
Offshore power boat racing

Round the world race
Scuba diving

High diving or cliff diving

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

ASSUREVER

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SARL (French Limited Liability Company) with a share capital of €516,500 -
company registration number RCS Paris B 384.706.941

Insurance brokerage and management company

Professional civil liability financial and insurance guarantee provided
In accordance with Articles L 530-1 and L 530-2 of the Insurance Code

COWEN | INS The insurance cover and assistance specified in this document are underwritten by COWEN Insurance Company Limited, under the number AIVMUA5100.

ASSUREVER insures your travels

ASSUREVER, the French brokerage leader in the travel industry, has always favored the customer's place and innovation at the heart of its development with a single ambition: to ensure your trips with complete peace of mind.

ASSUREVER designs, manages and distributes specialized solutions for travel insurance, professional liability, fleet of coaches and cars, health and welfare, damage to premises, as well as assistance and insurance services for individuals, professionals and businesses.

With 55 employees, ASSUREVER accompanies you every day.

ASSUREVER

EXPERIENCE:

ASSUREVER has been a national insurance broker for more than 30 years, specialists in the creation, marketing and management of insurance and assistance policies in the tourist sector. This status of broker enables us to work with the best insurance companies.

PERFORMANCE

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- To guide you in your choice of cover.
- To protect you according to your needs.
- To help you before and during your trip.

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YOUR TRAVEL AGENT



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