



## KAWAN / HOLIDAY CHEQUE

has taken out an insurance

contract n° 7905439 with the

L'EUROPÉENNE D'ASSURANCES COMPANY,  
which will cover you, at your specific request,  
for the following risks:

- CANCELLATION CHARGES
  - LATE ARRIVAL
- DAMAGE TO THE CAMPSITE EQUIPMENT ( STRUCTURE )
- RENTER'S THIRD-PARTY LIABILITY
  - EXPENSES ARISING FROM THE INTERRUPTION OF YOUR HOLIDAY
- DAMAGE CAUSED BY BAD WEATHER
  - DESTRUCTION OF PERSONAL BELONGINGS



# SUMMARY OF COVER

## Cancellation

	Limit	Excess
Maximum reimbursement	3 000 Euros per pitch	3% of the cost of a mini trip. 15 € per pitch. Except if otherwise stated.

## Late arrival

	Limit	Relative excess
Reimbursement prorata temporis.	Maximum of three days missed	1 day

## Interruption of stay

	Limit	Excess
Reimbursement prorata temporis. Inclusive of any cleaning costs.	1 000 Euros per pitch	

## Bad weather (OP 2)

	Limit	Excess
Hotel room	100 Euros per night, maximum 5 nights	

## Structural damage to camping equipment

	Limit	Excess
Equipment hire	250 Euros per pitch	

## Damage to personal effects

	Limit	Excess
Reimbursement of costs of utmost necessity	250 Euros per pitch	

## Tenant's liability

	Limit	Excess
Material damage and moral prejudice	10 000 Euros per contract.	100 euros

This contract is governed by the Code des Assurances, henceforth Code, as well as the General Conditions and Special Conventions outlined below, and the Specific Conditions contained in the annex.

## SPECIAL CONVENTIONS AND GENERAL CONDITIONS

### ARTICLE 1 - DEFINITIONS AND RANGE OF APPLICATION

- ⊃ **L'Européenne d'assurances:** the Insurer.
- ⊃ **Insured:** those covered under this contract. The Insured consist of the principal Contractee, stipulated in the Specific Conditions for his/ her stay with "Camping and caravanning", as well as all those sharing the same pitch during the stay.
- ⊃ **Contractee:** the organisation or person stipulated in the Specific Conditions, who has signed and accepted the contract, and who has paid the relevant premium.
- ⊃ **Open-air accommodation:** officially-rated campsites in metropolitan France and the European Union having a site for overnight visitors.
- ⊃ **Residence:** the place where the insured normally resides in metropolitan France, Corsica, Monaco, Switzerland or one of the countries of the European Union.
- ⊃ **Territorial restriction:** France and the European Union, including Corsica and Monaco.
- ⊃ **Length of cover:** Cover is applicable during the entire stay, provided the relevant premium has been paid by the Contractee.
- ⊃ **Family members:** spouse or partner in fact, ascendants or descendants to a second degree of separation, father-in-law, mother-in-law, sisters, brothers, brother-in-law, sister-in-law, sons-in-law, daughters-in-law.
- ⊃ **Serious illness:** any change in health verified by a reputable medical authority: which results in the inability to conduct one's professional duties or otherwise; and which requires appropriate care.
- ⊃ **Serious physical injury:** any physical injury unintentionally incurred by the afflicted person: which came about as a result of a sudden or unexpected happening; which is verified by a reputable medical authority; which results in the inability to conduct one's professional duties or otherwise; and which inhibits any movement by normal means.
- ⊃ **Camping equipment:** tent, canopies, sleeping bags, camping stove.
- ⊃ **Personal effects:** objects or effects belonging to the insured and necessary for daily life.

### ARTICLE 2 - EFFECTIVE PERIOD OF COVERAGE

Cover, which lasts a maximum duration of 90 consecutive days, takes effect on the day of departure and expires on the day of return. Cancellation cover however takes effect on the definitive day of reservation of the trip and expires on the day of departure – or in the case of rental, when the keys are handed over.

This contract is an annual contract, automatically renewed on its expiration. It is legally renewed each year unless either party withdraws from the contract at least one month before the date of annual renewal.

### ARTICLE 3 - COVER

#### ❖ CANCELLATION

**L'Européenne d'Assurances** guarantees the reimbursement of cancellation fees invoiced by the campsite in accordance with its general sales conditions, up to the amount indicated in the summary of cover, provided cancellation occurs after the insurance contract is completed and provided cancellation occurs due to one of the following events:

- ⊃ Death of, serious physical injury to or serious illness of - including the aggravation of a chronic or pre-existent illness, provided it has not been the cause of a medical consultation in the month preceding registration on the trip – the Insured or a member of their family, as well as anybody usually living with the insured.
- ⊃ Death of the insured's uncles, aunts, nephews or nieces.
- ⊃ Serious damage caused by fire, explosion, flooding or natural forces to the Insured's Home or business premises which necessitates their presence for clear-up purposes.

- ⊖ Theft from the Insured's Home or business premises provided the theft necessitates the insured's presence and it is committed in the **48 hours** prior to departure.
  - ⊖ Pregnancy complications of the insured or their family.
  - ⊖ Legal or professional summons under the express condition that the date of the summons – limited to those types listed below – was not known of at the time of booking the trip or applying for this cover:
    - Redundancy of the insured or of his/ her spouse or partner in fact insured under the same contract provided the redundancy process was not started prior to applying for this cover.
    - Summons of the insured before a judge, either as a witness, jury member or as part of the procedural obligations necessary for adoption.
    - Non-disciplinary transfer of the Insured imposed by management and not as a result of a request on the part of the Insured. **An excess of 25% of the total claim is applied.**
- Cancellation of, or change to, the insured's number of paid holidays. This change is to be imposed on the insured by management despite the original number of paid holidays having been agreed upon prior to registration on the trip and application for the current cover. **An excess of 25% of the total claim is applied. This guarantee does not apply for those working in a liberal profession, freelancers, managers or legal representatives of a company.**
- ⊖ Vaccination contraindications or follow-ups.
  - ⊖ Serious damage to the Insured's vehicle in the 24 hours preceding departure and where said vehicle is indispensable for the Insured as a means of transport to the airport or to the trip's location yet is unserviceable.
  - ⊖ Theft of the insured's identity card and/or passport in the 48 hours preceding departure such that the insured can no longer satisfy police border security checks.
  - ⊖ Cancellation of any accompanying person(s) (up to a maximum of four), who reserved for the trip at the same time as the Insured and who is covered under the same contract. Cancellation should be due to one of the causes listed above. Should the Insured wish to continue with the trip, L'Européenne d'Assurances will reimburse the additional hotel costs incurred by the cancellation.

#### Limitation of cover:

**NOTE: If the insured cancels late, l'Européenne d'Assurances can only cover cancellation fees incurred on the day of the cause for claim itself. If the Cancellation cover is completed after the event causing cancellation occurs and to the Insured's knowledge, he/ she do not have the right to a claim.**

Any compensation due to the cancellation of a trip, as according to the terms and conditions of this contract, can not exceed the actual amount of cancellation fees incurred. Costs incurred in making the claim, taxes and visa costs are not reimbursable.

#### Excess:

**An excess, as listed in the summary of cover, will be deducted from any reimbursement paid out to the Insured.**

#### Exclusions:

**Any event not falling under one of descriptions of events listed above is excluded from cover.**

**In addition to exclusions contained in the General Conditions section, cancellations due to the following are not covered:**

- Cancellations over 30 days before departure;
- An illness or accident which occurred, caused a relapse or aggravation of a previous complication or which resulted in hospitalisation in the month preceding trip registration;
- Aesthetic treatment, ongoing treatment, voluntary termination of pregnancy, in vitro fertilisation and its consequences, artificial insemination and its consequences, pregnancy;
- A late request for a visa to the relevant authorities, refusal of a visa, a rejected passport or forgetting to have necessary vaccinations;
- A psychological or mental illness, or depression that does not lead to hospitalisation of less than 3 days;
- Epidemics.

#### ❖ INTERRUPTION

If the insured is forced to interrupt his/ her trip as insured under this contract,

**L'Européenne d'Assurances** undertakes to reimburse outstanding "Camping and caravanning" costs up to the amount indicated in the Summary of Cover, as well as any cleaning costs, that can not be reclaimed, replaced or compensated for and where the Insured has to relinquish the pitch due to one of the following events:

- Serious illness, serious physical injury or death of the insured, spouse or partner in fact, his/ her ascendants or descendants to a second degree of separation, of his/ her father-in-law, mother-in-law, brothers, sisters, brothers-in-law, sisters-in-law, sons-in-law, daughters-in-law, as well as any person usually living with the insured.
- Theft, serious damage caused by fire, explosion, flooding or natural forces to the insured's home or business premises which necessitates their presence for clear-up purposes.

Reimbursement will be calculated prorata temporis, not including transportation costs or car hire.

#### **Exclusions:**

**Any event not falling under one of descriptions of events listed above is excluded from cover.**

**In addition to exclusions contained in the General Conditions section, cancellations due to the following are not covered:**

- ⊃ **Aesthetic treatment, ongoing treatment, voluntary termination of pregnancy, in vitro fertilisation and its consequences;**
- ⊃ **A psychological or mental illness, or depression that does not lead to hospitalisation of less than 3 days ;**
- ⊃ **Epidemics.**

#### **❖ LATE ARRIVAL**

If an unforeseen event, which can not be avoided and is out of the Insured's control, occurs during travel between the Insured's Home and the place of stay meaning that the Insured can not be present on the stay's arranged start date as insured, **L'Européenne d'Assurances** will compensate the Insured up to the amount listed in the Summary of Cover.

In no circumstance can the amount compensated be in excess of the trip's cancellation fees.

This cover is effective under the condition that the Insured has given himself/ herself sufficient leeway in getting to the place of stay.

#### **❖ STRUCTURAL DAMAGE TO CAMPING EQUIPMENT**

In the case of accidental damage to camping equipment during assembling and use, **L'Européenne d'Assurances** will cover rental of identical replacement equipment up to the amount listed in the Summary of Cover.

#### **Exclusions :**

**Any event not falling under one of descriptions of events listed above is excluded from cover.**

**In addition to exclusions contained in the General Conditions section, cancellations due to the following are not covered:**

- ⊃ **Damage resulting from manufacturer's defect of the item insured, from a lack of maintenance and from normal wear and tear.**

#### **❖ DAMAGE TO THE INSURED'S PERSONAL EFFECTS**

If, due to flood or fire on the campsite, the Insured's personal effects are destroyed, **L'Européenne d'Assurances** will reimburse upon proof expenses of utmost necessity up to the amount indicated in the Summary of Cover.

#### **❖ BAD WEATHER**

If, due to bad weather, the campsite where the Insured is located is evacuated for security purposes, **L'Européenne d'Assurances** will reimburse the Insured, upon proof, the costs incurred in relocating to stay in a hotel up to the amount indicated in the Summary of Cover.

## ❖ TENANT'S LIABILITY

**L'Européenne d'Assurances** covers any monetary consequences incurred by the insured, members of his/ her family and people living with him/ her during the stay with regards to:

- property of the location hired
  - for material damage caused to the location occupied and furnishings used by the Insured (tenant risk),
  - for rent which he/ she is deprived of, and the loss of use of the location occupied.
  - for material damage caused by other renters that the Insured is required to reimburse (tenant problems).
  - neighbours and third parties for material damage and moral prejudice that they incur as a result of fire, explosion or flooding.

The maximum reimbursement will not exceed the amounts indicated in the Summary of Cover.

Mixed material damage and moral prejudice, i.e. for wear or accidental damage of material goods and for any monetary prejudice resulting from deprivation of exerting a right.

In the case of material damage or moral prejudice, a fixed excess indicated in the Summary of Cover will be deducted from the amount awarded.

### This tenant's liability cover does not apply to damages resulting:

- ⊃ From a property that the Insured owns, or from a fire or explosion originating in the property occupied by the Insured;
- ⊃ From hunting ;
- ⊃ From use of any motor vehicle as well as any air, sea or water craft;
- ⊃ From carrying out one's professional duties.

**Also excluded from cover is damage:**

- ⊃ To animals or objects belonging or entrusted to the insured, brought about to associates, clerks and employees of the insured whilst carrying out their professional duties.

### Legislative Procedure

Through this policy, the insured gives all power to **L'Européenne d'Assurances** to conduct a law suit with the civil jurisdiction, including any appeal procedures.

In the case of prosecution, **L'Européenne d'Assurances** can intervene and arrange the defence of the insured uninhibited, and the insured reserves the right to appeal.

If, after the incident, the insured defaults on his/ her obligations, **L'Européenne d'Assurances** will still reimburse the affected third parties.

However, **L'Européenne d'Assurances** may then take action against the insured to retrieve the amount that they would otherwise have contributed.

Ancillary costs (trial, discharge etc.) will not be deducted from the coverage limit. However, in the case that the sum demanded is more than the coverage limit, the residual cost will be borne by the insured and by **L'Européenne d'Assurances** proportional to their respective liabilities.

## **ARTICLE 4 - L'EUROPEENNE D'ASSURANCES LIMITS OF LIABILITY**

Any intervention that **L'Européenne d'Assistance** may make is done with full respect for national and international laws and regulations. As such, if authorisation from competent authorities is necessary, it must be acquired.

**L'Européenne d'Assistance** can not be held responsible for delays to or failure to provide the agreed services in the event of strikes, riots, popular uprisings, transportation restrictions, sabotage, terrorism, civil or international war, radiation effects or any other act of God or force majeure.

Services that are not requested during travel or not arranged by **L'Européenne d'Assistance** result in no right to any compensatory payment.

**L'Européenne d'Assistance** will decide on the type of tickets provided to the Insured based on the options available from conveyors and the length of the intended journey.

If the Insured's Home is in a country other than one of the member countries of the European Union, or Switzerland, **L'Européenne d'Assistance** may – on request of the Insured – repatriate him/ her to their Home or to the nearest specialised or best equipped medical centre. In this case, the Insured undertakes to reimburse the surplus cost

of repatriation compared to a repatriation in the same conditions to metropolitan France.

**By event it is understood: any cause of damage that brings into play one or more items of cover as per this contract.**

## **ARTICLE 5 - EXTENT OF COVER APPLICABLE TO ALL ITEMS OF COVER**

**L'Européenne d'Assurances is not liable in any of the following circumstances:**

- ⊖ Use of drugs, psychoactive products or medicines not prescribed by a doctor.
- ⊖ Epidemics, pollution or natural disasters.
- ⊖ Being under the influence of alcohol, intentional acts, fraudulent fault, conscious failure to respect official interdictions.
- ⊖ Suicide or attempted suicide, self-mutilation.
- ⊖ Handling or holding military equipment and weapons, including those used for hunting.
- ⊖ Participation in wagers, crimes, fights (except for justified self-defence).
- ⊖ All cases of force majeure that make it impossible to execute the policy, specifically including interdictions imposed by local, national or international authorities.
- ⊖ Civil or international war, riots, popular uprisings, strikes, acts of terrorism or sabotage, any appearance of radioactivity.
- ⊖ Accidents resulting from the insured practicing a sport as part of an official competition organised by a sports federation for which a license is required and where there has been training to prepare for the competition.
- ⊖ High mountain alpinism, bobsleigh, hunting dangerous animals, aerial sports, skeleton, caving and off-piste skiing.

## **ARTICLE 6 - OBLIGATIONS WHEN MAKING A CLAIM**

**For cover of structural damage to camping equipment, bad weather and damage to personal effects, the Insured must :**

- Advise **L'Européenne d'Assurances** in writing and within the five days of the incident, or in the case of theft, immediately after the incident. After this period, the insured will have no right to compensation if the delay causes a prejudice to **L'Européenne d'Assurances**.

- Send all original proof of claim to **L'Européenne d'Assurances**:

**For tenant's liability cover, the Insured must :**

- Advise **L'Européenne d'Assurances** in writing and within the five days of the incident of the detailed circumstances. After this period, the insured will have no right to compensation if the delay causes a prejudice to **L'Européenne d'Assurances**.

- Send any witness reports, letters, summons, extrajudicial documents and any other legal documents which are addressed to the insured, personally sent or signed or addressed to his/ her beneficiaries.

If the delivery of these documents is delayed, **L'Européenne d'Assurances** has the right to demand compensation in proportion to the damage incurred (article L113-1 of the Code des Assurances).

- Send **L'Européenne d'Assurances** all necessary documents without delay and on request.

- Declare all other coverage held for the same risk under other insurance organizations.

In the case of an incident, the insured can not negotiate with the third party or accept recognition of responsibility without the prior approval of **L'Européenne d'Assurances**. Recognition of a fact as well as natural measures of help do not constitute recognition of responsibility.

L'EUROPEENNE D'ASSURANCES 41 rue des Trois Fontanot 92024 Nanterre cedex

**For cancellation and interruption cover, the Insured must :**

- Inform the company from whom he/ she has bought the cover as soon as the cause for

claim is identified. (If the insured cancels late, **L'Européenne d'Assurances** can only cover cancellation fees incurred on the day of the cause for claim itself).

- Inform **L'Européenne d'Assurances** in writing of the cause for claim as soon as it occurs or at the latest, within 5 working days. After this deadline, the insured will have no right to compensation if this delay causes a prejudice to **L'Européenne d'Assurances**.
- Send all documents necessary to justify the claim itself, and the amount reimbursable, to **L'Européenne d'Assurances**.
- for cancellation, original invoices of cancellation fees and trip registration will be automatically asked of the Insured.
- for interruption, the original copy of the trip registration invoice is automatically asked of the Insured.
- If any medical action forms part of the claim, **L'Européenne d'Assurances'** general practitioner should be informed, otherwise the claim can not be processed. We reserve the right to reclaim the unused travel ticket which was to be used for the trip.

## ARTICLE 7 - DECLARATION OF OTHER INSURANCE

As per article L 121-4 of the Code, the Contractee is obliged to inform **L'Européenne d'Assurances** of any insurance that he/ she, or the Insured, has taken out with other insurers for the same risk.

## ARTICLE 8 - DISSOLUTION OF CONTRACT

This contract can be dissolved before its normal date of expiration in the following cases and under the following conditions :

### 1. By L'Européenne d'Assurances

- a) if the premium is not paid (Article L.113-3 of the Code des Assurances),
- b) if the risk is increased (Article L.113-4 of the Code des Assurances),
- c) in the case of omission or inaccuracy in the declaration of risk at the time of contracting or during the contract itself (Article L.113.9 of the Code des Assurances),
- d) in the case of damage (Article R.113-10 of the Code des Assurances).

### 2. By the Contractee

- a) if risk decreases and **L'Européenne d'Assurances** refuses to reduce the premium as a result (Article L.113-4 Parag 4 of the Code des Assurances),
- b) in the case of dissolution by **L'Européenne d'Assurances**, after damage has occurred, of another contract drawn up under the name of the Contractee (Article R.113.10 of the Code des Assurances).

### 3. By both parties

- a) in the case that any of the following occur and governed by the terms of Article L.113-16 of the Code (change in housing arrangements, matrimonial or partnership situation, change in profession, professional retirement, or definitive cessation of professional activity), when the contract covers risks directly related to the prior situation and which are no longer applicable in the new situation,
- b) in the case that goods covered by the insurance change ownership (Article L.121-10 of the Code des Assurances).

### 4. By rights

- a) in the case of retraction of the agreement made with **L'Européenne d'Assurances** (Article L.326-12 of the Code des Assurances),
- b) in the case that the goods insured are lost entirely due to an event not covered (Article L.121-9 of the Code des Assurances),
- c) in the case that the goods insured are requisitioned (Article L 160-6 of the Code des Assurances),
- d) in the case of liquidation of assets or of judiciary decision found against the Insurer (Article L 113-6 of the Code des Assurances).
- e) in the case of liquidation of assets or of judiciary decision found against the Contractee (Article L 113-6 of the Code des Assurances).

If dissolution occurs during a period of insurance, the portion of premium afferent to the period after dissolution will be reimbursed to the Contractee if it has been detected in advance. However, this remains held by or due to **L'Européenne d'Assurances** by way of compensation in the cases foreseen in paragraph 1.a), as well as paragraph 3.b) of the present article, when the dissolution is brought about by the legatee or the buyer.

When the Contractee is in a position to dissolve the contract, he/ she can do so by regis-

tered post, either by a declaration made at the headquarters of **L'Européenne d'Assurances** and with receipt, or by extrajudicial act. The Contractee will be notified of a dissolution made by **L'Européenne d'Assurances** by registered post with acknowledgement of receipt and will be addressed to the Contractee at their last known address.

In accordance with the terms of Articles L 113-6, R 113-6 to R 113-9 of the Code des Assurances, the party requesting dissolution of contract as per paragraph 3a) of the present article, must do so by registered post with acknowledgement of receipt addressed to the other party, indicating the nature and date of the event invoked and containing – if it is brought about by the Contractee – all details necessary to establish the fact that the dissolution is a direct consequence of this event. Dissolution by the Contractee must be notified of in the three months following the date of the event, and dissolution brought about by **L'Européenne d'Assurances**, in the three months following the day that notification of the event is received by registered post with acknowledgement of receipt. In either case, the dissolution takes effect one month after the other party has received notification.

## **ARTICLE 9 - DECLARATION OF RISK**

This contract is drawn up according to the declarations made by the Contractee. He/ she must therefore answer all questions necessary for **L'Européenne d'Assurances** to understand the risk involved and asked by **L'Européenne d'Assurances** at the time of contracting accurately, **or else will be subject to the sanctions set forth in Article 10 below.**

During the contract, the Contractee must declare to **L'Européenne d'Assurances** any changes to the risk involved as assessed by **L'Européenne d'Assurances** by registered post and within fifteen days of becoming aware of these changes.

If the changes constitute an increase in risk such that under the new circumstances, had they been declared at the time of contracting or renewal of contract, **L'Européenne d'Assurances** would not have contracted or would not have done so without a higher premium, **L'Européenne d'Assurances** can, either **dissolve** the contract giving ten days notice or offer an adjusted premium as per the conditions established in Article L 113-4 of the Code des Assurances.

If the Contractee does not accept the adjusted premium within 30 days of offering – inclusive of the day of offering - **L'Européenne d'Assurances** can dissolve the contract at the end of the 30-day period.

## **ARTICLE 10 - SANCTIONS**

**Whether relating to declarations made when contracting or those that should be made during the course of the contract itself, any intentional withholding or false declaration, any omission or inaccurate declaration will lead, depending on the case, to the application of clauses contained within articles L 113-8 (invalidity of contract) and L 113-9 of the Code des Assurances (proportional reduction of compensation)**

## **ARTICLE 11 - PAYMENT OF PREMIUMS**

The premium, including taxes, duties and tariffs applicable to this part of the contract is payable in cash by the Contractee before the agreed start of the period of insurance.

If payment is not made before the agreed start of the period of insurance, the contract will be considered null and void and will not give right to compensation.

## **ARTICLE 12 - EXPERTISE**

Damage to insured goods will be evaluated by mutual agreement or, if not, by an amicable expert, under the condition that the rights of both parties are respected. Each party may choose an expert and should the two experts not converge in opinion, a third will be enlisted. The majority vote of the three experts forms the final opinion.

Should one party not choose an expert or the two experts chosen not agree on who should be chosen as a third expert, the decision will be made by the competent judicial authority. This nomination of experts will be made by simple request signed by both parties, or by one should the other send the request by registered post.

Each party will pay the charges and honorarium of his/ her expert; the honorarium of the third expert and the charges incurred in his enlistment will be borne half by **L'Européenne d'Assurances**, half by the Insured.

## ARTICLE 13 - SETTling OF DAMAGES

In all cases that invoke the use of the Insured's cover, compensation due by the Insurer will be paid by **L'Européenne d'Assurances'** headquarters within 15 days of the date of the amicable agreement of both parties or of the production of proof (inclusive). In all cases, if there is no amicable agreement reached, compensation will be paid within fifteen days of the legally binding judicial decision. Payment of compensation will be made without charges in the stipulated time period. Before this time, L'Européenne d'Assurances is not required to make any payment and no interest can be claimed for the period prior to payment.

## ARTICLE 14 - CLAIM AGAINST RESPONSIBLE THIRD PARTIES

Having paid compensation, L'Européenne d'Assurances is subrogated, under the terms laid out in article L.121.12 of the Code des Assurances and up to the amount of this compensation, to the rights and actions of the Insured against third parties who, by the latter's own acts, have caused damage.

However, this liability does not apply to compensation made under this cover that comes into effect in the case of death of, or permanent disability to, the Insured.

## ARTICLE 15 - PERIOD OF LIMITATION

Any action necessary under the present contract lapses after two years counting from the date of the event that gave rise to it, under the conditions set forth in articles L.114.1 and L.114.2 of the Code des Assurances. However, this period is ten years for accident insurance contracts where the event results in the death of the Insured and the beneficiaries are the successors of the deceased Insured (article L.114.1 of the Code des Assurances).

## ARTICLE 16 - L'EUROPEENNE D'ASSURANCES' ADDRESS

L'EUROPEENNE D'ASSURANCES 41 rue des Trois Fontanot 92024 Nanterre cedex

## ARTICLE 17 - INFORMATION AND CIVIL LIBERTIES

In accordance with the Loi Informatique and Libertés n°78-17 du 06 janvier 1978, the Insured has the right to access and correct any information about himself/ herself contained within L'Européenne d'Assurances' records. This can be done by contacting the company headquarters.

## ARTICLE 18 - OMBUDSMAN SERVICE

**L'Européenne d'Assurances** adheres to the mediation policy implemented by professional insurance organizations which can be freely accessed in view of reverting to amicable settlements in litigations between the insurers and their policy holders.

For further information contact the following organisation:

**MEDIATION ASSURANCES BP 907 75424 PARIS cedex 09**

 **L'EUROPÉENNE**  
d'assurances

41, rue des Trois Fontanot - 92024 Nanterre Cedex  
Tél. : 01.46.43.64.64 - Fax : 01.55.69.39.76

Membre français de :  
International Association of European Travel Insurers.

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