TRAVEL INSURANCE •

Insurance Product Information Document

Insurer: CMAM, Licence No. 04170403 – Insurance undertaking authorised in France and governed by the French Insurance Code

Product : MEETCH CANCELLATION

This document is a summary of the main features of the product. It does not take into account your specific needs and requirements. Full information on this product is given in the pre-contractual and contractual documentation.

• What is this type of insurance?

MEETCH CANCELLATION is an insurance contract designed to cover the Insured Person on the occasion of, and during, their trip.

What is insured?

✓ **CANCELLATION FOR MEDICAL REASONS**
– Cancellation due to illness declared in the month preceding departure in the event of an epidemic or pandemic
– Cancellation due to denied boarding following a temperature check
Up to €80,000 per claim

✓ **CANCELLATION FOR ANY RANDOM CAUSE**
Up to €80,000 per claim

✓ **CURTAILMENT OF TRIP**
Up to €20,000 per person

What is not insured?

- ✗ The consequences of the travel organiser's default,
- ✗ The consequences of nuclear reaction or any irradiation from a source of energy with radioactive properties,
- ✗ The local health situation and natural disasters subject to the procedure referred to in Law No. 82.600 of 13 July 1982 and their consequences, weather or climate events,

Are there any restrictions on cover?

The main exclusions of the contract are:

- ! Damage caused intentionally by the Insured Person and damage resulting from their involvement in a crime, offence or brawl, except in self-defence,
- ! The consequences of the use of narcotics or drugs not medically prescribed, or of being under the influence of alcohol,
- ! Any event occurring between the date the trip is booked and the date the insurance contract is taken out.
- ! Epidemics and pandemics, unless otherwise stated in the guarantee,
- ! An event, illness or accident first diagnosed, or a relapse, worsening or hospitalisation occurring between the date the trip is purchased and the date the insurance contract is taken out,
- ! Failure, for whatever reason, to present documents required for the trip, such as a passport, identity card, visa, travel tickets or vaccination record, except in the case of theft, within 48 hours before departure, of the passport or identity card.

LA CAISSE MEUSIENNE D'ASSURANCES MUTUELLES – A mutual insurance company with variable contributions against accidents and other risks. A private company governed by the French Insurance Code. Registered office at 22 rue Nève, C.S. 40056 – BAR LE DUC CEDEX, ACPR licence number 04170403, SIREN number 311 765 305.

Where am I covered?

The guarantees apply worldwide. Generally excluded are countries in a state of civil or foreign war, notorious political instability, subject to civil unrest, riots, acts of terrorism, reprisals, or restrictions on the free movement of people and goods (whatever the reason, including health, security or weather-related).

What are my obligations?

When taking out the contract

The Insured Person must pay the premium. The Insured Person must answer truthfully the questions asked by the Insurer, in particular in the declaration form, to allow the risks covered to be assessed.

In the event of a claim

The Insured Person must report the claim within 5 working days of becoming aware of it. The Insured Person must provide the Insurer with all supporting documents and information needed to implement the insurance guarantees and assistance services provided for in the contract.

When and how do I pay?

The premium is payable when the contract is taken out, by any means of payment accepted by the travel agency.

When does cover start and when does it end?

Start of cover

The “Cancellation” guarantees take effect on the day the contract is taken out.

Right of withdrawal

In accordance with Article L112-10 of the French Insurance Code, an Insured Person who takes out an insurance contract for non-professional purposes, and who can show evidence of a prior guarantee for one of the risks covered by this new contract, may withdraw from this new contract, without cost or penalty, provided it has not been fully performed and the Insured Person has not made use of any guarantee, within fourteen calendar days of the new contract being concluded.

End of cover

The “Cancellation” guarantees expire on the day of departure on the trip (place where the organiser convenes travellers for the outward journey).

How do I cancel the contract?

Cancellation of the contract is not permitted.

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Information notice

MEETCH CONTRACT

No. 5500345093
No. 5500345094
No. 5500345095

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HOW TO CONTACT OUR MEETCH INSURANCE DEPARTMENT

141, avenue de Wagram 75017 PARIS Monday to Friday from 9:00 am to 12:00 pm and 2:00 pm to 4:30 pm

We invite you to report your claim at: https://claim.meetch.io/fr/login

In case of difficulty, please use one of the two contact methods below to help us process your file as efficiently as possible:

- by e-mail: contact@meetch.io
- by post: PHENOMEN – 141, avenue de Wagram 75017 Paris

Please have the following information ready, as it will be requested when you call:

- Your contract number,
- Your surname and first name,
- Your home address,
- A telephone number where we can reach you,
- The reason for your report.

On your first call, you will be given an insurance file number. Please quote it systematically in all further dealings with our Insurance Department.

INSURANCE GUARANTEES	LIMIT
1 / CANCELLATION	
✅ Cancellation for medical reasons	
Including:	
– Cancellation for illness declared in the month preceding departure in the event of an epidemic or pandemic	**€20,000 per person, up to €80,000 per stay**
✅ Cancellation for any random cause	**€20,000 per person, up to €80,000 per stay**
2 / CURTAILMENT OF TRIP EXPENSES (in the event of early return)	**€20,000 per person**
✅ Reimbursement of unused ground services on a pro rata basis (excluding transport) (B)	

ARTICLE 1 ·

DEFINITIONS AND SCOPE OF APPLICATION

We, the Insurer

LA CAISSE MEUSIENNE D'ASSURANCES MUTUELLES

(CMAM)

A mutual insurance company with variable contributions against accidents and other risks. A private company governed by the French Insurance Code. Registered office at 22 rue Nève, C.S. 40056 – BAR LE DUC CEDEX, ACPR licence number 04170403, SIREN number 311 765 305, represented by its legal representatives

Hereinafter: the “Insurer”

Serious bodily injury: A sudden, severe change in health resulting from the sudden action of an external, unintentional cause, established by a competent medical authority, requiring the issue of a prescription for medication for the sick person and entailing the total cessation of any professional or other activity.

Terrorist attack: Any act of violence constituting a criminal or unlawful attack against persons and/or property in the country where you are staying, intended to seriously disturb public order through intimidation and terror, and reported in the media. This “attack” must be recorded by the French Ministry of Foreign Affairs or the Ministry of the Interior. If several attacks occur on the same day, in the same country, and the authorities consider them to be a single coordinated action, this event will be treated as a single event.

Beneficiary: A natural person or group duly insured under this contract and referred to hereinafter as “you”.

Injury: A sudden, severe change in health resulting from the sudden action of an external, unintentional cause, established by a competent medical authority.

Natural disaster: Abnormal intensity of a natural agent not resulting from human intervention. A phenomenon such as an earthquake, volcanic eruption, tidal wave, flood or other natural cataclysm, caused by the abnormal intensity of a natural agent and officially recognised as such by the public authorities.

COM: COM refers to the Overseas Communities, namely French Polynesia, Saint-Pierre-et-Miquelon, Wallis and Futuna, Saint-Martin and Saint-Barthélemy.

Guaranteed trip: The trip for which you are insured and for which you have paid the corresponding premium, with a maximum duration of 90 consecutive days.

Home: Your home is considered to be your main and habitual place of residence in France, in the DOM-ROM, COM and sui generis communities, or in Europe. In the event of a dispute, your tax residence constitutes your home.

DOM-ROM, COM and sui generis communities: Guadeloupe, Martinique, French Guiana, Réunion, French Polynesia, Saint-Pierre-et-Miquelon, Wallis and Futuna, Mayotte, Saint-Martin, Saint-Barthélemy, New Caledonia.

DROM: DROM refers to the Overseas Departments and Regions, namely Guadeloupe, Martinique, French Guiana, Réunion and Mayotte.

Duration of cover

- The “Cancellation” guarantee takes effect on the day you take out the insurance contract and expires on the day you depart on your trip.
- The validity period of the other guarantees corresponds to the trip dates shown on the invoice issued by the travel organiser, with a maximum duration of 90 consecutive days.

Epidemic: An abnormally high incidence of a disease during a given period and in a given region.

European Economic Area (EEA): Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, the Netherlands, Poland, Portugal, the Czech Republic, Romania, the United Kingdom, Slovakia, Slovenia, Sweden.

Abroad: Any country other than your country of residence.

Europe: For the purposes of this contract, Europe means the following countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Spain, Estonia, Finland, mainland France, Gibraltar, Hungary, Greece, Ireland, Italy and its islands, Liechtenstein, Latvia, Lithuania, Luxembourg, Malta, the Principality of Monaco, Norway, the Netherlands, Poland, Portugal, Romania, the United Kingdom, Slovakia, Slovenia, the Czech Republic, San Marino, Sweden and Switzerland.

Events covered by the insurance: Depending on the products taken out:

- ✅ Cancellation
- ✅ Curtailment of trip

Provision of services: The services guaranteed under this agreement may only be triggered with CMAM's prior agreement. Consequently, no expense incurred by Beneficiaries on their own initiative can be reimbursed by CMAM.

Excess: The portion of a claim borne by the Beneficiary as provided for in the contract in the event of compensation following a claim. The excess may be expressed as an amount, a percentage, a number of days, hours, or kilometres.

Group: All the participants named on the same trip booking form.

Long-haul: “Long-haul” means trips to destinations not listed in the definition of “Medium-haul”.

Illness: A sudden and unforeseeable change in health established by a competent medical authority.

Serious illness: A sudden and unforeseeable change in health established by a competent medical authority, requiring the issue of a prescription for medication for the sick person and entailing the total cessation of any professional or other activity.

Maximum per event: Where the guarantee applies in favour of several insured persons who are victims of the same event and insured under the same specific conditions, the Insurer's guarantee is in any event limited to the maximum amount provided for under that guarantee, regardless of the number of victims. Compensation is therefore reduced and paid in proportion to the number of victims.

Family members: Your legal or common-law spouse, or any person bound to you by a civil partnership (PACS), your ascendants or descendants or those of your spouse, your fathers-in-law, mothers-in-law, brothers, sisters, including the children of the spouse or common-law partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, or those of your spouse. They must reside in the same country as you unless otherwise stated in the contract.

Medium-haul: “Medium-haul” means trips to Europe and the Maghreb countries.

We arrange: We carry out the necessary steps to give you access to the service.

We cover the cost of: We fund the service.

Nullity: Any fraud, falsification, false statement or false testimony likely to trigger the guarantees provided for in the agreement renders our undertakings null and void and forfeits the rights provided for under that agreement.

Pandemic: An epidemic that spreads over a wide area, crossing borders, and is classified as a pandemic by the World Health Organization (WHO) and/or by the competent local public authorities of the country where the loss occurred.

Quarantine: The isolation of a person, in the event of suspected or confirmed illness, decided by a competent local authority in order to prevent the risk of the disease spreading in the context of an epidemic or pandemic.

Claim: A random event of a kind liable to trigger the guarantee under this contract.

Territorial scope: Worldwide.

ARTICLE 2 •

DESCRIPTION OF THE INSURANCE GUARANTEES

• 1/ CANCELLATION FOR ANY RANDOM CAUSE

• CANCELLATION FOR MEDICAL REASONS

The guarantee is provided for the reasons and circumstances listed below, to the exclusion of all others, within the limit shown in the Table of Guarantees:

- Serious illness (including a serious illness following an epidemic or pandemic declared within the 30 days preceding departure), serious bodily injury or death, including after-effects, sequelae, complications or the worsening of an illness or accident, established before your trip was booked, affecting:

you yourself, your legal or common-law spouse, your ascendants or descendants (of any degree), your legal guardian or any person habitually living under your roof, your brothers or sisters, including the children of the spouse or common-law partner of one of your direct ascendants, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, fathers-in-law, mothers-in-law, your designated professional stand-in, or the person named when the contract was taken out who is responsible for looking after or accompanying your minor children on holiday, or a disabled person living under your roof, provided there is hospitalisation of more than 48 hours or death.

- Complications of pregnancy up to the 32nd week.

✅ and which result in the total cessation of any professional or other activity, provided that at the time of departure you are not more than 6 months pregnant, or

✅ if the very nature of the trip is incompatible with your pregnancy, provided you were not aware of your condition at the time of booking.

It is your responsibility to establish the reality of the situation giving entitlement to our benefits; we therefore reserve the right to refuse your claim, on the advice of our doctors, if the information provided does not prove the facts.

• CANCELLATION FOR ANY CAUSE

The guarantee is provided for the reasons and circumstances listed below, to the exclusion of all others, within the limit shown in the Table of Guarantees:

- Serious material damage requiring your presence, without fail, on the planned departure day to take the necessary protective measures, resulting from fire, water damage or natural elements and affecting your private or professional premises.
- Burglary at your private or professional premises requiring your presence, without fail, on the departure day, provided it occurred within the 48 hours preceding departure on the trip.
- Your summons for an organ transplant, on a date falling during the planned trip, provided the summons was not known at the time the Contract was taken out.
- A medical contraindication to vaccination, after-effects of vaccination, or a medical inability to follow preventive treatment required for the chosen destination, or in connection with your vaccination record.
- Serious damage to your vehicle occurring within the 96 hours preceding departure, such that it can no longer be used to get you to your holiday destination / your point of departure.
- An accident or breakdown of your means of transport occurring during your pre-routing, causing a delay of more than two hours, making you miss the flight booked for your departure, provided you took steps to arrive at the airport at least 2 hours before the check-in deadline.
- Your redundancy for economic reasons, or that of your legal or common-law spouse, provided the procedure had not been initiated on the day the Contract was taken out and/or you were not aware of the date of the event when the contract was taken out. The guarantee is extended where you obtain a mutually agreed termination (rupture conventionnelle).
- Obtaining salaried employment or a paid internship, taking effect before or during the dates planned for your trip, while you were registered as a jobseeker with Pôle Emploi, provided this is not a case of extension, renewal or change of type of contract, nor an assignment provided by a temporary employment agency.
- Your summons, of a mandatory, unforeseeable and non-postponable nature, by an administrative authority, on a date falling during the planned trip, provided the summons was not known at the time the Contract was taken out.
- Your summons, on a date falling during your trip, to a university resit examination, provided the failure of the exam was not known at the time this Contract was taken out.

- Refusal of a tourist visa by the authorities of the country chosen for your trip, provided you had not previously submitted an application that was refused by those authorities on an earlier trip, that your steps allowed them to take a position before your trip, and provided you comply with the requirements of that country's administrative authorities.
- Your professional transfer, non-disciplinary in nature, imposed by your employer, requiring you to move house, provided the transfer was not known at the time the Contract was taken out. This guarantee is granted to salaried employees, excluding members of a liberal profession, executives, legal representatives of a company, self-employed workers, craftspeople and intermittent entertainment workers.
- The refusal, cancellation or change of the dates of your paid leave by your employer. This guarantee is granted to salaried employees, excluding members of a liberal profession, executives, legal representatives of a company, self-employed workers, craftspeople and intermittent entertainment workers. For the specific case of cancellation or change, since this leave corresponds to an acquired right, it must have been the subject of prior written agreement from the employer before the Contract was taken out.
- Your summons for a child adoption during your insured trip, provided the summons was not known at the time the Contract was taken out,
- Your summons for in vitro fertilisation, during your insured trip, provided the summons was not known at the time the Contract was taken out.
- Cancellation due to the separation of a married or PACS'd couple, or a couple in a publicly known common-law relationship; this guarantee is only granted on presentation of legal and administrative documents proving the genuine nature of the separation or, in the case of cohabitation, of the shared life (divorce proceedings, termination of the PACS agreement, any documents evidencing the couple's shared life, EDF/GDF or telecoms bills, joint bank accounts, joint tax return, etc.).
- The theft, within the 48 hours preceding your departure, of your identity papers (passport, identity card) needed to cross the borders planned during your trip, provided a theft report was filed, as soon as the theft became known, with the nearest police authorities.
- A riot, a terrorist attack, an act of terrorism or piracy, pollution following an industrial accident, or an epidemic zone or natural disaster occurring in France or at your destination. The guarantee is provided when the following two conditions are both met:
- The event caused material and bodily damage in the city or cities at your destination or within a 100 km radius of your holiday location.
- Your departure is scheduled less than 30 days after the event, and no event of the same nature occurred in the area concerned in the thirty days preceding the taking out of the contract, the event itself having to occur after the contract was taken out.
- A strike by carriers, staff of the transport company, or of the spa centre, provided it takes place in France, that notice was given 48 hours before the start of the trip, and that the Insured has no other means of transport enabling them to reach the holiday destination. This guarantee is extended in the event of a major refinery strike making the journey impossible.
- Cancellation of professional events: cancellation of the business appointment for which the service was booked. This guarantee applies in particular in the following cases:

Cancellation of the building site for which the service was booked. Cancellation of the professional assignment for which the service was booked.

- Cancellation of your stay in the event of the administrative closure of the spa centre, provided the stay is linked to the service booked. Cover for your cancellation also extends to the refusal or withdrawal of social security cover for your annual course of treatment.
- Theft of, or serious damage to, your caravan or motorhome that is essential to the booked stay. The guarantee applies if the theft or damage was unknown at the time the insurance contract was taken out and makes your stay impossible.

The guarantee is also provided, within the limit shown in the Table of Guarantees, for any other random event whatsoever constituting an immediate, real and serious obstacle preventing your departure and/or the pursuit of the activities planned during your stay. A random event means any sudden, unforeseeable circumstance beyond the insured's control justifying cancellation of the trip. The random event must have a direct causal link with the impossibility of departing.

• THE AMOUNT OF THE GUARANTEE

The compensation paid under this Contract may in no event exceed the price of the trip declared when this Contract was taken out, and is subject to the limits set out in the Table of Guarantees. We reimburse the amount of cancellation fees invoiced in accordance with the cancellation scale set out in the travel agency's general terms and conditions. Administrative fees, gratuities, visa fees and tourist taxes, as well as the premium paid for this contract, are not refundable.

• WITHIN WHAT TIME LIMIT MUST YOU REPORT THE CLAIM?

Two steps 1/ As soon as the illness first appears, or as soon as you become aware of the event triggering the guarantee, you must IMMEDIATELY notify your travel agency.

If you cancel the trip with your travel agency at a later date, we will only reimburse the cancellation costs from the date of the contraindication established by a competent authority, in accordance with the cancellation scale set out in the travel agency's specific terms of sale.

2/ You must also report the claim to MEETCH, a subsidiary of PHENOMEN - https://claim.meetch.io/fr/login - 141, avenue de Wagram 75017 PARIS, within five working days of the event triggering the guarantee.

• WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

Your written claim declaration must be accompanied by:

- in the event of illness or accident, a medical certificate and/or an administrative hospitalisation record specifying the origin, nature, severity and foreseeable consequences of the illness or accident,
- in the event of death, a death certificate and the civil status record,
- in other cases, any document evidencing the reason for your cancellation.

You must send MEETCH the medical documents and information needed to process your file. If you do not have these documents or information, you must obtain them from your treating doctor and send them to MEETCH. You must also provide any information or documents requested of you in order to justify the reason for your cancellation. It is furthermore expressly agreed that you accept in advance the principle of a review by our medical adviser. Consequently, if you object to this without legitimate grounds, you will lose your rights under the guarantee.

• WHAT WE EXCLUDE

The Cancellation guarantee does not cover the impossibility of departing linked to border closures, or to the practical arrangements for accommodation or security at the destination.

In addition to the exclusions common to all guarantees, the following are also excluded:

- An event, illness or accident first diagnosed, or a relapse, worsening or hospitalisation occurring between the date the trip is purchased and the date the insurance contract is taken out,
- Any circumstance affecting mere enjoyment of the trip only,
- Pregnancy, including its complications beyond the 32nd week, and in all cases, voluntary termination of pregnancy, childbirth, in vitro fertilisation and their consequences,
- Failure to be vaccinated,
- Any medical event whose diagnosis, symptoms or cause are of a mental, psychological or psychiatric nature, and which has not resulted in hospitalisation of more than 3 consecutive days after this Contract was taken out,

- Pollution, the local health situation, natural disasters subject to the procedure referred to in Law No. 82.600 of 13 July 1982, as well as their consequences, and weather or climate events,
- The consequences of criminal proceedings against you,
- Any other event occurring between the date the insurance contract is taken out and the date of departure on your trip,
- Any event occurring between the date the trip is booked and the date the

insurance contract is taken out.

- Absence of any element of chance (aléa),
- An intentional act and/or one punishable by law, the consequences of being under the influence of alcohol and the consumption of drugs or any narcotic substance referred to in the Public Health Code, or of medication and treatment not prescribed by a doctor,
- The mere fact that the geographical destination of the trip is advised against by the French Ministry of Foreign Affairs,
- An act of negligence on your part,
- Any event for which liability could fall on the travel agency under the applicable Tourism Code,
- Failure, for whatever reason, to present documents required for the trip, such as a passport, identity card, visa, travel tickets or vaccination record, except in the case of theft, within the 48 hours preceding departure, of the passport or identity card.

2/ CURTAILMENT OF TRIP EXPENSES

Following curtailment of your trip, we reimburse you, as well as members of your family who are enrolled or another enrolled person under this contract accompanying you, for stay and transport costs already paid for and not used, on a pro rata basis, from the night following the event causing the curtailment of the trip.

Likewise, if a member of your family not taking part in the trip suffers a serious illness, serious bodily injury or death, and you must as a result curtail your stay, we reimburse you, as well as members of your family who are enrolled or a person accompanying you, on a pro rata basis, for stay and transport costs already paid for and not used, from the night following the date of the early return.

We also step in where theft, or serious fire, explosion or water damage, or damage caused by the forces of nature, affects your professional or private premises and requires your presence, without fail, to take the necessary protective measures; we reimburse you, as well as members of your family who are enrolled or a person accompanying you, on a pro rata basis, for stay and transport costs already paid for and not used, from the night following the date of the early return.

We invite you to report your claim at: https://claim.meetch.io/fr/login

WHAT WE EXCLUDE

In addition to the exclusions common to all guarantees, the following are also excluded:

- Claims for reimbursement of services not listed on the trip booking form and therefore not covered (even if these services are purchased from the organiser's local representative on site),
- Curtailments of trip where the triggering event was known before departure on the trip.

WHAT ARE YOUR OBLIGATIONS IN THE EVENT OF A CLAIM?

You must report your claim to MEETCH, a subsidiary of PHENOMEN, 141, avenue de Wagram 75017 PARIS, within five working days of becoming aware of it, except in cases of fortuitous event or force majeure. After this period, if we suffer harm as a result of the late declaration, you forfeit all rights to compensation.

You must send us all documents needed to build the file and thereby prove the validity and amount of the claim.

In every case, you must provide:

- the original itemised invoices from the tour operator showing the land services and the transport services,
- The trip booking invoice or the agency's booking form,
- A certificate or supporting document from the assistance provider confirming the date of repatriation or early return and its reason,
- Any other document we consider necessary to process the file.

Without the medical information required for processing being sent to our medical adviser, the file cannot be settled.

ARTICLE 3 ·

GENERAL EXCLUSIONS

The following do not give rise to our intervention:

- Services that were not requested during the trip, or that were not arranged by us or with our agreement, do not give any subsequent right to reimbursement or compensation,
- Restaurant and hotel costs, except as specified in the text of the guarantees,
- Damage caused intentionally by the Beneficiary and damage resulting from their involvement in a crime, an offence or a brawl, except in self-defence,
- The amount of any fines or sentences and their consequences,
- The use of narcotics or drugs not medically prescribed,
- Being under the influence of alcohol,
- Customs duties,
- Participation as a competitor in a competitive sport or a rally giving entitlement to a national or international ranking, organised by a sports federation for which a licence is issued, as well as training for such competitions,
- The professional practice of any sport,
- Participation in competitions or endurance or speed events, and their preparatory trials, aboard any land, water or air locomotion device,
- The consequences of failing to observe recognised safety rules linked to the practice of any recreational sporting activity,
- Costs incurred after the return from the trip or the expiry of the guarantee,
- Accidents resulting from your participation, even as an amateur, in the following sports: motor sports (whatever the motor vehicle used), air sports, high-mountain climbing, bobsleigh, dangerous animal hunting, ice hockey, skeleton, combat sports, caving, snow sports with an international, national or regional ranking,
- Wilful failure to observe the regulations of the country visited, or the practice of activities not authorised by the local authorities,
- Official prohibitions, seizures or restrictions imposed by public authorities,
- Use by the Beneficiary of aircraft,
- The use of weapons of war, explosives and firearms,
- Damage resulting from an intentional or fraudulent act by the Beneficiary within the meaning of Article L.113-1 of the Insurance Code,
- Suicide and attempted suicide,

- Epidemics and pandemics, unless otherwise stated in the guarantee, pollution, natural disasters,
- Epidemics and pandemics, unless otherwise stated in the guarantee (if the stay takes place more than 100 km from the epidemic zone and/or the whole of the destination country is affected by the epidemic), pollution (if the stay takes place more than 100 km from the polluted zone), natural disasters (if the stay takes place more than 100 km from the disaster zone),
- Civil or foreign war, riots (if the stay takes place more than 100 km from the riot zone),

Civil unrest, acts of terrorism (if the stay takes place more than 100 km from the zone affected by attacks), hostage-taking.

- Strikes, if the following conditions are not met: in the case of a strike by carriers (provided it is a national strike, that notice was given 48 hours before the start of the stay, and that the insured has no other means of transport enabling them to reach the holiday destination).
- The disintegration of the atomic nucleus or any irradiation from a source of energy with radioactive properties.

The Insurer's liability can in no event be engaged for any failure or delay in performing its obligations resulting from force majeure, or from events such as civil or foreign war, riots or civil unrest, lock-outs, strikes, terrorist attacks, acts of terrorism, piracy, storms and hurricanes, earthquakes, cyclones, volcanic eruptions or other cataclysms, the disintegration of the atomic nucleus, the explosion of devices and radioactive nuclear effects, epidemics, the effects of pollution and natural disasters, the effects of radiation, or any other fortuitous event or case of force majeure, as well as their consequences.

ARTICLE 4 •
HANDLING OF COMPLAINTS

In the event of disagreement or dissatisfaction regarding the implementation of your contract, please let MEETCH know by writing to reclamation@meetch.io or by writing to MEETCH – Complaints Department – 141, avenue de Wagram 75017 PARIS, for the Insurance guarantees listed below:

- ✅ Cancellation
- ✅ Curtailment of trip expenses

If the response you receive is not satisfactory, you may write to: CMAM Complaints Department 22 rue Nève, C.S. 40056

• BAR LE DUC CEDEX

CMAM undertakes to acknowledge receipt of your letter within 15 working days. It will be dealt with within 2 months at the latest. If the disagreement persists, you may refer the matter to the Insurance Mediation service by post at: La Médiation de l'Assurance TSA 50110 75441 Paris Cedex 09

ARTICLE 5 •
DATA COLLECTION

The Beneficiary acknowledges having been informed that the Insurer processes their personal data in accordance with the personal data protection regulations in force, and furthermore that:

- answers to the questions asked are compulsory and that, in the event of false statements or omissions, the consequences for the Beneficiary may be the nullity of the contract (Article L 113-8 of the Insurance Code) or a reduction in compensation (Article L 113-9 of the Insurance Code),
- The processing of personal data is necessary for taking out and performing their contract and its

guarantees, for managing the commercial and contractual relationship, or for performing legal, regulatory or administrative provisions in force.

- The data collected and processed is kept for the period necessary to perform the contract or the legal obligation. This data is then archived in accordance with the periods provided for by the statute-of-limitations provisions.
- The recipients of data concerning the Beneficiary are, within the limits of their respective roles, the Insurer's departments responsible for arranging, managing and performing the Insurance Contract and its guarantees, its delegates, agents, partners, subcontractors and reinsurers, in the course of their duties. It may also be passed on, where applicable, to professional bodies and to anyone involved in the contract such as lawyers, experts, legal officers, receivers, guardians and investigators. Information concerning the Beneficiary may also be passed on to the Policyholder, as well as to anyone authorised as a Third Party (courts, arbitrators, mediators, relevant ministries, supervisory and regulatory authorities and any public bodies authorised to receive it, as well as bodies responsible for oversight such as statutory auditors and internal control departments).
- As a financial institution, the Insurer is subject to the legal obligations arising mainly from the Monetary and Financial Code regarding the fight against money laundering and the financing of terrorism, and, in this capacity, implements a contract-monitoring process that may lead to a suspicious-activity report or an asset-freezing measure. Data and documents concerning the Beneficiary are kept for five (5) years from the closure of the contract or the end of the relationship.
- The Beneficiary's personal data may also be used as part of insurance-fraud prevention processing, which may, where applicable, lead to their being placed on a list of persons presenting a fraud risk. Being placed on this list may result in a longer review of their file, or even a reduction in or refusal of a right, benefit, contract or service offered. In this context, personal data concerning the Beneficiary (or concerning persons party to or otherwise interested in the contract) may be processed by any authorised persons within entities of the Insurer's Group as part of fraud-prevention efforts. This data may also be sent to authorised staff of bodies directly affected by fraud (other insurance bodies or intermediaries; judicial authorities, mediators, arbitrators, legal officers; third-party bodies authorised by law and, where applicable, the victims of fraudulent acts or their representatives). In the event of a fraud alert, data is kept for a maximum of six (6) months in order to assess the alert and is then deleted, unless the alert proves to be well-founded. Where an alert proves well-founded, the data is kept for up to five (5) years from the closure of the fraud file, or until the end of the judicial proceedings and applicable limitation periods. For persons placed on a list of suspected fraudsters, the data concerning them is deleted after 5 years from the date they were placed on the list.
- As Insurer, it is entitled to process data relating to offences, convictions and security measures, either when the contract is taken out, during its performance, or as part of the handling of disputes.
- Personal data may also be used by the Insurer as part of processing it implements for the purposes of research and development, in order to improve the quality or relevance of its future insurance and/or assistance products and service offerings.
- Personal data concerning the Beneficiary may be accessible to certain of the Insurer's staff or service providers based in countries outside the European Union.
- On proof of identity, the Beneficiary has a right of access, rectification, deletion of, and objection to, the data processed. They also have the right to request that the use of their data be restricted where it is no longer needed, or to retrieve, in a structured format, the data they provided where such data is necessary for the contract or where they have consented to its use.

They have the right to set directives concerning the fate of their personal data after their death. These directives, whether general or specific, concern the retention, deletion and disclosure of their data after their death. These rights may be exercised with the Insurer's Data Protection Officer:

- by post: by writing to the following address: Data Protection Officer – CMAM - 22 rue Nève, C.S. 40056 – BAR LE DUC CEDEX

Having made the request to the Data Protection Officer and not obtained satisfaction, the Beneficiary may refer the matter to the CNIL (the French Data Protection Authority).

ARTICLE 6 ·

SUBROGATION

CMAM is subrogated, up to the amount of compensation paid and services provided by it, to the rights and actions of the Beneficiary against any person responsible for the events giving rise to its intervention. Where the services provided in performance of the agreement are covered in full or in part by another company or institution, CMAM is subrogated to the Beneficiary's rights and actions against that company or institution.

ARTICLE 7 ·

LIMITATION PERIOD

Pursuant to Article L 114-1 of the Insurance Code, any action arising from this contract is time-barred after two years from the event giving rise to it. This period is extended to ten years for death guarantees, with beneficiaries' actions being time-barred at the latest thirty years from that event.

However, this period does not begin to run:

- in the event of concealment, omission, or a false or inaccurate statement about the risk incurred, until the day the Insurer became aware of it;
- in the event of a claim, until the day the parties concerned became aware of it, if they prove that they were unaware of it until then.

Where the Insured's action against the Insurer arises from a third party's recourse against them, this limitation period only begins to run from the day that third party brought legal proceedings against the Insured or was compensated by the Insured.

This limitation period may be interrupted, in accordance with Article L 114-2 of the Insurance Code, by one of the following ordinary grounds for interruption:

- acknowledgement by the debtor of the right of the party against whom they were benefiting from the limitation period (Article 2240 of the Civil Code);
- legal proceedings, even summary proceedings, until the case is concluded. The same applies where proceedings are brought before a court lacking jurisdiction, or where the document initiating proceedings is annulled due to a procedural defect (Articles 2241 and 2242 of the Civil Code). The interruption is void if the claimant withdraws their claim or lets the proceedings lapse, or if their claim is finally dismissed (Article 2243 of the Civil Code);
- a protective measure taken under the Code of Civil Enforcement Procedures, or an act of enforced execution (Article 2244 of the Civil Code).

It should be noted that:

Formal notice given to one of several joint debtors by way of legal proceedings or an act of enforced execution, or acknowledgement by the debtor of the right of the party against whom they were benefiting from the limitation period, interrupts the limitation period against all the others, even against their heirs. On the other hand, formal notice given to one of the heirs of a joint debtor, or acknowledgement by that heir, does not interrupt the limitation period with regard to the other co-heirs, even in the case of a debt secured by mortgage, if the obligation is divisible. Such formal notice or acknowledgement only interrupts the limitation period, with regard to the other co-debtors, for the share for which that heir is liable.

To interrupt the limitation period in full, with regard to the other co-debtors, formal notice must be given to all the heirs of the deceased debtor, or acknowledgement obtained from all of those heirs (Article 2245 of the Civil Code). Formal notice given to the principal debtor, or their acknowledgement, interrupts the limitation period against the guarantor (Article 2246 of the Civil Code).

The limitation period may also be interrupted by:

- the appointment of an expert following a claim;
- the sending of a registered letter with acknowledgement of receipt (sent by the Insurer to the Insured regarding the action for payment of the premium, and sent by the Insured to the Insurer regarding the settlement of the claim compensation).

ARTICLE 8 · SETTLEMENT OF DISPUTES

Any dispute arising between the Insurer and the Beneficiary relating to the assessment and settlement of benefits shall be submitted, by the most diligent party, failing an amicable resolution, to the court having jurisdiction over the Beneficiary's home, in accordance with the provisions of Article R 114-1 of the Insurance Code.

ARTICLE 9 · FALSE STATEMENTS

Where they change the nature of the risk or reduce our assessment of it:

- Any concealment or intentionally false statement on your part renders the contract null and void. Premiums already paid remain ours, and we shall be entitled to demand payment of premiums due, as provided for in Article L 113.8 of the Insurance Code.
- Any omission or inaccurate statement on your part, where bad faith is not established, results in the contract being terminated 10 days after notice sent to you by registered letter, and/or the application of the reduction in compensation under the Insurance Code as provided for in Article L 113.9.

ARTICLE 10 · SUPERVISORY AUTHORITY

The authority responsible for supervising CMAM is the Prudential Supervisory and Resolution Authority (ACPR) – 4, place de Budapest – CS 92 459 – 75 436 Paris Cedex.