

BOOKING CANCELLATION INSURANCE

General Conditions and Exclusions

■ WHAT IS COVERED?

Within the terms of the policy, the insurer will repay the insured person:

- for stays of under 21 days

80% of such amounts already paid for the holiday rental (excluding cancellation insurance costs and administration fees), if the holiday is cancelled or curtailed (i.e. you have to leave earlier than planned) for the following reasons:

a) serious illness, serious injury or death of the insured person, his/her spouse, their parents, children, sons-in-law, daughters-in-law, brothers or sisters or any other person specifically named on the rental contract.

Serious illness or injury is taken to mean any deterioration in health or bodily injury which prevents the insured person from leaving his/her home or the hospital in which he/she is being treated on the date on which the holiday rental period begins, proof of which is required in the form of a sick note and medical certificate stating the aforementioned prevention and confirming the inability to undertake any activities.

b) Accident causing significant damage to the main home, second home or business premises belonging to the insured person, which happens before his/her departure and manifestly requires his/her presence at the scene of the accident on the date of departure.

c) Impossibility of using rented accommodation due to insured person or spouse being refused paid leave by employer, being made redundant or transferred to another place of work, after the date on which this policy comes into effect, proof of which is required in the form of an attestation from the employer. Transfer to another place of work is taken to mean a move, at the employer's request, for a minimum of 6 months, to a place that is far enough away to warrant moving house.

d) Halt of scheduled construction work, during which the insured person is to rent accommodation, for whatever reason, proof of which is required in the form of an attestation in French from the business responsible for the halt.

e) If the insured person is forced to cancel or curtail his/her holiday in the 48 hours preceding or following the date on which the

holiday rental period begins, due to the location being quarantined for reasons of pollution or epidemic. Such pollution or epidemic being confirmed for the purposes of this policy, by the area being completely closed off, for a radius of 5 km, by communal or prefectorial order, during the insured rental period. Cover is provided as part of a collective insurance policy up to a limit of 155,000 Euros.

- **for stays of 21 or more consecutive days** in the same property (however many rental contracts cover this rental period), 60% of such amounts already paid for the holiday rental (excluding cancellation insurance costs and administration fees), if the holiday is cancelled or curtailed (i.e. you have to leave earlier than planned) for the reasons set out in clauses a, b, c, d, and e above.

EXCLUSIONS

The following are not covered by the present policy:

- › Injury or damage directly or indirectly relating to foreign or civil war.
- › Claims where events leading to them occurred before the present policy was taken out.
- › Stays of longer than 90 days.

PROCEDURE FOR MAKING A CLAIM

Apart from exceptional circumstances or force majeure, the insured person must notify the reservation service within 48 hours of the cause of the claim arising, in writing, accompanied by all relevant documentary evidence.

If a claim is made under this cancellation / curtailment of holiday insurance policy, the insured person undertakes to allow the insurer's doctor to have access to relevant medical records. Without such an undertaking, the claim will not be met.

PERIOD OF INSURANCE

The insurance is effective from

- › the day after receipt of the insured person's 1st payment by the reservation service.
- › and for the rental period indicated on the rental or reservation contract.